# An automated, secure solution available for phone, web, app and text payments.

## Why EckohPAY?

- PCI DSS compliant, 24x7x365 automated, Self-Service card payments

- Integrates with existing payment provider and merchant account

- Full range of cards accepted

- Customisable call flow script and voiceover

- Resilient hosted service is ideal for disaster recovery

- Calls can be transferred to a live agent

- Calls can be routed from your current number

- Messaging or email to confirm customer transaction.

**EckohPAY enables your customers to make card payments conveniently and securely over the phone, on the web, via Messaging and with a smartphone app - when it suits them.**

Using our automated payment solution you can increase the effectiveness of your contact centre agents by freeing them up to service more complex or higher value calls.

Eckoh is a PCI DSS compliant Level One Service Provider and fully integrated with all major PSPs.
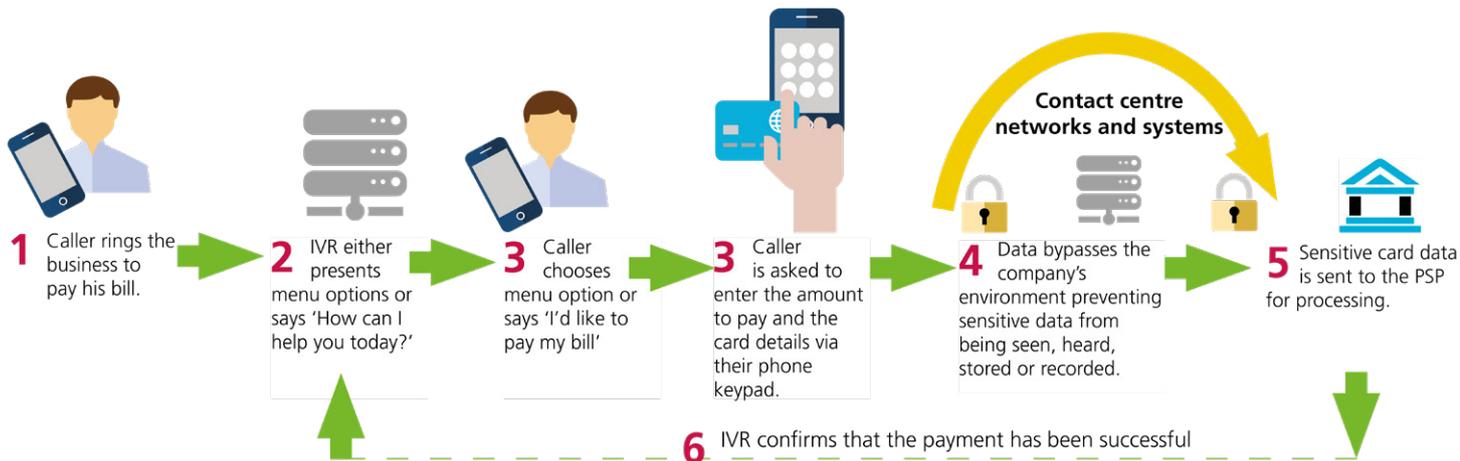
This technology allows businesses to keep card data out of their contact centres, which will significantly reduce the risk of data loss and reduce the scope of a PCI DSS compliance audit.

By protecting customers' personal data, we increase customer confidence, minimise the risk to the business and safeguard the reputation of your brand.

### 24x7 automated service handles peaks in demand, relieving pressure on contact centres

**PCI** Security Standards Council ™

**PARTICIPATING ORGANIZATION**

pci WINNER Awards for Excellence 2019
2019, 2018 & 2018

PAYMENTS AWARDS 2017 SHORTLISTED WINNER Payment Innovation of the Year

Retail Systems awards 2016 WINNER

FStech awards 2018 SHORTLISTED

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018 FINALIST

## Eckoh

**Call:** **08000 630 730** **Click:** **tellmemore@eckoh.com** **Visit:** **www.eckoh.com**

in · Twitter · Facebook · YouTube

# How EckohPAY works



**1** Caller rings the business to pay his bill.

**2** IVR either presents menu options or says 'How can I help you today?'

**3** Caller chooses menu option or says 'I'd like to pay my bill'

**3** Caller is asked to enter the amount to pay and the card details via their phone keypad.

**Contact centre networks and systems**

**4** Data bypasses the company's environment preventing sensitive data from being seen, heard, stored or recorded.

**5** Sensitive card data is sent to the PSP for processing.

**6** IVR confirms that the payment has been successful

**Telephone payments**

Callers are greeted and guided through the automated service by a carefully designed script recorded by an experienced professional voice artist. They can choose to interact with the service using speech recognition or touch tone input.

**Web payments**

Eckoh provides a secure and PCI DSS compliant web service to enable customers to make card payments. This can be provided from a separate website, or integrated with your website.

**Messaging payments**

Our PCI DSS compliant payment service means your customers can make payments using their mobile phone. Customers simply send their card details and payment amount to a dedicated shortcode. Once the details are validated and authorised, the customer receives a reply confirmation message.

**Smartphone payments**

Eckoh's smartphone payment application can identify your customers through a unique reference number and authorise payment in real time. The smartphone app can be used to store card details in a secure personal profile, making future payments even faster.

# Secure Payments

To identify your customer and ensure accurate reconciliation for your finance team, EckohPAY uses a suitable identifier from your system such as account, customer number, product code, reference code or bill/invoice number.

The card authorisation and settlement is handled in real time and the customer receives a reference number for confirmation. Optional confirmation of the transaction can be sent by Messaging or email.

Card numbers are not retained after authorisation. Payments are collated into a daily transactions report, showing the source channel for each transaction and details of each transaction attempt.

**Our solutions are delivered via the Eckoh Experience Portal.**
EckohPAY works well with Self-Service solutions.