

Secure contact centre payments

Encoded helps multiple leading brands to remain PCI DSS compliant while enhancing customer service



Encoded understands that customers prefer to pay in different ways, whether online, via self-service options or speaking to a real person. Encoded's payment solutions are designed to work with each other and enable customers to pay by their preferred payment process in an easy and secure way.

What's more, with card and cyber fraud on the increase, Encoded's payment solutions help organisations to remain PCI DSS compliant and protect customer data while offering an excellent customer experience (CX).

Take a closer look at Encoded's secure automated payment solutions

Encoded's card payment solutions are designed to meet your specific requirements while reducing operational costs and improving the customer experience (CX). Whether you choose a fully automated Interactive Voice Response (IVR) solution, an agent assisted process, mobile or online platform, our solutions have been designed to give your customers choice and the confidence that their payments are secure.



IVR Payments



Agent Assisted Payments



PayByLink



Web Payments – including mobile apps



Encoded Gateway Services



IVR Payments

Achieve more with less with a cost effective and secure way of taking card payments

Encoded's interactive voice response (IVR) card payment solution allows customers to make payments quickly and accurately without any agent involvement. It reduces agent transaction time and improves security both for you and your customers. The return on investment (ROI) compared to an agent servicing the same call can be significant.

Additionally, IVR enables customers to make card payments 24x7 and can be configured to automatically reconcile with corporate accounting systems. Automated IVR card payments are perfect for callers with a unique customer or invoice reference, providing authentication prior to taking payment. The solution is also ideal to help manage seasonal spikes which would normally require temporary staff or costly overtime.

Features

- Removes agent risk from the payment loop
- Customers have a dedicated payment line to enter details via touchtone DTMF
- Once details are checked Encoded, as the payment service provider, authorises the transaction
- Comprehensive reports are available including user behaviour analysis

Benefits

- Offers a secure 24/7 payment option
- Provides easy integration with existing business systems
- Costs less per payment in comparison to agents taking payments
- Helps cover seasonal spikes in demand for payment services
- Full system redundancy backup with a 99.99% uptime SLA
- Encoded is a Level 1 PCI DSS accredited supplier.

"We introduced the IVR solution from Encoded a number of years ago and cannot praise the system highly enough. Dramatic improvements in efficiency and call flow have boosted agent morale and tangibly enhanced the overall customer experience. What is more, Encoded IVR is a valuable tool that has helped us streamline our business processes and maximise our existing resources at no extra cost. It's a win, win situation."

Head of Customer Support
at First Port Property Services



Agent Assisted Payments

A personalised customer service with security assured

An Encoded Agent Assisted Payments solution enables secure contact centre voice payments where customers enter their card details. It bridges the gap between providing a personalised customer service and enhancing security, whilst reducing the often heavy, financial costs of PCI DSS compliance.

Customers use their touchtone keypad to enter their card details, whilst staying connected to the contact centre agent throughout the payment process. During the call contact centre agents are provided with real-time, on-screen feedback but are protected from viewing any sensitive card details.

Encoded's Premium Agent Assisted Payments includes tokenisation, which enables card data to be stored for future payments as a token. Returning customers do not have to enter card details multiple times, improving customer experience (CX) and building loyalty.

Technology or payment solutions in themselves cannot be PCI DSS compliant (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, implementing Encoded 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.

Features

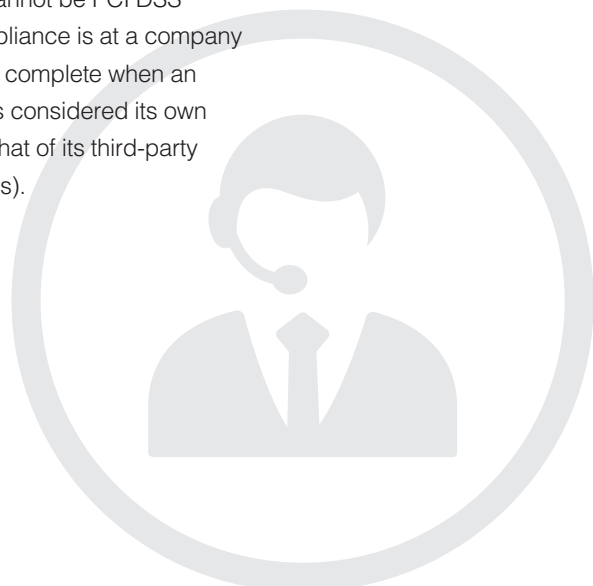
- Includes real-time verification of card details and card tokenisation
- Integrates with existing CRM, finance and customer systems as standard
- Agents are provided with real-time, on-screen feedback during the call.

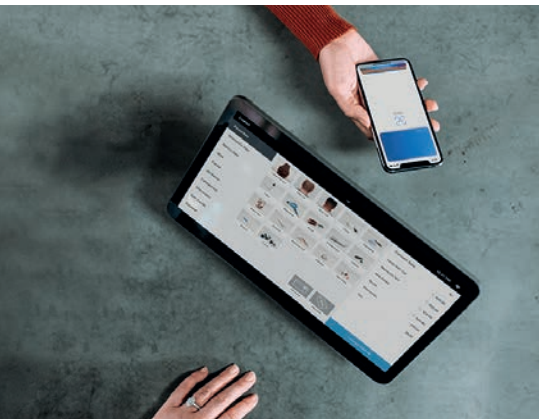
Benefits

- Reduces the financial and operational costs of security compliance
- Demonstrates commitment to your customers' security
- Streamlines critical payment processes
- Enables agents to provide personal customer service.

“At the beginning of the Coronavirus pandemic in 2020 Milk & More was inundated with calls and registered thousands of new customers. Fortunately, the simplicity of Encoded's IVR and Agent Assisted Payment solutions meant we could quickly train our advisors and educate our customers to the benefits of automated payments while maintaining customer loyalty. It's been a really positive experience working with Encoded and I recommend the team 100%.”

Head of Customer Service
at Milk & More





PayByLink

A one-time use link to make payments which is convenient and secure

Encoded's PayByLink allows your customers to pay securely by debit or credit card in a hassle-free way and at their own convenience. A one-time use link is sent to a customer's phone or email for them to open a simple payment form and respond with their card details.

PayByLink can be sent via SMS, Email, WhatsApp or Facebook Messenger and offers a safe way for customers to submit their card data. The unique link provides a pre-populated payment form to pay with a previously stored card or new details can be submitted in a convenient way. Time is freed-up to enable agents to handle more complex calls and revenue generating activities.

When used in conjunction with Encoded's **Customer Engagement Platform** – PayByLink increases customer service opportunities. Using SMS chat the Customer Engagement Platform can promote the use of online services, broadcast details of mobile apps and invite customers to download additional product information.

Encoded's intelligent campaign controller has the ability to handle most enquiries. Only pushing conversations to a live agent when and if an enquiry falls outside of set parameters. This enables a few agents to handle a large number of live customer engagements.

Governance is at the heart of everything Encoded does. Using PayByLink eliminates agent and network contact with any personal customer data, to help with General Data Protection Regulation (GDPR) compliance. PayByLink also supports PCI DSS compliance by helping to de-scope the contact centre and meet the Payment Services Directive (PSD2) by implementing Strong Customer Authentication (SCA).ⁱ

Features

- Manual or Automated, agents can generate and distribute payment requests or import a payment file to send automatically
- Multi-channel communications mean customers can pay by SMS, Email, WhatsApp or Facebook
- Real-time reporting shows PayByLink requests sent, received and used
- Customisable templates match brand style
- Data is stored and encrypted independent of your network or resources.

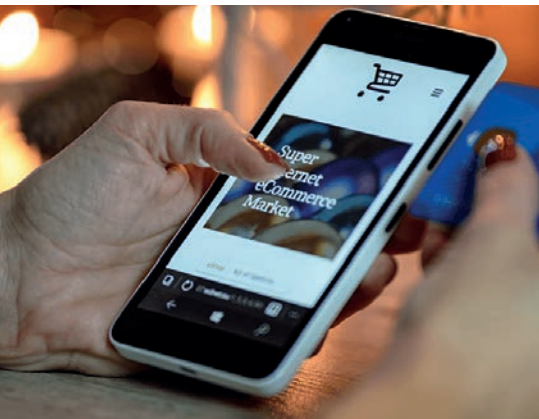
Benefits

- Helps comply with GDPR and PCI DSS regulations
- Customers can pay securely at their own convenience
- Reduces levels of debt as it makes payments easier
- Frees up agents to focus on revenue generating activities
- Provides seamless integration with other business working processes
- Shifts chargeback liability to the card schemes
- One-click payment makes it easy for users to make a deposit, purchase or top-up products or services.

“From the outset, it was evident that the people at Encoded grasped our requirements for an easy to deploy, fully transparent solution that could integrate seamlessly with our own IT systems. What is more Encoded offered us a solid and high scalable platform that promised to drive efficiencies whilst delivering the personal touch to those callers who needed it most.”

Director of Collections and Recover
at Exact Mortgage Experts

ⁱ Introduced in 2019, PSD2 (SCA) requires multi-factor authentication for certain transactions, ie. involving two or more elements only known to the user, including: something only the user knows such as a password, PIN or card details (printed on the card), something unique to the user - retina, iris or fingerprint scanning, or something the user possesses - a device evidenced by an OTP (one time password) generated by, or received on a the user's device.



Web Payments including Mobile Apps

Providing secure check-out options online and on the go

Today 3D Secure, known as “Verified by Visa” or “MasterCard SecureCode”, where users enter their card details in a secure web form and provide a secret password before the transaction is processed, is essential for online payments. It is required by law for organisations accepting Maestro payments online.

Encoded solutions can integrate online payments into any website and can be created to match a company’s individual site designs, to keep the customer experience (CX) as seamless and secure as possible.

Mobile apps are popular for customer transactions. Designed to work with in cooperation with other Encoded payment solutions. Encoded’s mobile payment service can be integrated into any existing app, using our service API, iframe or by commissioning us to write a new app in its entirety.

Encoded web payments and mobile apps can include QR code payment where payment is performed by scanning a QR code from a mobile app.

Features

- 3D Secure, known as “Verified by Visa” or “MasterCard SecureCode
- Can integrate online payments onto any website
- Customisable to match company style
- App functionality can be added to existing customer accounts quickly and with minimal cost.

Benefits

- Customers can choose to pay securely by telephone or online
- Including online payments helps avoid peaks and troughs in call volumes
- Saves time and money on lengthy card scheme compliance testing
- Builds on existing investment and increases customer service opportunities
- Helps protect against customer chargebacks.

Encoded quickly became a significant part of our digital transformation project. We really liked their friendly approach from the start. They were informal but professional and we instantly worked well together. Open, honest and flexible, the team at Encoded was very helpful every step of the way from the initial contract stage through to final implementation and training. What is more, the results were truly amazing.”

Head of Customer Service
at Milk & More



Encoded Gateway Services

Cash flow is a top priority for businesses everywhere and this means ensuring that payments are processed efficiently and ideally first time around

Encoded Gateway Services bridges the gap between the Merchant and the Acquirer by providing a single secure and simple to use API for processing transactions through any payment channel.

Encoded Gateway Services integrates with dozens of Acquirers and Payment Gateways, providing a single integration point that opens your business up to a world of possibilities.

Merchants can quickly and easily protect their customers and ensure adherence to the Payment Services Directive (PSD2) and Strong Customer Authentication (SCA) regulations with EMV 3-D Secure (3DS2) functionality out-of-the-box.

Encoded Gateway Services also helps Merchants to achieve PCI DSS compliance by providing solutions that completely de-scope their e-commerce store. Encoded's Hosted Payment Fields solution, a standard part of Encoded Gateway services, allows merchants to build their own checkouts from the ground up, whilst still being able to achieve compliance via SAQ A; the least burdensome PCI DSS Self-Assessment Questionnaire and the quickest and easiest route to compliance.

Encoded Gateway Services provides a cohesive experience by integrating seamlessly with Encoded's other payment solutions. Whether it be e-commerce, mobile apps, IVR or within the contact centre, transaction information is shared seamlessly between channels and can be administered, viewed and reported on through a single centralised portal.

Merchants can also benefit from the flexibility of Encoded Gateway Services' ability to transact against dozens of Acquirers and Payment Gateways on a per-transaction basis. This allows merchants to configure Encoded Gateway Services to transact against specific underlying Acquirers and Payment Gateways based on criteria set by the Merchant. This means that merchants benefit from advanced capabilities, such as least-cost routing.

Features

- A single, secure and simple to use Application Interface (API)
- Integrates with dozens of Acquirers and Payment Gateways
- PSP solutions and Payment Gateway through a single partner
- EMV 3-D Secure (3DS2) functionality out-of-the-box
- A single centralised portal for management and reporting
- Seamless integration with Encoded's entire suite of payment solutions

Benefits

- Solutions to reduce and eliminate your PCI DSS scope
- Ability to use multiple gateway service providers
- Faster settlement and reduced transaction costs through a single provider
- Total flexibility to enable individual business processes.



Reduce costs, increase profits and improve customer experience

Encoded payment solutions are easy to integrate with contact centre systems and processes. They have been designed to work cooperatively by sharing stored card details between solutions and enable card holders to use the service of their choice without having to re-enter card details.

As a pioneer of new and innovative secure payment solutions for contact centres, our range of card payment solutions have been designed to help organisations to protect customer data, comply with GDPR, PCI DSS and prepare for the Payment Services Directive (PSD2).

Encoded solutions free up your agents to focus on customer service, a key competitive differentiator for today's businesses. For more information on how Encoded solutions can help your business or contact centre, call 01293 229 700 to speak to one of our payment experts or email us: sales@encoded.co.uk



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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 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

