



## Virgin Holidays Case Study

Virgin Holidays increases productivity and reduces costs using self-service payment option from Encoded

Virgin Holidays is the UK's market leading long-haul holiday company specialising in holidays to the USA, Caribbean, Africa, the Middle and Far East, the Indian Ocean and Australasia.

Formed in 1985, the company is built on the founding Virgin principles of excellent customer service, high quality and value for money. The brand is particularly known for its history of innovation and the 'magic touches' it has brought to market, from dedicated 'leisure lounges' to the first electronic brochures. Virgin Holidays has become synonymous with honesty and reliability, delivered with a sense of fun and an innovative twist.





## Taking security seriously

In recent years, the Internet has transformed the travel industry and radically changed the way that customers search for, book and pay for their holidays. Online options have boosted consumer choice and given today's holiday-makers instant access, round-the-clock, to a virtually unlimited number of travel packages and pricing options without having to step outside their front door. In addition to promoting healthy competition in the industry, new buying patterns and a reliance on electronic communication have increased the requirement for automated technology that accelerates the payment process whilst protecting client data at all times.

According to Jessica Baker, Operations Analyst at Virgin Holidays, "As call volumes increased to the Virgin Service Centre we had to find new and smarter ways to handle payment transactions swiftly and securely. At Virgin Holidays, we take client confidentiality very seriously and customers can trust us to keep their data safe when paying for tickets, weekend breaks or all-inclusive holidays, online or over the phone. That is why we invested in the latest Interactive Voice Response (IVR) payment solutions from Encoded to give our team and our customers complete peace of mind."

## Smarter and more cost-effective payment option

Virgin Holiday's busy Customer Service Department operates seven days a week. It is open from 9am-9pm Monday to Friday, from 9am-7pm on Saturday and from 10am-6pm every Sunday. The team's customer service representatives handle a wide variety of enquiries ranging from adding excursions to a booking, making a payment to requesting an invoice.

Traditionally Service Centre agents dealt with payments themselves recording customer details in a central system. As the business grew, Virgin Holidays needed a more efficient way to manage customer payments and reduce the high cost associated with handling large volumes of credit and debit card payments manually in the Service Centre. The time had come to overhaul this costly and time-consuming system and replace it with a fully automated end-to-end payment process.

Security, scalability and ease of use were top priorities for Virgin Holidays when selecting a new solution and, after conducting a thorough evaluation of the marketplace, Virgin Holidays named Encoded, specialists in interactive voice response and automated payments, as the company's supplier of choice. Encoded is also Payment Card Industry Data Security Standard (PCI DSS) compliant.



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**Jessica Baker**

Operations Analyst at Virgin Holidays

Jessica Baker commented, “The automated payment solution from Encoded offers the high level of sophistication necessary to authenticate the caller, inform them of their outstanding balance and accept full or part payment without the need for agent intervention. What is more, the people at Encoded blended well with our own team and understood our culture perfectly. Fundamentally, they appreciated our requirement for a user-friendly solution that reflected Virgin’s own unique sense of style.”

## Automation - key to secure payments

Encoded designed and implemented a totally new customer payment solution capable of handling large call volumes and enabling Virgin Holidays customers to self service their payment requirements at any time from any place. Encoded built a brand new framework that could automatically process customer payments and reconcile important client data in real-time.

Encoded also provided an easy-to-use service that could be updated by Virgin Holidays remotely, providing the agility and flexibility need to make changes quickly and cost-effectively. Furthermore, the new Encoded solution had the power to integrate seamlessly with Virgin Holidays’ multiple corporate systems, further boosting efficiencies and consistencies across different parts of the organisation.

## Flexibility boosts productivity and planning

Since deploying IVR automated payments Virgin Holidays has noticed a series of benefits not least the business advantage of a cost-effective solution with zero impact on the existing infrastructure and a very positive impact on customer service. The introduction of Encoded’s automated payment functionality has driven down the number of calls coming into the Service Centre requiring agent assistance therefore reducing costs. It also means that agents can devote more time to non-payment related issues, saving time and improving customer service.

Today, customers have 24-hour access to account balance information that is accurate and complete at all times. They can also take advantage of the new self-service payment option. An automated menu guides them through a step-by-step process to settle their outstanding balance and even spread payments across multiple cards during a single call.

One of the biggest benefits is the strategic value of Encoded. According to Jessica Baker, “Encoded has been hugely beneficial to workload planning. It has improved visibility with an instant snapshot of all payment data from when payments are being made to statistics that help us identify payment trends. At a glance, we know when to scale our team up or down which eliminates waiting times, keeps customers happy and maximises our resources.”



## Compliance with latest standards boost staff and customer confidence

Virgin Holidays has been particularly impressed by the high level of support provided by Encoded and its constant commitment to innovation. Most recently, the company has reached a significant milestone, becoming one of the few IVR providers in the country to achieve Payment Card Industry Data Security Standard (PCI DSS) compliance.

Jessica Baker concluded, "In an age where credit card fraud and identity theft pose a constant threat to our sense of security, our customers can trust Virgin Holidays to protect their personal and financial details. Encoded's tried and tested technology guarantees the highest levels of security and customer service essential in the travel industry."

**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](http://www.encoded.co.uk)

