



# Agent Assisted Payments The Ultimate Guide for 2024

## White Paper

Author: Robert Crutchington

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# 1 Introduction

According to UK Finance, card payments accounted for half (51%) of all payments in the UK in 2019, while consumer use of credit cards rose by 7% to 3.3 billion payments over the same period<sup>i</sup>. Fortunately, these trends in payment habits have proved invaluable during the Coronavirus lockdown when record numbers of consumers relied on debit or credit cards to pay for their essential shopping. Unfortunately, the COVID-19 health crisis has also highlighted the darker side of human nature with credit card fraud surging 35%<sup>ii</sup> and reports that £4.6 million has already been lost to Coronavirus-related scams since lockdown started.<sup>iii</sup>

If these alarming statistics are anything to go by, widespread consumer fears about the vulnerability of sensitive card data are well-founded. Contact centres should take charge now, reassuring customers that it's safe to make card payments by getting back to basics and embracing the functionality of secure Agent Assisted Payment solutions.

Our guide shows how to use Agent Assisted Payment solutions to drive compliance and build customer confidence all in one go.

i. UK Finance: <https://www.ukfinance.org.uk/press/press-releases/cards-used-half-payments-first-time-last-year>

ii. <https://markets.businessinsider.com/news/stocks/credit-card-account-fraud-skyrockets-coronavirus-pandemic-recession-economy-layoffs-2020-5-1029246107>

iii. <https://www.moneysavingexpert.com/team-blog/2020/04/coronavirus-scams-protect-yourself/>

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## 2 What are Agent Assisted Payments and how do they work?

### 2.1 What are Agent Assisted Payments?

Agent Assisted Payments enable your contact centre agents to process card payments without being exposed to sensitive card data. Customers use their telephone's touch-tone keypad to tap in their card details while remaining in conversation with the agent throughout the transaction. Agents get real-time feedback on their screens, such as bank authorisation codes, but they do not see any sensitive card details.

### 2.2 How secure are Agent Assisted Payments?

The latest Agent Assisted Payments allow contact centre agents to conduct end-to-end card payment transactions without being exposed to personal details or sensitive card data. After the customer has used their telephone's touch-tone keypad to tap in their card details, all the agent sees on their screen is whether the payment has been approved or declined along with the relevant bank authorisation codes.

### 2.3 How affordable are Agent Assisted Payments?

Agent Assisted Payments bridge the gap between providing personalised customer service and enhancing security, while reducing the often-heavy financial costs of failing to comply with Payment Card Industry Data Security Standard (PCI DSS) regulations. Customers use their touch-tone keypad to enter their card details while staying connected to the contact centre agent throughout the payment process. However, no cardholder data enters the contact centre directly, thereby minimising compliance risk and costs.

### 2.4 Can Agent Assisted Payments integrate with other systems?

The best solutions are carrier, telephone system and customer relationship management (CRM) agnostic, which means they can be integrated into most existing systems. If the solution is available as an application programming interface (API) to allow for full integration or is accessible via a simple web browser, any deployment is possible. It also means real-time reconciliation of payments is achievable. Moreover, as the result of being directly integrated with the client's database, via a secure web service, payment results are immediately available to agents.

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## 3 What are the key features of Agent Assisted Payments?

### 3.1 Reduces the financial and operational costs of PCI DS compliance and other security compliance programmes

PCI DSS is the creation of five of the largest payment card providers: VISA, MasterCard, American Express, Discover and JCB International, which have named themselves the PCI Security Standard Council (PCI SSC). Using Agent Assisted Payments reduces the time, cost and resource required to complete PCI DSS Self-Assessment Questionnaires.

### 3.2 Improves the Customer Experience (CX)

Agent Assisted Payments have a powerful role to play in a world where the customer experience or CX is driving the corporate agenda. This type of payment solution can be used to streamline critical payment processes by integrating them with CRM and other finance, and customer related critical systems.

### 3.3 Requires minimal disruption to your current contact centre operation

The best Agent Assisted Payments solutions are carrier, telephone system and CRM agnostic, which means they can be integrated into most existing systems. Agents can be up and running in no time while maintaining business as usual.

### 3.4 Demonstrates commitment to keeping your customers' details secure

Customers need to feel their card details are safe and keeping them outside the contact centre and screened from agents helps to enforce this message.

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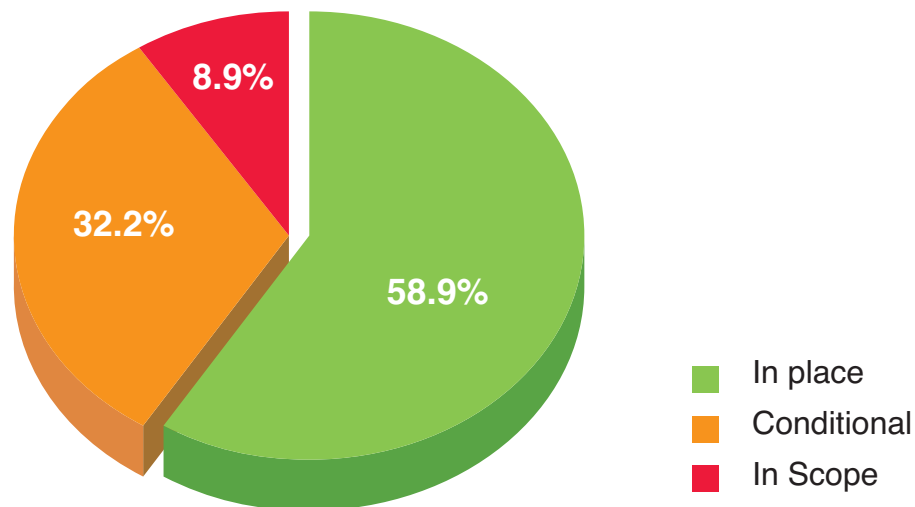
### 3.5 Pause and resume recording for Agent Assisted Payments

If calls need to be recorded for compliance reasons, the functionality of Agent Assisted Payments can be strengthened using pause and resume call recording. The ContactBabel Decision-Maker's Guide 2019-20 survey of UK contact centres showed that pause and resume recording (73%), along with improving processes and training (64%) were by far the main methods used to reduce card fraud.

### 3.6 Tokenisation

For multiple payments, recurring payments or returning customers, Agent Assisted Payments linked to tokenisation enhance the customer experience. Tokenisation is the process of securely storing card data for future use as a token. Tokenisation can allow contact centres to be outside PCI DSS scope, as no real cardholder data enters the environment and makes it a less attractive target for data hacking and stealing data. Meanwhile, returning customers are not required to enter card details over and over again, vastly improving the customer experience.

### 3.7 PCI SAQ C-VT De-scope with Assisted Payments



This pie chart illustrates that over 50% of the PCI SAQ C-VT is completely removed when using Agent Assisted Payments.

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# 4 What are the benefits of Agent Assisted Payments?

## 4.1 Cost-effective PCI DSS compliance

Agent Assisted Payments help to reduce the financial and operational costs of PCI DSS compliance and other security compliance programmes. The solution can be used to de-scope your contact centre for PCI DSS compliance purposes. Implementing Agent Assisted Payments significantly reduces the time, cost and resource required to complete PCI DSS Self-Assessment Questionnaires (SAQs) for a company to become PCI compliant. In fact, of the controls covered in version 3.2.1 of the standard, Agent Assisted Payments places 51% completely out of scope and 30% of the remaining controls are heavily reduced.

## 4.2 Business as usual

To ensure minimal disruption to your current contact centre operation, deploy Agent Assisted Payments solutions that are carrier, telephone system and CRM agnostic. These can be easily integrated with your existing systems to maintain business as usual.

## 4.3 Enhanced security

Keeping sensitive card data outside the contact centre and screened from agents makes customers feel safe. It further demonstrates a commitment to introducing the strictest security measures that protect customers from the constant threat of cyber crime and identity theft.

## 4.4 Premium features as standard

Forward-thinking vendors include premium features as standard to enable robust Agent Assisted Payments. Look out for real-time verification of card details, card tokenisation and tight integration with existing systems to derive the maximum benefit from your investment.

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## 4.5 Accessible payments for everyone

Many disabled and elderly consumers may feel embarrassed when they cannot use traditional automated payment systems and prefer the human touch when it comes to payments. Virtual terminal payments capabilities enable disabled or elderly customers to make assisted payments where the agent logs into a secure virtual terminal interface online to directly input card details.

## 4.6 Educate customers about the importance of PCI DSS

The chances are that most customers will have heard about Verified by Visa, 3D Secure or MasterCard SecureCode but draw a blank at PCI DSS. The beauty of Agent Assisted Payments is that contact centre agents can continue to talk to the card holder throughout the entire payment process. This gives them the opportunity to talk about the important steps your organisation is taking to keep customers' card details safe.

## 4.7 9 reasons to choose Agent Assisted Payments from a trusted third-party provider

- ✓ Cost effective PCI DSS compliance
  - ✓ Accessible from any location with an internet connection – agents can work from home or alternative sites if necessary
  - ✓ Enhanced security and fraud protection
  - ✓ Improved efficiency – reduced average handling times and shorter call queues
  - ✓ Authorised future card payments and regular scheduled payments at no extra cost
  - ✓ Minimal disruption to contact centre operations
  - ✓ Real value – premium features come as standard
  - ✓ Accessible payments for all
  - ✓ Another opportunity to talk about PCI DSS
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## 5 A checklist for choosing Agent Assisted Payments



### Is the solution PCI DSS compliant?

Technology or payment solutions in themselves cannot be PCI DSS compliant as compliance is at a company level and is only complete when an organisation has considered its own PCI status and that of its third-party service providers. However, the technology partner you choose to provide Agent Assisted Payments should be a Level 1 PCI DSS accredited supplier. If they are, you can be satisfied they have undergone a thorough evaluation of their processes and internal guidelines and you can rely on their technology to deliver with absolute confidence.

What is more, implementing Agent Assisted Payments from a PCI DSS accredited supplier will significantly reduce the time, cost and resource it takes your own company to complete PCI DSS Self-Assessment Questionnaires (SAQs) and so become PCI compliant yourself.



### Can the Agent Assisted Payments solution integration with my other systems?

Look for a technology provider that can interface with your CRM, accounting and other critical business systems to ensure agents always have the latest information to deliver superior customer interactions. They should offer Agent Assisted Payments solutions that are carrier, telephone and CRM system agnostic so they integrate seamlessly with your existing contact centre infrastructure. This enables real-time reconciliation of payments, maintains 'business as usual' contact centre operations - even when the majority of your agents are working from home - and allows agents to deliver a joined up and exceptional customer experience.



### Are Agent Assisted Payments solutions fast and easy to deploy?

Agent Assisted Payments are fast and easy to deploy. Make sure you choose a vendor that makes their solutions available as an API or accessible using a simple web browser. That way, any deployment is possible. This approach facilitates real-time reconciliation of payments and because the Agent Assisted Payments solution is directly integrated with your database, via a secure web service, payment results are immediately available to your agents.

## 6 Fresh ideas and inspiration

Encoded is continually looking for new ways to improve its Agent Assisted Payments solutions such as partnering with award-winning cloud telephony provider Xelion:

Dave Reynolds, UK Managing Director of Xelion said,

*“Integration with the Encoded Agent Assisted payment solution provides increased functionality for our customers who need to take card payments in their contact centre operations. Xelion already offers wallboard operation supporting formulas with KPI information and call-recording as standard. Integration with Encoded secure payment solutions will allow our contact centre customers to reduce costs by automating the payment process, while also lowering the cost of compliance by removing cardholder data from the agent’s view.”*

Robert Crutchington, Managing Director of Encoded added,

*“At the core of every contact centre is efficient and effective technology which gives organisations and their employees the base to provide the exceptional experience their customers deserve. This new partnership with Xelion provides customers with the required technology, including a secure card payment solution which is fast to deploy and helps with PCI DSS and GDPR compliance.”*

Click **here** to read the full story.

For more inspiration, why not take a look at our latest blogs?

- Read "PCI DSS - The Forgotten Superhero" to revisit the importance of PCI DSS compliance and how you can use Agent Assisted Payments to drive compliance and increase customer confidence.
- Read "Understanding Declined Codes" to discover how you can use Agent Assisted Payments to cut costs.

## 7 Summary

Now is the time to take another look at PCI DSS and use Agent Assisted Payments to drive all-round compliance and customer loyalty. Learn how to bridge the gap between providing personalised CX and enhanced security, while significantly reducing the time, cost and resource required to comply with stringent PCI DSS rules. For more ideas and inspiration, take a look at the Encoded:

**Truth about PCI DSS ebook**

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## Automated Card Payment Solutions

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

Encoded solutions include:

**Agent Assisted Card Payments**

**E-Commerce Payments**

**IVR Payments**

**Mobile Apps**

**PayByLink Mobile Payments**

**Encoded Gateway Services**

For more information about how Encoded solutions can help your business or contact centre please speak to one of our payment experts on 01293 229 700



**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 and Severn Trent Water.

**Solutions include:**

- Agent Assisted Card Payments
- E-Commerce payments
- IVR Payments
- Mobile Apps
- PayByLink Mobile Payments
- Encoded Gateway Services

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

