

Help reduce the scope of your entire office and network environments by ensuring the payment data never reaches your systems. The Agent Assisted solution either removes scope completely or reduces it by up to 95% depending on the usage and implementation of the service. All routes are PCI-DSS compliant to level 1 and are assessed by an independent QSA. We will work with you and security specialists to implement a solution that meets your business requirements.



## KEY BENEFITS

- DTMF Suppressant Call Center Payments Platform
- Level 1 PCI-DSS Compliant v3.2.1
- 100% hosted solution, meaning no on-site installation
- Concurrent Licencing
- Continuous conversation with customer when taking card details
- Rapid deployment
- Real-time reporting
- Removes the need to pause call-recordings
- Optimized agent experience through a Client Dashboard
- Integration with major Payment Service Providers
- Well designed API for rapid integration
- Competitive call and transaction rates

## CALL ROUTES

### Route 1 - Inbound

All calls entering the payment area of the business, will be routed through Key IVR's secure platform prior to delivery through to your contact Center telephony. All sensitive data is captured outside of your business, with any DTMF tones suppressed and only audio delivered to your agent.

### Route 2 - Warm Transfer

An agent has access to the secure PCI-DSS compliant payment portal on an ad-hoc basis. If a customer wishes to make payment, the agent simply invokes the Key IVR platform to secure the line (typically around 1 second) and prompts the customer to securely enter their card details into their phone.

### Route 3 - Outbound

In Outbound mode the agent can use the secure payment portal when calling the customer to collect a payment. The call will route through the Border platform, suppressing the DTMF data entered by the customer, ensuring PCI-DSS compliance.

## BESPOKE ADDITIONS



Tokenization



Recurring Payments



Promise to Pay



Automated Voice Recognition

[Click here to see the Agent Assisted Payments Demonstration Video](#)

Recommended by payment gateways and security consultants alike, our secure, robust payment platform enables your organisation to process payments at any time – 24 hours a day, 365 days a year.

Your solution will be fully branded and bespoke to you, with professional voice artist recorded messages included. Multi-lingual and multi-currency support is also available. Our PCI-DSS Level 1 compliant platform can process payments for a variety of sectors and services across the world.



## 2 WAYS YOU CAN USE PAYMENT IVR

### Payment IVR Telephone Line

A self-service automated payment telephone line, which the end users can call directly. Using this service, customers can make a payment without the need to speak to an agent. This solution will remove your scope of PCI-DSS by moving all card holder data from your office sites, networks and call recording systems.

### Payment Pass-Off IVR

A self-service automated payment telephone line, which customers are transferred to from the agent's phone system. Using this service, customers can make a secure payment following a conversation with an agent, but without the need for them to intervene. This solution will reduce your scope of PCI-DSS by moving all card holder data from your office sites, networks and call recording systems.

## KEY BENEFITS

- 24/7, 365 days payment collection service
- PCI-DSS Level 1 Compliant
- 100% hosted solution, meaning no on-site installation
- Fully bespoke & branded to suit your requirements
- Real-time reporting
- Multi-currency, multi-lingual & multi-MID
- Option to Tokenize payment cards
- Professional voice artist recordings
- SMS receipts for completed payments
- A stand-alone solution or integrated with existing systems using FTP (SFTP) or API/CRM
- Recurring Payments available
- Staged and "Promise" Payments

## BESPOKE ADDITIONS



Tokenization



Recurring Payments



Promise to Pay



Automated Voice Recognition



Voice Transcription

[Click here to see the Payment IVR Demonstration Video](#)



Increase payment conversion with a Personalized **SMS, email** or **WhatsApp** message containing a unique link for each recipient.

This pay-by-link service launches a mobile friendly payment web page with as much or as little customer information pre-filled as required, allowing them to confirm payment details and simply complete the transaction.

A customer can enter new card details or use a previously stored card, making it easy for a customer to complete the payment process.



## HOW CAN CLICK-TO-PAY BE USED?

### Collecting an Outstanding Payment or Making a Purchase

An SMS or email is sent to a customer asking for payment with a unique web link, taking the customer straight through to a web page to enter their card details, bypassing any need to enter order information or customer references. An SMS or email is sent as a payment receipt.

### At-the-Door & On-Site Secured Payments

An agent is on site with a customer and has just completed a purchase. The agent inputs purchase details, including the customer's phone number or email address who then receives an SMS or email linking to a fully branded secure web payments page. The customer can then complete the payment in a PCI compliant manner on their own device. The same process is also applicable in a debt collection scenario.

### Bulk Send Email or SMS Campaigns

Combine Click-to-Pay with our Outbound Services to send SMS or email messages to a customer data list. This generates a unique URL for each recipient that takes them to a web payments page with reference and payment amounts pre-filled. All they need to do is confirm a payment method.

## KEY BENEFITS

- Multiple dynamic fields to Personalize message content and deliver a unique payment URL to individual recipients
- Increase payment conversion by substantially reducing the steps needed to make payment
- Sent via SMS, email or Whatsapp to customers individually, or combine with our Outbound service for mass send and maximum outreach
- Works on all web browsing devices – smartphones, tablets, laptops or desktop PCs
- Ability to link to a fully-branded, 3D Secure, PCI-DSS compliant Web Payments page
- Integrates with your business systems to use customer reference details

## BESPOKE ADDITIONS



Tokenization



Recurring Payments



Promise to Pay



Open Banking



Direct Debit

Click here to see the  
Click-to-Pay  
Demonstration Video

E-commerce transactions grow year on year, but securing your website to take payments is often prohibitively expensive. Key IVR can provide a flexible and affordable solution, offering inventive payment webpages through to full applications.

By using Key IVR's payment processing services you can significantly reduce your requirements under PCI DSS as all credit and debit card processing is performed in our PCI-DSS Level 1 certified environment.



**Customer Example 1**

<https://paynolans.com>

**Customer Example 2**

<https://debtrecoveryplus.keyivr.co.uk>

**KEY BENEFITS**


- Secured in our PCI-DSS Level 1 certified environment
- A range of integrations to work seamlessly with your existing systems
- Reliable platform with 99.8% up-time guarantee
- Accessible on desktops, laptops, tablets and
- Cost-effective method to provide online payment option to your customers
- Available 24/7/365
- Bespoke design to match your brand and specific requirements
- Ability to Tokenize cards and create recurring payments

**TOTALLY BESPOKE OR READY TO INTEGRATE**


We'll work with you to design an online payment journey to suit your customers, accessible via a dedicated URL or ready to integrate with any leading e-commerce platforms.




**BESPOKE ADDITIONS**




Tokenization




Recurring Payments



Promise to Pay



Open Banking



Direct Debit

Our smart outbound service is proven to quadruple customer engagement and drastically reduce the manual work involved to reach customers or prospects.

Send **Voice, SMS or WhatsApp** messages anywhere in the world, saving your team valuable time and allowing them to focus on responses and getting results.

Send appointment reminders, chase outstanding payments, deliver important customer communications and more. You have total control to send generic or Personalized messages to each recipient with a clear call to action.

To boost your payment conversion, the outbound service also works harmoniously with our popular Click-to-Pay service.



### VOICE MESSAGE



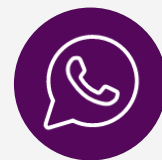
Save agent time with a Mini-Dialler IVR, distributing a bespoke, professional voice artist pre-recorded message to your customers or prospects. During the call, the contact can be transferred to an agent or payment line.

### SMS / TEXT MESSAGE



Load your customer or prospect data using the Self Service website, or with an integration, to send out bulk text messages that remind, chase or inform your customers. The text is completely editable and Personalized.

### WHATSAPP



Through a variety of integration methods, you can use WhatsApp as a dedicated channel for chasing payments, or to simply keep your customers up to date with the latest news and offers.

## KEY BENEFITS

- Reach a larger audience and save call Center agent time compared to traditional outbound methods
- High capacity platform, able to send thousands of messages per day
- Easy-to-use Self Service portal to manage your outbound campaigns
- Adjust the outbound call rate in real-time to Optimize traffic into your call Center
- Schedule campaigns to run over one or multiple days
- Report on dead phone numbers for data cleansing or follow-up
- Leave a voicemail with the recipient on your organisation's behalf
- Automatically schedule call-backs at different times based on no-answer, engaged or answerphone detection
- Competitive call and SMS pricing
- Multiple dynamic fields to Personalize message content to individual recipients, with the option to use Click-to-Pay and send them to a prefilled payment webpage

[Watch Video](#)

[WhatsApp Integration](#)

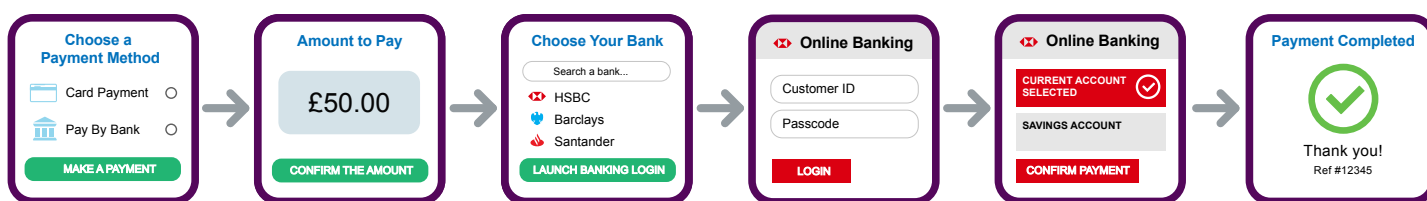
Add bank-to-bank transfer options to your online payment journey, and receive funds straight away, free from any risk of chargebacks and card-not-present (CNP) fraud.

Customers can pay directly on desktop, mobile, or using their banking app, without the need to remember sort codes or account numbers.

All powered by the open banking initiative, growing 500% since 2020.



## HOW DOES PAY BY BANK WORK?



**1.** When making a payment online, Customers can select the Pay By Bank option available on the screen. A unique QR code is displayed, allowing the customer to scan in and continue on their mobile phone (no app required). Alternatively, the customer can continue on their desktop screen.

**2.** A list of all major banks will appear. The customer selects the bank which they would like to make the payment from. The Customer is taken to their own Bank's Online Banking or App, which will ask to verify their login details and identity.

**2.** They can then select which account to pay from. No sort code, account number, card number or expiry details are required. Once the payment amount is confirmed, funds are paid instantly to your business. An email receipt is issued, and the Customer is taken back to the online checkout screen.

## KEY BENEFITS OF PAY BY BANK

### Secure

All payments are made using the customers' online banking details or app so it is completely secure

### Improve Cash Flow

Payments reach your business in seconds with direct bank payments

### No Costly Chargebacks

Verified Customer identity means no chargeback fees or admin

### Flexible

Works with major banks in your region

### Easy for Customers

Use desktop, mobile device or banking app to pay

### Lower Fraud Risk

No risk of card-not-present (CNP) fraud

**Click here to find out more about Pay By Bank**