

# PayByLink from Encoded

A fast and secure way for customers to pay

Are your agents spending too much time dealing with payment calls and queries, when their time could be better spent on customer service and sales interactions?



PayByLink is a simple self-service payment channel that allows your customers to pay securely by debit or credit card in a hassle-free way and at their own convenience. It enables businesses to send a one-time use link to a customer's phone or email for them to open a simple payment form and respond with their card details. This easy way to pay frees up valuable agent time for more complex calls and revenue generating activities.

PayByLink can be utilised across multiple communication methods, such as SMS, Email or WhatsApp, making it convenient and safe for your customers to submit their card data.

## Secure payments that help you to comply with GDPR, PSD2 and PCI DSS

With PayByLink, a unique link is generated that provides a targeted, pre-populated payment form that can be sent directly to the customer. They can then pay with a previously stored card or can submit new details in a non-intrusive, convenient and cost-effective way.

PayByLink helps businesses to comply with General Data Protection Regulation (GDPR)<sup>i</sup> because employees and the network are protected from any personal data. It also supports PCI DSS<sup>ii</sup> compliance by helping to de-scope your contact centre. Additionally it helps to prepare organisations for the forthcoming Payment Services Directive (PSD2), by implementing Strong Customer Authentication (SCA).

## Key features of PayByLink

- **Manual or Automated** – agents can quickly and easily generate and distribute payment requests, or import a payment file to have a request generated and sent automatically
- **Real-time reporting** – contact centre leaders can see in seconds how many PayByLink requests have been sent, received and used
- **Customisable branding** – templates can be tailored to match your own brand or that of your clients

- **Independent of your network or resources** – PayByLink helps to de-scope any PCI DSS requirements. All data is safely stored and encrypted.
- **Multi-channel communications** – offers customers the option to pay by different methods, including by SMS, Email or WhatsApp.

## Available as a standalone service or complementing other Encoded payment channels

Encoded payment solutions are easy to integrate with contact centre systems and processes. They work cooperatively by sharing stored card details between solutions and they enable card holders to use the service of their choice without having to re-enter card details.

Encoded solutions free up your agents to focus on customer service, a key competitive differentiator for today's businesses. Encoded payment solutions include:

- **IVR payments** – customers can pay by credit and debit card directly
- **Agent Assisted Payments** – using a touch-tone phone customers can enter their card details.
- **Web Payments** – connect seamlessly with a contact centre's website
- **Engagement Platform** – gives customers the choice to pay by messaging services, including SMS and Facebook Messenger
- **Mobile App** – designed to work in cooperation with other Encoded Payment solutions.

## Be prepared for PSD2<sup>iii</sup> with PayByLink from Encoded

PSD2, the revised European Banking Authority's (EBA) Payment Services Directive, is closely linked to GDPR and designed to ensure the security of electronic payments and to reduce the risk of fraud<sup>iv</sup>.

The main element of PSD2 is strong customer authentication (SCA), which introduces multi-factor authentication for certain transactions, ie involving two or more elements only known to the user, including:

- Something only the user knows such as a password, PIN or card details (printed on the card)
- Something unique to the user, such as retina, iris or fingerprint scanning
- Something only the user possesses including possession of a device evidenced by an **OTP (one time password) generated by, or received on, a device as with PayByLink.**

i <https://ico.org.uk/for-organisations/guide-to-data-protection/guide-to-the-general-data-protection-regulation-gdpr/>

ii Payment Card Industry Data Security Standards - [https://www.pcisecuritystandards.org/pci\\_security/](https://www.pcisecuritystandards.org/pci_security/)

iii [https://eba.europa.eu/documents/10180/2622242/EBA+Opinion+on+SCA+elements+under+PSD2+.pdf?et\\_cid=86428&et\\_subid=12739364&et\\_mid=6410316](https://eba.europa.eu/documents/10180/2622242/EBA+Opinion+on+SCA+elements+under+PSD2+.pdf?et_cid=86428&et_subid=12739364&et_mid=6410316)

iv Originally published in the Official Journal in March 2018, PSD2 was due to legally apply from 14 September 2019. However, the EBA has acknowledged the complexity of the payments markets across the European Union and that the changes will be challenging. As a result, the Financial Conduct Authority (FCA) in the UK has announced an 18 month phased approach to PSD2.

### Key benefits of PayByLink

- Helps to comply with GDPR, and PCI DSS regulations as secure messages mean employees are not exposed to sensitive data
- Prepare for PSD2 with two factor authentication
- Customers can pay securely at their own convenience
- Reduces levels of debt as it makes payments easier
- Frees up agents to focus on revenue generating activities
- Reduces agent time and the number of calls tied up with payments
- Provides an extra layer of security for customers and their payment details with one-time use of a secure link
- Provides seamless integration with other business working processes
- Shifts chargeback liability to the card schemes

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## About Encoded

Encoded is a leading Payment Service Provider and pioneer of new and innovative secure payment solutions for contact centres, offering a range of card payment solutions designed to help organisations comply with PCI DSS, GDPR and the newly introduced Payment Services Directive (PSD2).

Our omni-channel payment suite includes IVR Payments, Agent Assisted, Virtual Terminal, Ecommerce Payments, Mobile Apps and PayByLink.

Encoded's solutions are trusted by many of the world's leading brands, including Samsung, Mercedes-Benz, BMW, Müller, and Virgin, as well as a host of UK utility companies, such as Green Star Energy, Severn Trent Water and Anglian Water.

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

