



APIFONE

# Apifone

Apifone is a new service designed by Cyprium Communications which offers your customers 3 easy convenient ways of making regular payments by Automated Telephone, Website and Mobile App.

PCI DSS. We provide this payment facility on our own PCI DSS compliant platform which means you don't store or process any information on your systems negating the need for you to spend time and money on becoming PCI compliant.

Apifone is a white labelled ready-made product. Its primary function is to allow you to accept regular payments from your customers using various payment platforms such as landline phone, PC, tablet, mobile & smart phone. This ensures quicker payments & caters for the very high expectations of today's consumers.

When setting up your Apifone service, we only need to change the branding plus minimal changes to the Application Programming Interface (API). This keeps development costs to a minimum potentially saving you thousands of pounds in development and ongoing costs.

The following is a screen shot from a working Rent Payment App from Cyprium which is one of the payment methods available with Apifone. This is currently branded in the Cyprium name for demonstration purposes. Please contact us if you wish to try the demonstration app.

## Apifone Mobile App Demo.



When setting up a new service we simply need you to provide your company logo, choose a background colour & wording for the app. alternatively we can add extra fields or completely redesign the app to meet your requirements. We then configure the app to work with your backend systems. The website is also white labelled with your own company name & logo.

### How it works:

Your customers register their details once & makes the first payment by either calling the automated telephone number or visiting the device friendly ecommerce website all of which are white labelled & can be branded to your requirements. Our system captures all the details using Token technology which takes a credit card number, and replaces the 16 digit card number with a custom token. This means once registered the customer does not need to enter full card details when making a payment, just the registered phone number, PIN, reference or account number. The customer then only needs to enter their cards expiry date & security number to make a payment.

### 3 ways to pay:

- Automated Telephone which can be used to register & make a payment
- Website to register & create an account, make a one off payment or login to update customer details such as address & credit/debit card details.
- Mobile App which can be used to register & make a payment. (IOS, android & windows)

### Security:

No customer details or credit card information is stored on our system. Once registered the customer does not need to enter full details again to any of the payment platforms which ensures this system offers additional safeguards.

### Benefits of Apifone:

- 3 easy convenient ways to make regular payments via automated telephone, website or mobile app.
- Device friendly website ensuring customers can view on any device.
- Customers can make payments from a landline phone, PC, tablet, mobile & smart phone.
- White labelled product promoting your own company name & logo.
- Payment collections 24/7
- Fully automated with no staff intervention
- A fixed cost per transaction meaning no wage bills or staff issues
- Multiple payments can be processed simultaneously
- All reports automatically delivered by email or available online
- Transaction confirmation is sent back to the customer
- Fully customisable payment amounts

### Tariffs for Fully Automated Phone, Mobile App & Web Payments:

Description	Small Business	Corporate
Monthly Fee	£100	£100 - £200
Transaction Fee IVR & Mobile App	30p to 50p depending on volumes	Bespoke pricing
Web Payment Transaction	12.5p to 14.5p depending on volumes	Bespoke pricing
Min. monthly transaction spend	£50	n/a
Development Fee	POA	POA
Fraud Guard	Free advanced fraud screening tools	Bespoke fraud screening tools
Token Facility	Free	Free
Support	24/7	24/7
Backend integration available	Yes/POA	Yes/POA

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