

NCR Secure Pay P2PE MSR and Non-Financial Cards

Summary:

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Solution:

Magnetic Stripe Readers (MSRs) injected with NCR Secure Pay Point-to-Point Encryption (P2PE) keys will not encrypt non-financial card data, and therefore can be used to read various non-financial cards, including NCR Counterpoint Gift Cards and Loyalty MSR Cards.

This is true for the following hardware devices injected with NCR Secure Pay P2PE keys:

- MagTek DynaMag External USB P2PE MSR
- Ingenico iSC250 P2PE Signature Capture devices
(Cannot be used for User Login MSR / Employee ID Cards)**
- NCR RealPOS XR7 “all-in-one” POS terminals

Regarding the format that identifies a card as a financial card: After the track 1 sentinel, there is a 1 character format code. For financial cards, that format code is “B”. Any other character in that location will cause the card to be treated as a non-financial card, and the device will not encrypt the read.

**User Login MSR cards cannot be used on the ISC250 (P2PE or non-P2PE).

****Employee ID Cards will work with the P2PE MSR built into the XR7.**

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