



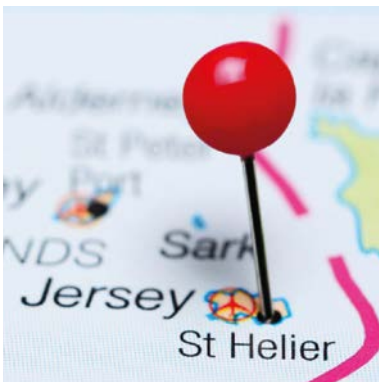
Jersey Telecom Case Study

Jersey Telecom chooses Encoded payment solutions for security and enhanced customer service

Channel Islands based global telecoms business simplifies processes, meets payment security compliance regulations and improves customer experience in its contact centre.

JT (Jersey Telecom) is a government-owned full service global communications provider, with its headquarters located in Jersey. Founded in 1888, today it employs over 500 people with offices across the Channel Islands and around the world.

As a world leading telecommunications business, JT understands the challenges of customer security and identity verification that operators face. It also recognises the importance of ensuring that its own systems comply with the latest regulations, to serve and protect its customers. With the deadline for implementation of the payment security standard, SCA looming, JT selected Encoded's suite of solutions to replace its existing legacy payment systems and meet with the latest compliance requirements.





All in one integrated solution

JT chose Encoded as a 'one-stop supplier' for a suite of solutions that could not only ensure compliance with the latest PCI DSS security standards but also enable them to merge multiple websites and contact centre operations.

The company implemented Encoded IVR Payments, E-Commerce payments, Payment Gateway Services, Agent Assisted payments and PayByLink. As a Level 1 PCI DSS compliant payment service provider, Encoded ensures compliance with GDPR, PCI DSS and the latest Payment Services Directive (PSD2). The new solutions have been designed to work together, making it easier for contact centre agents to use seamless 'behind the scenes' payment processes to improve the customer experience.

Customer service transformed

Approximately 40 agents in JT's busy contact centre handle customer calls from multiple jurisdictions and calls from across the business. Encoded's IVR payment system enables customers to make card payments 24x7 and has been configured to automatically reconcile with JT's corporate accounting systems. If preferred, customers have the choice to pay securely while on the phone with an agent using Encoded Agent Assisted Payments. This method shields the customer's card details, ensuring the agent and customer are both protected

Tim Peach, Finance Operations Manager from JT said, "We have found the easy integration between Encoded's solutions gives us more payment choices that benefit our customers. PayByLink, for example, offers a great option for a secure and convenient way for customers to pay using their mobile devices, without compromising their data.

"Encoded's suite of solutions also provides us with unified reporting and management from a single portal and can be easily supported by our helpdesk, backed up by the Encoded team."

"We were impressed with Encoded's technical and commercial proposals, and their flexibility to meet changes as the project got underway. The team always kept the original project proposal on track for successful completion."

Tim Peach

Finance Operations Manager, JT.



Fast Facts

- Successful migration from JT's legacy systems to Encoded payment solutions ensures compliance with latest PCI DSS, GDPR and SCA regulations
- Encoded payment solutions used to support 40-strong contact centre team
- Integrated Encoded payment solutions enable unified customer service across multiple channels
- Encoded Payment Gateway Services bridge the gap between JT's 'back office' systems and its payment acquirer, sharing transaction information seamlessly and securely
- Encoded Agent Assisted Payments allows agents to process payments securely without exposure to customer card details
- Tokenisation ensures protection for stored card data, making regular customer payments easy and secure.

Secure payments via any channel

PayByLink is a self-service payment channel that allows customers to pay securely by debit or credit card, via a secure link, at their own convenience. JT can send a one-time use link to a customer's phone or email for them to open a payment form and respond with their card details. It helps JT free up valuable agent time for more complex calls.

Encoded solutions also provide additional benefits to JT customers who make regular payments. Since all payments work collaboratively, stored card details can be shared between solutions. With 'tokenisation' the data is securely stored and can be used for future payments via any channel, enabling JT's customers to use the service of their choice (online, IVR or agent) without having to re-enter card details, smoothing the customer experience (CX).

Gateway services for a seamless customer experience

Encoded Payment Gateway Services bridge the gap between JT's 'back office' systems and its chosen acquirer. This ensures that customer payments are protected and that the company meets with regulatory requirements. Encoded's Gateway integrates with the company's other payment solutions, including E-commerce and IVR, sharing transaction information seamlessly between channels.

A trusted partner

According to Tim Peach, "One of the key reasons for choosing Encoded was to improve the team's experience of managing large scale migrations from legacy payment systems. With Encoded's in-depth knowledge of data security, PCI DSS compliance and the latest payment regulations, JT had confidence that the integration would be carried out within the project timescales and to budget."

The Encoded team worked closely with the Finance department to deploy the payment solutions to meet the March 2022 SCA deadline, providing any bespoke configuration work where required. This successful collaborative working has set the standard for future development projects.

"We were impressed with Encoded's technical and commercial proposals, and their flexibility to meet changes as the project got underway. The team always kept the original project proposal on track for successful completion," said Tim Peach.

"While migrating to Encoded solutions was driven by our requirement to comply with the latest payment standards, there is no doubt that we have seen benefits to customers in terms of service and having one payment platform has made it easier for our agents to provide the best CX."



About JT

JT is a government-owned full-service global connectivity and business enterprise provider offering the full range of communications services and solutions required to connect people together and deliver excellence in customer experience.

Headquartered in the British Channel Islands, JT employs over 500 people across the world and has a thriving international business providing services such as SIM swap prevention, mobile number portability, enterprise messaging and sponsored roaming. JT has a history of developing innovative products, its IoT division, created in 2014 was sold for a record sum in 2021 and the company continues to invest in other emerging technology products and services, such as Fraud Protection.

In 2018 JT became the first telecoms provider globally to complete a socially-inclusive project to connect fibre-optic broadband directly to the homes and businesses of every customer in Jersey, pushing the island to the top of world-wide internet charts for broadband speeds in 2021.

JT's Sustainability Strategy sets out clear targets to reduce its impact on the planet, whilst promoting key social priorities that bring communities together.

For more information please visit: www.international.jtglobal.com

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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, LUSH and The Wine Society as well as a host of UK utility companies such as Shell Energy and Severn Trent Water.

Omni-channel solutions include:

- Agent Assisted Payments
- E-Commerce payments
- IVR Payments
- Fraud Prevention
- PayByLink Mobile Payments
- Encoded Gateway Services

For more information please visit

www.encoded.co.uk

