ENCODED
secure automated payments

Payment Gateway Services

Helping to increase transactions, aid cashflow and improve the customer experience with Payment Orchestration

Efficient, intelligent and frictionless payment processing is a critical aspect of every organisation's operations, leading to increased revenue, better conversion rates, and greater cash flow.

To optimise successful transactions and provide customers with secure payment options, it is essential to select the right payment gateway. Encoded's Payment Gateway bridges the gap between merchants and acquirers, offering a secure and unified method for omnichannel payments.

With Encoded's Payment Gateway, you can streamline payment processing through a user-friendly Application Programming Interface (API) that seamlessly integrates with over 30 acquirers and gateways. By providing a single integration point, the payment gateway opens up a world of possibilities for merchant organisations, allowing the easy processing of transactions through any acquirer, in any currency, via any channel.

Frictionless payments with seamless orchestration

Encoded Gateway Services

▶ Bridge the gap between Merchants and Acquirers

▶ Allow least-cost acquiring via dynamic acquirer selection

▶ Hosted Payment Pages reduce the risk of fraud or security breaches

▶ Hosted Payment Fields mean merchants control the look and feel of their payments

▶ Seamlessly integrate with Encoded's entire suite of payment products for an improved customer experience

▶ Offer APMs such as ApplePay, GooglePay, Samsung Pay and Open Banking

Hosted Payment Pages and Hosted Payment Fields

Encoded's API offers Hosted Payment Pages, Hosted Payment Fields, and Direct API Integrations providing merchants with greater flexibility and control over their payment processing.

With Hosted Payment Pages, merchants can redirect their customers to a secure and branded payment page hosted by Encoded, rather than having to develop and maintain their own payment pages. This simplifies the payment process for customers and reduces the risk of fraud or security breaches.

Similarly, Hosted Payment Fields allow merchants to embed secure payment fields within their own website or app, while still leveraging the security and compliance of Encoded's Payment Gateway. Hosted Payment Fields enable merchants to maintain control over the look and feel of their website or app, while providing a seamless and secure payment experience for customers.

With both Hosted Payment Pages and Hosted Payment Fields, merchants can rest assured that their customers' payment information is being securely processed and stored, while also benefitting from Encoded's intelligent payment routing capabilities and flexible payment options.

Orchestration and Intelligent Routing

As an independent gateway services provider, Encoded is not linked to an acquiring bank, and offers a cost-effective alternative for routing payment transactions. Encoded's Payment Gateway can interact with over 30 acquirers and gateways on a per-transaction basis. This allows merchants to customise the gateway to transact with specific acquirers based on their own criteria.

Least-cost acquiring

A merchant may have accounts with several acquirers which offer varied rates for different card schemes and types. Encoded's Payment Gateway provides an independent and resilient platform that can dynamically select the best payment option at the point of transacting based on multiple factors, also reducing the risk of costly failed transactions.

Encoded understands that failed transactions can lead to lost business, negatively impacting customer satisfaction and profit margins. Therefore, Encoded's Payment Gateway is designed to be fast, reliable and adaptable to provide merchants with a robust and seamless payment processing experience that meets the unique needs of their business.

Flexible Payment Options

Providing alternative payment options is essential for merchants looking to meet the needs and preferences of their customers. As such, Encoded's Payment Gateway integrates with and supports a range of popular alternative banking methods, including Google Pay, Apple Pay, Samsung Pay, and Open Banking. By offering these options merchants can provide their customers with greater convenience, security and flexibility in their payment choice – and a smooth and reliable payment experience for both merchants and customers.

Tokenisation for secure, recurring payments

Encoded's token vault securely holds card data to enable one-click, recurring and subscription payments. As our token vault is acquirer-agnostic, this means that merchants can benefit from intelligent routing for ongoing transactions too, not just one-off payments.

With Encoded, merchants are not tied to the acquiring bank that completed the original customer transaction, giving them greater flexibility and control over their payment processing, and the peace of mind that changing acquirer does not mean tokens are lost.

An additional benefit is that in the event of poor reliability or efficiency, acquirers can be easily removed from the routing options by Encoded. This ability to make changes easily ensures that customer experience is further protected from possible fraud or poor service.

Peace of Mind

Encoded is a Level 1 PCI DSS certified provider, ensuring that its intelligent routing system meets the necessary payment regulatory compliance standards and protects card data from fraud.

Encoded's Payment Gateway is a highly secure solution that helps merchants comply with PCI DSS. With Payment Services Directive (PSD2) functionality out-of-the-box, merchants can quickly and easily protect their customers and ensure adherence to SCA and PSD2 regulations.

Key Benefits
of Encoded Gateway Services

- Dynamic acquirer selection for least-cost routing and acquiring to save money

- Hosted Payment Fields save time and confusion as developers retain control of the look and feel of e-commerce pages

- Reduce and eliminates PCI DSS scope to improve security and reduce the cost of compliance

- Faster settlement and reduced transaction costs through a single provider for improved cashflow

- Seamless integration with Encoded's entire suite of payment solutions for reduced cost and improved customer experience (CX)

Key Features
of Encoded Gateway Services

- Payment Service Provider solutions and Payment Gateway from a single partner

- A feature rich, single and simple to use Application Programming Interface (API)

- Integrate with over 30 Acquirers and other Payment Gateways

- Converged commerce – online, in-app, MOTO, APMs and Open Banking via one system

- EMV 3-D Secure (3DS2) functionality out-of-the-box

- Hosted Payment Fields for freedom in terms of branding and style while remaining PCI DSS Compliant to reduce risk of fraud and security breaches

- Secure token vault for safely storing card data for use across multiple acquirers

- A single, centralised portal for management and reporting

- Includes Encoded's Patent Pending Fraud Prevention Platform

A cohesive customer experience

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

Encoded payment solutions include

IVR payments
Customers can pay by credit and debit card directly 24x7x265

Agent Assisted Payments
Using a touch-tone phone customers can enter their card details while speaking to an agent

Web Payments
Connect seamlessly with a contact centre's website

Engagement Platform
Gives customers the choice to pay by messaging services, including SMS and Facebook Messenger

Mobile Payments
Designed to work in cooperation with other Encoded solutions

PayByLink
Offers customers a fast and secure way to submit card data at their own convenience

ENCODED
secure automated payments

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