



# Call Centre Card Payment Solutions

Cyprium provide a range of payment solutions for call centres that enables your staff to take payments by telephone with or without staff intervention. Using an automated telephone payment service ensures call centre credit card processing is made easy and costs are reduced.

PCI DSS. We provide this payment facility on our own PCIDSS 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.

### **Cyprium Call Centre Payment Solutions:**

For companies wishing to reduce the number of calls to their call centre, Cyprium supply a fully automated telephone payment service. This is available 24/7, 365 days per year, and can be configured to integrate with your back office system for things like balance lookups and to update any payments received. This enables credit card processing at call centres with no or limited staff intervention removing your company from the scope of PCIDSS compliancy. This service is typically used by organisations such as housing associations, debt management or any company who has a requirement for automated consumer collections.

We have various models available such as mid call transfer. For example, calls originate from your contact centre and once the customer service agent arrives at a point where a payment is to be taken, the call is then transferred through to the Cyprium platform and processed. Alternatively we can take the agent out of the process completely but with an option for the caller to contact the customer service agent if there is a problem such as payment declined.

### **Virtual Terminal:**

This facility allows you to process mail order & phone payments as long as you have an Internet Connection & Computer. Card details are entered in to the Cyprium Virtual Terminal or your own in-house system.

### **How Virtual Terminal works:**

**Standard Option** which allows you to process card payments by simply adding the card details to the Virtual Terminal or in to your own in-house system. This requires the user to be PCIDSS Compliant.

**Advanced Option** allows you enter the card details as normal apart from the long card number. The merchant submits the information to the platform, places the card holder on hold and transfers to the automated telephone payment system. The system will then request the card holder to provide just the long card number and will then submit the payment for authorisation. The system is fully PCI compliant because the long card number is taken out of the process removing your call centre from the scope of PCIDSS. We have similar products available which email or text the customer a link which directs them to a secure portal to complete the transaction.

This is very similar to the Automated Telephone Payment mid call transfer facility but the agent enters the majority of the information instead of the card holder.

Additionally 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 future payment can be made without the need to enter full card details & in turn no requirement to transfer the call.

#### **Benefits of our Call Centre Payment Solutions:**

- Payment collections 24/7
- Fully automated with no staff intervention
- No card data stored
- No expensive PCIDSS compliancy issues
- Simple to set up with no on site equipment, software or maintenance.
- 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 number is played back to the customer
- Fully customisable payment amounts

#### **Our Call Centre solutions can be used for various business sectors and services.**

##### Business Sectors

Debt Management and Bailiffs

Insurance

Finance

Local Authorities

Consumer Collections

Housing Associations

Parking and PCN

Utilities

Charities

##### Services

Fines

Account Payment

Order Processing

Membership Renewal

Technical Support

### Typical example of a Call Centre IVR Payment Call Flow.

1. A customer will dial into the IVR and be greeted with a welcome message.
2. They will have the option of either making a fully automated payment or to be connected to a customer service agent.
  - a. If they choose to make an automated payment, they are asked to enter a unique reference number. At this point we can take additional validation information such as postcode or date of birth.
  - b. All details will then be confirmed against the daily data file.
  - c. The caller will be advised of the amount required.
  - d. The caller will be taken through the payment module.
  - e. If payment is successful, caller is played a receipt number.
3. If the customer chooses to speak to a customer service agent then the agent can transfer the caller once any enquiries have been handled. This ensures the lines are not tied up taking payment details over the phone & also removes your call centre from the scope of PCI DSS compliancy.
4. Full details of every single transaction is available via online portal, sent by email or available by a report feed.

### Optional Features:

All Cyprium Communications systems can benefit from the following features and functions.

**Surcharge:** Fixed or variable rate surcharges can be added to transactions which are paid back to you. These surcharges can cover the transaction charges on the IVR making it a zero-cost to the business. A fixed surcharge is common, typically between 60p and £1.50, or the IVR can levy a variable surcharge based on card type, typically up to £1 for debit cards and 3% for credit cards. Alternatively some customers build the cost of the payment solution in to their product cost.

**Call Recording:** Optionally we can introduce call recording and ask the caller to speak their name for verification purposes.

**Data Feeds:** The IVR can accept data feeds by web upload (through a secure SSL site), email, FTP or SFTP. Files can be downloaded from your systems, or uploaded to our web server.

**Text Ring-Back:** The IVR can respond to a text message and call the customer back. This feature is commonly used for centralising call costs, or as a customer service.

**SMS:** SMS receipts can be sent automatically from the IVR. It is common to charge the caller a small fee for this service, which is added to their final payment amount.

**Web Payments:** The IVR has a fully integrated web payment module which uses the same business rules as the IVR and takes end-user payments into the IVR system.

**Mobile Apps:** The IVR has the facility to integrate with mobile applications which again uses the same business rules as the IVR and takes end-user payments into the IVR system.

Reporting and Campaign Management: Typically reports are on a scheduled basis (usually overnight) and delivered in Excel format by email. Common reports include Call Log, Payments, Failed Payments and Abandonments Report. The IVR captures all call information, from the time of entry into the IVR until the call ends. From this, we can easily create custom reports to feed back into your existing business processes.

#### Tariffs for Basic Hosted Virtual Terminal:

Description	Small Business	Corporate
Monthly Fee	£14.50	Bespoke Pricing
Transactions included	100	1500+
Transaction cost thereafter	12.5p	TBC
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

#### Tariffs for Fully Automated Phone Payments:

Description	Small Business	Corporate
Monthly Fee	£50	£100
Transaction Fee	30p to 50p	Bespoke pricing
Minimum monthly transaction spend	£25	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
Bespoke backend integration available	Yes/POA	Yes/POA

Call us today on 0330 3338444 or send an email via our [contact us page](#)

For information on our payment gateway, integration, pricing & all the other services which can be used in conjunction with Call Centre Solutions please see the additional product PDFs.