

# Secure Automated Payments Product Overview

PCI DSS secure automated payments for contact centres.

Encoded builds card payment solutions to meet your specific requirements. Whether you prefer a fully automated IVR solution or an agent assisted process Encoded understands the need to reduce costs while improving customer service.

Take a closer look at Encoded's secure automated payment solutions to integrate into your business processes.



# Achieve PCI DSS accreditation with automated payments for contact centres

Encoded builds card payment solutions to meet your specific requirements. At Encoded we understand that different user demographics prefer different methods of payment; namely online, automated, mobile or speaking to a real person. Encoded's payment solutions work cooperatively with each other as well as offering your clients their preferred payment process. Encoded understands the need to reduce costs while improving customer service.

Take a closer look at Encoded's secure automated payment solutions to integrate into your business processes.



## IVR Phone Payments

Handling secure payments via an automated phone based solution

Achieve more with less by using an automated interactive voice response (IVR) card payment solution from Encoded. Accepting credit and debit cards via IVR is a cost effective and secure way of taking card payments. It allows customers to make payments quickly and accurately while reducing agent transaction time and improving security both for you and your customers.

The return on investment (ROI) against an agent servicing the same call can be significant. Additionally IVR card payments are far more secure, available 24x7x365 without any agent involvement and can be configured to automatically reconcile with your accounting systems.

Automated IVR card payments are perfect for callers with a unique number i.e. invoice or customer reference to authenticate them prior to taking their payment. The solution is also ideal for seasonal spikes in payment calls normally requiring temporary staff or costly overtime.

### Key benefits

- Reduced cost per payment made in comparison to agents taking payments
- Encoded is a Level 1 PCI DSS accredited supplier
- Seamless integration with existing business working methods
- The option to have comprehensive reporting including user behaviour analysis
- Full system redundancy backup with a 99.99% uptime SLA

## Virtual Terminal Payments

Contact Centre agents processing payments over the phone

If your contact centre was open to customers they could walk in and use a chip and pin machine when it came to payment. However, as that is not the case your agents can take payment over the telephone by logging into a secure virtual terminal interface online to input card details directly. With stored card facilities agents can set up payment plans, schedule future payments and manage the card details held against customer accounts.

Encoded provides an affordable alternative to expensive and bulky card swipe machines allowing agents to process card payments efficiently and securely.

Customer details are entered into a single branded payment form. Payments are automatically authenticated against a valid account number. Comprehensive reconciliation reporting and auditing analysis reduces fraud and improves security.

### Key benefits

- Suitable for multiple concurrent users so ideal for contact centres
- Accessible from any location with an Internet connection – agents can work from home or alternative sites if necessary
- Average handling times (AHT) reduced to improve efficiency
- Call queues are cut for enhanced customer service
- Authorise future card payment and regular scheduled payments at no extra cost

## Agent Assisted Card Payments

Secure contact centre voice payments where customers enter card details

Encoded's Agent Assisted Payments solution bridges the gap between providing personalised customer service and enhancing security, whilst reducing the often heavy financial costs of PCI DSS compliance. Customers use their touch-tone keypad to enter their card details, whilst staying connected to the contact centre agent throughout the payment process. During this, contact centre agents are provided with real-time on-screen feedback, but are importantly protected from viewing any sensitive card details.

### Key benefits

- Reduces the financial and operational costs of PCI DSS compliance and other security compliance programs
- Requires minimal disruption to your current contact centre operation
- Demonstrates your commitment to your customers' security
- Includes premium features as standard such as real-time verification of card details, card tokenisation and tight integration with existing systems

## Web Payments

Online payment processing after "check out"

3D Secure, known as "Verified by Visa" or "MasterCard SecureCode" is now commonplace and an essential part of any card accepting website. Users are able to enter their card details in a secure web form and provide a secret password before the transaction is processed (acting like an online version of 'chip and pin'). 3D Secure is required by law if you would like to accept Maestro payments online. It protects your business from chargebacks, which left unmanaged, can result in serious fines or even blacklisting from card schemes.

Encoded solutions integrate online payments into any website and will match individual site designs to keep the customer experience as seamless and secure as possible.

### Key benefits

- Customers given an option to pay securely by telephone or online
- Include online payments with your contact centre options to avoid peaks and troughs in call volumes
- Save time and money and avoid lengthy card scheme compliance testing
- 3D Secure allows immediate recognition of chargeback liability shift ensuring you are protected against customer chargebacks

## Automated Recurring Payments

Customer validated repeat payments via Tokenisation

Recurring payments (also known as continuous authority payments) are either loved or hated. They are ideal for organisations that want to take regular transactions from a customer's card or want to remove the handling of card data from the call centre entirely. Once the initial transaction is verified the card will become a trusted card and any repeat uses will not require the card details to be taken again. On average 40% of payment service users will opt to have their card details stored for future use.

However, there are not always funds available on the credit or debit card and therefore payments can be declined. Encoded has developed the Tokenisation and Recurring Payments feature to enable users to validate and amend stored cards when something goes wrong; avoiding fines, fees and interest charges by self-managing the stored cards held on file.

Tokenisation, recurring and stored card payment solutions from Encoded mean that customers can vastly reduce the scope of their PCI DSS compliance audits. Tokens can only be used through Encoded's payment gateway and if they are stolen or written down then the Token is completely useless to anyone outside the payment environment.

### Key benefits

- Easy to set up and maintain saving time and resource
- Payment date and amount is flexible and can be controlled by the customer to increase the frequency of successful payments
- Speeds up the payment process for regular customers
- Tokens can only be used through payment gateway improving security
- Tokens are cross payment method compatible, enabling use over other Encoded products



## Automated Card Payment Solutions

Encoded specialises in solutions that reduce costs, increase profits and improve customer experience.

Encoded solutions include:

- Interactive Voice Response (IVR) Payments
- Virtual Terminal Payments
- Agent Assisted Card Payments
- Online Payments
- Self-Service Recurring Payments
- Recurring (stored cards) Payments

For more information about how Encoded solutions can help your business or contact centre please speak to one of our payment experts on 0845 120 9790



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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. Encoded offers a range of card payment solutions designed to help organisations comply with PCI DSS, GDPR and the newly introduced Payment Services Directive (PSD2).

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.

Omni-channel solutions include:

- Agent Assisted Card Payments
- E-Commerce payments
- IVR Payments
- Mobile Apps
- PayByLink Mobile Payments
- Virtual Terminal Payments

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

