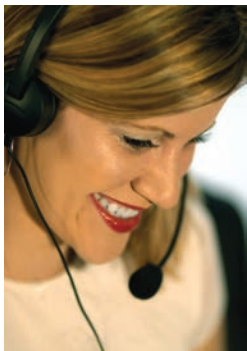


# Virtual Terminal Payments

Agents log into a secure Virtual Terminal interface online to directly input card details



The human touch is still the preferred method of payment for many in the contact centre environment. As a result contact centre agents need to take payments over the telephone securely while meeting regulations and compliance standards including reducing an organisation's scope for Payment Card Industry Data Security Standard (PCI DSS) compliance audits.

Virtual Terminal from Encoded allows payments to be taken by agents logged into a secure online interface to directly input card details. With stored card facilities, agents can set up payment plans, schedule payment for future dates and manage card details held against customer accounts. This level of automation allows for valuable time saving and boosts agent productivity.

information directly into an organisation's customer relationship management (CRM) solution making it immediately available to agents.

#### **Real-time fraud detection and card restrictions:**

The system can be designed to block any card scheme and to accept only certain cards, for example, to only process UK cards, VISA cards, platinum cards etc or to block cards from specific countries.

#### **Recurring payments and payment schedules:**

If previous payments have been made and card details stored, by entering a customer number the agent is not required to ask for card details again, therefore speeding up the time taken to accept payments while adding a level of security into the process. Agents can setup and manage complex recurring payment schedules which are then available to the card holder online and via an IVR service.



## Ways Encoded's Virtual Terminal can be implemented

Virtual Terminal is available in three formats:

- **Direct access, agents log in online for straightforward payment processing**
- **Fully integrated with 3rd party applications via an application programming interface (API)**
- **Through an iFrame for ease of integration and reduced exposure to PCI DSS controls**

## Key features of Virtual Terminal

**Bespoke configurations:** The Virtual Terminal payment page can request or display additional information to the agent such as customer or invoice numbers as well as bespoke fields.

**Real-time reconciliation:** This is made possible by directly integrating to remote client databases via a web script. This functionality can also be used to log payment response

## Automated Pause and Resume functionality

In many industries, it is standard practice for organisations to record all customer conversations that take place in the contact centre. This is often for regulatory reasons. However, to protect customer card details the recording of the long number and CVV number is completely against PCI DSS. Encoded's Virtual Terminal allows links



to third-party recording solutions via an application programming interface (API) so that at the point the long card number is requested it will automatically pause the recording and only allow it to resume after the final request field is entered. This feature means that agents are not responsible for maintaining compliance by removing the human error element when agents forget to pause and resume manually.

### Additional Features

The granularity of Encoded's extensive payment card database allows very fine levels of control. This can be helpful if clients use multiple merchant accounts. For example if one merchant account provides a better rate on particular cards scheme over another, the system allows the most beneficial merchant account to be selected to process the payment.



### Why is Virtual Terminal from Encoded Different?

Encoded's Virtual Terminal Payments stand out from the crowd because the payment form builds dynamically, this is not an off the shelf "one size fit all" product. It can be easily tailored to meet customer requirements, which means that organisations can select which fields agents can and cannot see; for example, additional security information or historical transactions and fraud detection.

A further advantage is that Encoded's Virtual Terminal forms can be designed to look and feel like existing systems used by agents. This helps with user behaviour continuity and minimises training.

### Key benefits

- A choice of standalone or integrated solutions
- Consistent look and feel – the interface can be designed to fit corporate requirements
- Enhanced security and fraud prevention
- Average handling times (AHT) reduced by improved efficiency
- Call queues are cut for enhanced customer service
- Authorised future card payments and regular scheduled payments at no extra cost
- Accessible from any location with an Internet connection – agents can work from home or alternative sites if necessary

**Account 50003456 - Company Name**  
The customer's current outstanding balance is £652.15

**Actions**  
Logout

<p><b>New Card Payment</b></p> <p>Card Number: <input type="text"/></p> <p>Expiry Month: <input type="text" value="January"/></p> <p>Expiry Year: <input type="text" value="2015"/></p> <p>Security Code: <input type="text"/></p> <p>Amount: <input type="text"/></p> <p>Store Card Details: <input type="checkbox"/></p> <p><small>If selected, the existing stored card details will be overwritten on a successful payment</small></p> <p>Make Payment</p>	<p><b>Payment Plan</b></p> <p>Start Date: <input type="text" value="01/01/2015"/></p> <p>Instalment Amount: <input type="text" value="120.00"/></p> <p>Initial Amount: <input type="text"/></p> <p>Total Amount: <input type="text" value="600.00"/></p> <p>Remaining Amount: <input type="text" value="600.00"/></p> <p>Remaining Payment List:</p> <table border="1"> <tr><td>01/01/2015</td><td>£120.00</td></tr> <tr><td>01/02/2015</td><td>£120.00</td></tr> <tr><td>01/03/2015</td><td>£120.00</td></tr> <tr><td>01/04/2015</td><td>£120.00</td></tr> <tr><td>01/05/2015</td><td>£120.00</td></tr> </table> <p>Next Payment: <input type="text" value="01/01/2015"/></p> <p>Remove Payment Plan</p>	01/01/2015	£120.00	01/02/2015	£120.00	01/03/2015	£120.00	01/04/2015	£120.00	01/05/2015	£120.00
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01/05/2015	£120.00										
<p><b>Stored Card Payment</b></p> <p>Last Four: <input type="text" value="0106"/></p> <p>Card Type: <input type="text" value="DEBIT"/></p> <p>Expiry Date: <input type="text" value="05/2017"/></p> <p>Amount: <input type="text"/></p> <p>Make Payment Remove Stored Card</p>											

Example of Virtual Terminal Payments screen shot



## About Encoded

Encoded is a leading provider of automated payment solutions. All the company's services are designed to fulfil three key objectives:

- Reduce costs by automating business processes**
- Increase security around payments and reduce PCI DSS compliance scope**
- Improve customer service by maximising resource efficiency**

Encoded was established in 2001 to offer affordable, pay-as-you-go solutions for the growing telecommunications requirements of small and large businesses. Today, the company's software regularly supports 30 million customers and 10 million calls globally and automates over £400 million in secure payments.

For more information please visit [www.encoded.co.uk](http://www.encoded.co.uk)

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