

keyivr

intelligent payment systems

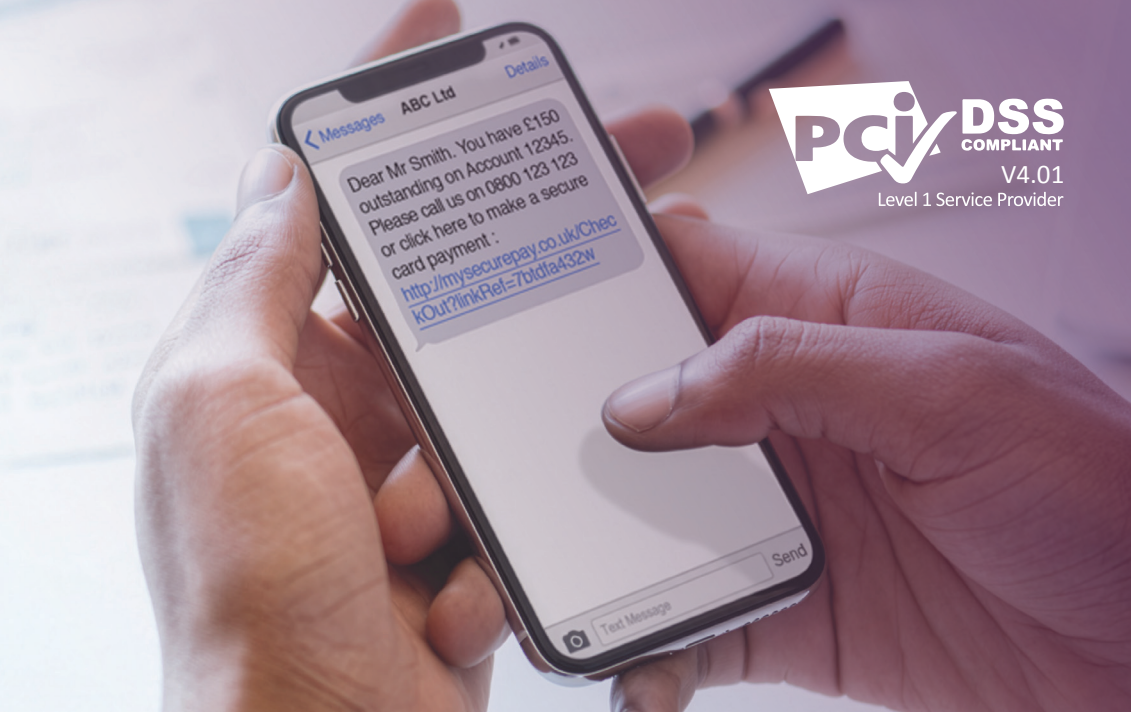


Enghouse
Interactive

SECURE PAYMENT SOLUTIONS

A Range of PCI DSS Compliant
Card & Digital Payment Options





OMNICHANNEL PAYMENT SERVICES

Key IVR provides secure cloud payment solutions to organisations across the globe, helping them increase convenience and payment security across multiple channels.

Our services work seamlessly together, providing a unique **omnichannel approach** to payment solutions – from agent assisted payments, online payment portals, telephone payment lines, outbound SMS, click-to-pay web links and beyond.

We can securely tokenise card details, so no matter how your customers choose to pay, you can offer a user-friendly, consistent experience.

All powered by our PCI-DSS compliant platform that comes recommended by international payment gateways and QSAs alike.

Our reliable omnichannel SaaS platform is trusted by some of the world's leading brands, processing over £1.7bn per annum and reducing the time it takes to collect payments. It is available 24/7 in 14 languages and integrated with all leading Payment Gateways and Acquirers worldwide.

Work with the trusted Enghouse-Key IVR partnership to achieve your objectives..



One of the many ways Omnichannel Payment Services works:

A customer makes a payment through your fully-branded online payment portal and checks the option to save their card for future use. For their next payment they choose to pay over the phone via an automated telephone IVR. After the platform confirms their identity, the user can quickly and easily use the saved card details from the previous online payment.

AGENT ASSISTED PAYMENTS

A secure, card payments solution that keeps Contact Centre Agents connected to the caller.

The benefits of using our Agent Assisted Payments:

- Higher conversion of call to payment ratio
- Improved customer experience & brand image
- Reconcile payments easily with minimal to no change to your current processes
- Lowered risk of chargebacks, with optional digital 3DS available
- Give your customers peace of mind that their information is safe by removing sensitive cardholder data from your organisation
- It can be used anywhere, whether your agents are at home or in the office, allowing for flexible working environments
- Caters for wide demographics with 3 data capture methods – secure voice recognition, digital payment link or DTMF-suppressed telephone keypad entry.

AUTOMATED PAYMENT IVR

Fully-automated telephone payment collection system, available 24/7 365 days a year and personalised to how you operate

The benefits of using our Automated Payment IVR:

- Gives customers the ability to pay at their own convenience
- Improved customer experience & brand image with custom voice prompts
- Reconcile payments easily with minimal to no change to your current processes
- Give your customers peace of mind that their data is safe
- Service typically pays for itself within 3 months
- Lowered risk of chargebacks, with optional digital 3DS available
- Multiple flows allow one solution to be used across various departments
- Reduces costs while freeing up valuable staff time

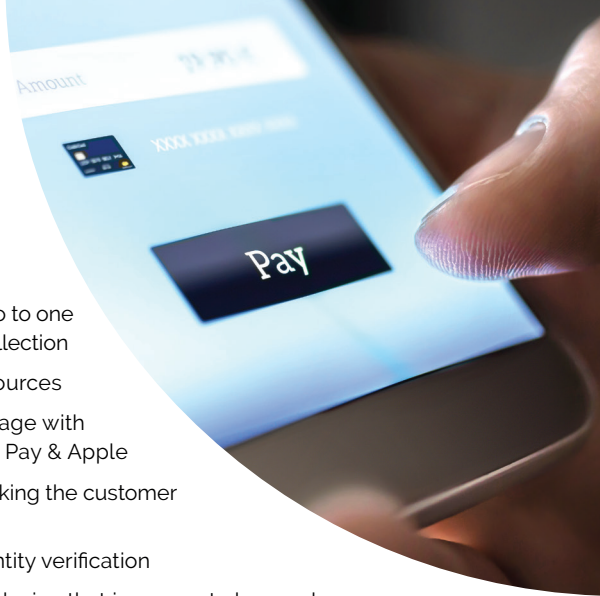


CLICK-TO-PAY

Personalised links for each recipient over SMS, email, web-chat and WhatsApp

The benefits of using our Click-to-Pay Solution:

- Flexible to work for you. Payment links can go to one customer or many, ideal for bulk payment collection
- Save time and money on valuable staff resources
- Improved customer experience & brand image with modern payment methods such as Google Pay & Apple
- Increase your payment conversion rate by taking the customer straight to their prefilled payment page
- Eradicate friendly fraud, with advanced identity verification
- Customers receive payment requests on a device that is proven to be used (average open rate of an SMS is 98%)
- Reconcile payments easily with minimal to no change to your current processes



WEB PAYMENTS

Fully branded PCI-DSS Level 1 secure online payment portal offering a diverse range of digital payment capabilities

The benefits of using our Web Payments solution:

- Gives customers the ability to pay at their own convenience
- Increase your payment conversion rate as customers can easily manage their own accounts
- Improved customer experience & brand image
- Stand out from the competition by offering multiple payment options, such as card, Open Banking, Google Pay, Apple Pay, Direct Debit, payment plans and more
- Reconcile payments easily with minimal to no change to your current processes
- Give your customers peace of mind that their data is safe



DIRECT DEBIT PAYMENTS

Designed for the collection of flexible payment schedules, allowing payments to be processed daily, weekly, monthly, or annually.

The benefits of using our Direct Debit Solution:

- Used by over 90% of bank account holders
- Integrated with leading suppliers in the Direct Debit market
- Seamlessly process recurring payments to suit your business model, improving staff and customer satisfaction
- Simplify the process of paper mandates or e-mandates, avoiding late payments
- Works with a variety of channels giving your customers flexibility and freedom with a range of payment options
- Take upfront payments without needing to wait for the Direct Debit to commence

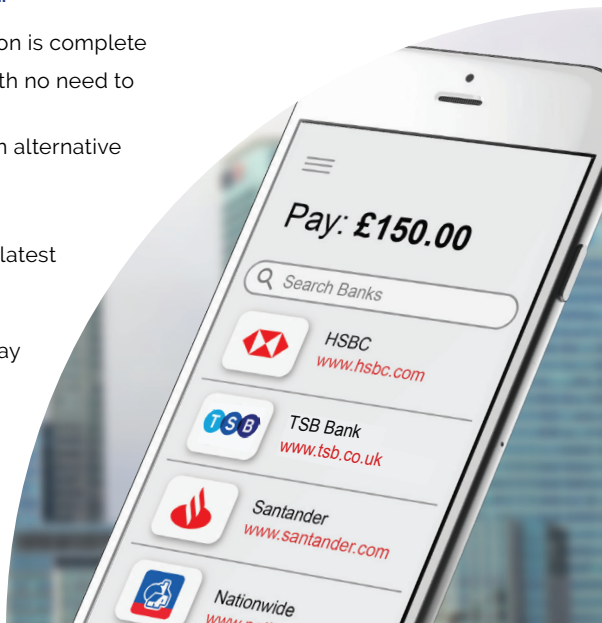


PAY BY BANK

Add bank-to-bank transfer options to your online payment journey, and receive funds straight away

The benefits of using our Pay by Bank Solution:

- Receive funds instantly when a transaction is complete
- Increased convenience for customers with no need to remember card information
- Transaction fee is up to 75% cheaper than alternative methods
- Can eradicate fraudulent transactions
- Stand out from the competition with the latest payment offering, powered by the Open Banking Initiative
- Device agnostic, allowing customers to pay via their desktop, mobile phone or tablet
- No charges for failed payments



OUTBOUND VOICE, SMS & WHATSAPP

Save time and money with automated voice, SMS & WhatsApp messaging campaigns

The benefits of using our Outbound Solution:

- Reduce the amount it costs to collect payments and chase debt
- Reach larger audiences in an instance, compared to manual efforts
- Customers receive unique messages on a device that is proven to be used (average open rate of an SMS is 98%)
- Easy-to-use Self Service portal to manage your outbound campaigns
- Programme your campaigns to match the working day of your staff and organisation
- Easily report on campaigns with minimal change to your current processes, making for a seamless service adoption

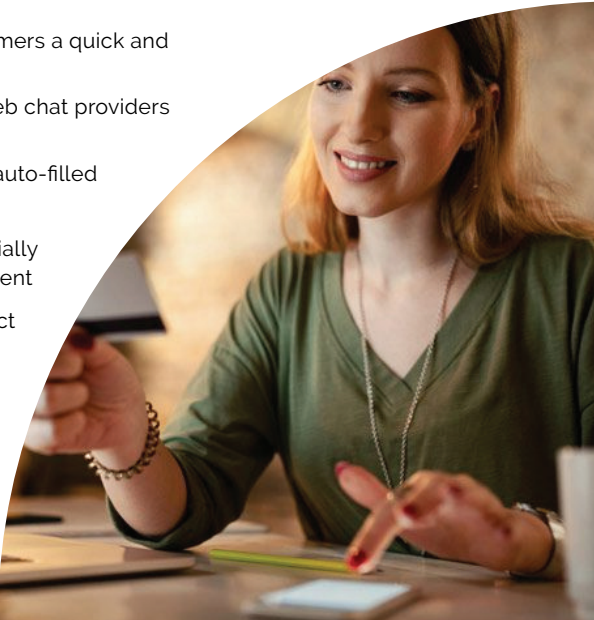


WEB CHAT & CHATBOT PAYMENTS

Increase payment conversion and boost sales across your live chat and instant messaging channels.

The benefits of using our Web Chat & Chatbot Payments:

- Gain the competitive edge, offering customers a quick and convenient payment method
- Works with all contact centre software, web chat providers and social media platforms
- Quickly generate custom URL links to an auto-filled payment portal
- Increase payment conversion by substantially reducing the steps needed to make payment
- Empower your web chat agents, or connect with your existing web chat automation to take payments 24/7



ADDITIONAL SERVICES

Streamline your payment solution with these additional features

Tokenisation

Tokenise a user's card and they will only have to provide card details once, saving them time on regular payments and purchases

Back-office Integration

Our solution can be integrated with hundreds of platforms using REST API, or provide SFTP reporting. If necessary, a bespoke API can be developed to work seamlessly with your business systems

Recurring Payments (or CPA)

Offer Recurring Payment Plans with a range of payment frequencies, such as weekly, fortnightly, monthly and more

Secure Voice Recognition

To cater for all demographics, this service prompts the user to speak details out loud, accurately deciphering their answers

Automatic Voice Transcription

The service will provide spoken information back to you in a sound file, transcribed text format or integrated directly to your back office systems

AI Connectivity Options

Our Automated Payment IVR can connect to your AI agent or voice chat systems. Alternatively, our own speech recognition engine can provide voice driven payments over the phone, without the need for keypad entry. Our Click-to-Pay services have the ability to connect and work seamlessly with AI chatbots from a range of leading suppliers



About Us

Enghouse Interactive (EI), a subsidiary of Enghouse Systems Limited (TSX: ENGH), is a leading global provider of contact centre software, services, and video solutions, serving thousands of customers for over 40 years. Enghouse Interactive solutions enable customers to deliver winning customer experiences by transforming the contact centre from a cost centre into a powerful growth engine.

Enghouse Interactive's core values, Reliability and Choice, are key differentiators in the global marketplace. Reliability speaks to Enghouse Interactive's reputation for consistently honoring its commitments to its customers, staff, partners, and investors. Choice is reflected in the unparalleled breadth of its CX portfolio, which enables customers to choose from a wide array of solutions, whether deployed on-premises, in the cloud, or on a hybrid platform. By leveraging a broad range of technologies and capabilities based on open standards, Enghouse Interactive simplifies the advanced integrations customers require.

Respecting local regulatory requirements, and supporting any telephony technology, Enghouse Interactive ensures that its customers can be reached by their customers: anytime, anywhere, and via any channel.

Contact Us to Learn More

With over 40 years of extensive contact centre expertise, our team of experts are ready to optimise a solution that's right for your contact centre, today and tomorrow.



**Enghouse
Interactive**

Visit us at enghouseinteractive.com

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