

Secure Customer Engagement Platform

Making it easier to communicate with customers and take payments using SMS



SMS and other forms of Instant Messaging, such as Facebook Messenger, are widely accepted as a non-intrusive and convenient method of communication. Encoded's secure customer engagement platform offers a feature rich, highly secure solution that allows customers to make payments via SMS. Customers simply reply by text with the word "pay" to process their transaction. Streamlining the payment process and allowing mobile payments means that debt levels can be controlled and valuable contact centre agent time chasing missed or non-payments is reduced.

Customer Engagement Platform

The customer engagement platform works with other Encoded payment services which means that if a customer has stored card details previously, payment can be taken immediately. If card details are not stored, Encoded will send a unique link to the customer's mobile device to collect payment details via a secure mobile website.

Maximise the use of mobile service functionality

According to industry analyst ContactBabel 53% of contact centre respondents to its 2017- 2018 Decision Makers survey stated they offer mobile functionality for customer service, with a further 26% having definite plans to do so. Of the contact centres providing mobile customer service, over 80% have a mobile version of their website and around 50% offer a smartphone app.

With this trend towards mobile service functionality set to continue it makes sense to allow payments via mobile devices.

And it's not just about SMS

While Encoded's engagement platform works with SMS text messages, in addition it supports outbound dialling and integrates with many other services such as Facebook Messenger, WhatsApp, Amazon Alexa and Google Home.

Getting more for less using Artificial Intelligence

The customer engagement platform has been designed with PCI DSSⁱⁱ and GDPRⁱⁱⁱ in mind ensuring mobile and online security of customer data. It also incorporates Artificial Intelligence (AI) technology, simulating human conversations to handle routine parts of customer interactions. This is often referred to as "Bot" technology which autonomously engages

Features

Customer engagement.

Written from scratch with PCI DSS and GDPR in mind. Encoded's SMS customer engagement solution ticks all the boxes.



SECURE

PCI DSS COMPLIANT
GDPR READY
PROCESSING PAYMENTS
ID & V



RELIABLE

BULK MESSAGING
PAYMENT COLLECTION
LIVE CONVERSATIONS



COST EFFECTIVE

AGENTS SUPPORTED BY "BOTS"
REAL-TIME REPORTING
SMS, VOICE, FB MESSENGER



in client conversations alerting agents only when the exchange falls out of the expected flow, allowing a human agent to pick up with a full history of the interaction to date. This means a small number of contact centre staff can handle a large number of customers with the help of “Bots” and the Encoded customer engagement platform.

Customer Engagement Platform – Key Features

Speak to the masses - in a world where billions of people use smartphones and SMS messages are accepted as a convenient method of communication, the Encoded engagement platform can be used to start a conversation and go one stage further by allowing payment to be made

Make the most of agent time and maximise resources - using the latest AI technology means that “Bots” can be used to exchange initial messages with customers - pre-programmed responses provide the ability to switch to a live agent if and when required to maintain an excellent customer experience

Reduce agent time chasing late payment - get more for less by reducing the number of voice calls required to chase payments and enabling customers to respond in their preferred channel of communication i.e by text, email, web chat or voice

Ensure security and compliance - one touch payments are more secure than agents taking debit or credit card payments manually. Encoded is a Level 1 PCI DSS accredited supplier which means contact centres and their customers can rely on Encoded with confidence as transactions are fully automated and confidential client data is stored centrally and securely.

To find out more and to see how the Customer Engagement Platform could enhance your multi-channel strategy take watch the video on www.encoded.co.uk/sms-customer-service/

Key benefits

- Secure mobile messages and payments to help meet PCI DSS and GDPR regulations
- Reduced levels of debt because payments are chased and resolved quickly
- Agents deployed on more positive revenue generating activities not chasing late or non-payments
- Comprehensive reporting retains details of all customer interactions for omni-channel customer service
- The ability to keep customers updated via broadcasts regarding new product offers, promotions, account balances and much more.

¹ The UK Contact Centre Decision-Makers' Guide (15th edition - 2017-18) www.contactbabel.com/reports.cfm

² PCI DSS – Payment Card Industry Data Security Standard

³ General Data Protection Regulation

ENCODED
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About Encoded

Encoded is a UK company founded in 2001 to offer affordable, pay-as-you-go IVR and payment solutions to small and large businesses. Hundreds of contact centres now rely on Encoded secure automated payments for their PCI DSS compliance requirements. Today the company's software supports many of the UK's leading brands including Virgin Holidays, Mercedes-Benz FS, BMW FS, Green Star Energy and Anglian Water Business.

All the company's services are designed to fulfil three key objectives:

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

Solutions include:

- Agent Assisted Card Payments
- IVR Phone Payments
- Mobile App
- SMS Chat and Customer Engagement
- Virtual Terminal Payments
- Web Payments

For more information please visit www.encoded.co.uk

