



Health-on-line Case Study

Health-on-Line gives automated card payments the human touch using Encoded

One of the largest health insurance companies in Bournemouth, Health-on-Line offers a fresh approach to private health insurance. Backed by AXA PPP, the leading healthcare provider with over 70 years' experience, Health-on-Line provides affordable policies and carefully tailored packages that give customers fast diagnosis and easy access to the latest medical treatments. The company works closely with a nationwide network of hospitals chosen for their quality, value for money and comprehensive range of services.



Delivering an outstanding customer experience

For Health-on-Line, delivering an outstanding customer experience is the driving force behind everything it does and nowhere is this more evident than in the company's busy sales floors that are open 9am until 8pm Monday to Friday. The team's 140 sales agents typically handle around 60,000 outbound and inbound calls each week relating to Private Medical Insurance, Life Assurance, over 50's Life Assurance and funeral plans.

Protecting customer data is top priority for card payments

In the last couple of years, the growing demand to pay for products and services using credit and debit cards has prompted Health-on-Line to re-evaluate its processes and technology. The company has recently invested in interactive voice response (IVR) and automated payment solutions from Encoded in a bid to facilitate card transactions and maintain Health-on-Line's well-earned reputation for delivering exceptional levels of customer service.

Peter Doyle, Risk Manager at Health-on-Line explains, "Today, around 10% of all our sales are made using credit or debit card transactions, a trend that is here to stay. Our job is to make it easy for customers to pay for our services swiftly and securely. They trust us to protect their personal data and expect us to find smarter ways of delivering the exceptional customer experience they have come to expect."



The search for new technology

Before Encoded, Health-on-Line relied on the traditional manual process of agents taking customer card details over the telephone and processing payments via a Process Data Quickly (PDQ) terminal. At the time, Health-on-Line was also applying for Payment Card Industry Data Security Standard (PCI DSS) accreditation and needed to de-scope its network completely meaning that no cardholders' details could be kept on the corporate network in any shape or form.

The most logical way forward was to partner with a company that could offer a portal that did not interfere with Health-on-Line's own network but could be accessed by customers entering their own card details directly into the portal via a touchtone telephone.

After carefully evaluating the marketplace Health-on-Line selected Encoded. As a Level 1 PCI DSS compliant company itself, Encoded had already been endorsed by the industry. Furthermore, it had the appropriate insurance and public liability certificates in place, could offer attractive commercial



“From the start, it was obvious that Encoded was a professional organisation. The company is open and honest while being highly flexible and totally reliable.”

Peter Doyle
Risk Manager
Health-on-Line

contractual arrangements and demonstrate a well thought-out business continuity plan, all of which gave Health-on-Line the assurance it needed to proceed with confidence.

Peter Doyle continued, “From the start, it was obvious that Encoded was a professional organisation. The company is open and honest while being highly flexible and totally reliable. The people at Encoded listened carefully to our requirements, made sensible recommendations along the way and even adapted the technology to suit us. The whole experience ran smoothly and we were impressed by the level of knowledge and understanding of our business displayed.”

Forging ahead with Virtual Terminal and Assisted Payments

Health-on-Line went live with Encoded’s IVR Phone Payments and Agent Assisted Card Payment solution in early September 2013. Encoded’s Agent Assisted Card Payment solution enables contact centres and customer service centres like the one at Health-on-Line to accept card payments by telephone in a secure environment.

The deployment of the new Encoded solution means that neither Health-on-Line nor Encoded have customer details on either of their networks because client data goes straight through to Health-on-Line’s payment gateway provider, TNS. Throughout the transaction the agent stays on the line with the customer and when payment is completed the agent closes the call personally. TNS then sends Health-on-Line a token which the company can store securely, enabling it to authorise future card payments and regular scheduled payments, like Direct Debits, from the same customer, at no extra cost.

Automation that provides the human touch

When a customer is ready to make a payment, the Health-on-Line agent switches on the integrated IVR component of the Assisted Payments system. This triggers the appearance of a pop-up screen that allows the agent to walk through the payment process with the customer step-by-step to deliver the ultimate personal sales experience. Agents can see when a customer has entered their card details and if they have been accepted by the acquiring bank but they have no visibility of the actual card details themselves.



The majority of Health-on-Line customers pay for services by Direct Debit. However, Peter Doyle and his team have noticed a steady increase in card payments – between 400-600 every month, mainly relating to renewals or missed payments, perhaps in the event that a customer has changed banks and wants to settle up using their credit card.

Fast deployment, rapid benefits

Health-on-Line is already reaping the first benefits of using Encoded, after an extremely straight-forward implementation period, a sentiment backed up by Peter Doyle: “Feedback on the new systems has been very positive. Quite simply, Encoded delivers on its promises. It provides us with sophisticated functionality in a single, easy to use platform that transforms our business processes through automation yet empowers us to deliver a vastly enhanced customer experience with the human touch.”

Health-on-Line takes client confidentiality so seriously that it requests all sales agents to sign a declaration that they will never write down customers’ card details. This goes a long way towards tightening up the payment process and boosting customer confidence, the kind of best-practice Health-on-Line intends to pursue well into the future with the help of Encoded.

ENCODED
secure automated payments

Encoded Ltd
Spectrum House Beehive Ring Road Gatwick
West Sussex RH6 0LG United Kingdom
t 01293 229 700
e sales@encoded.co.uk
www.encoded.co.uk



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

