



Offer your customers their payment channel of choice and gain a competitive advantage.

Why e-Wallet Payments?

- Let customers pay in the same way - online, in-store or using the phone
- Make frictionless payments convenient and secure
- Enhance customer experience with a smoother service and wider range of payment options
- Provide an additional layer of security for everyone
- Reduce AHT by not collecting payment card or address details
- Increase security by authenticating transactions
- Reduce fraud or data loss as customer's payment card data is not shared with the contact centre agents
- Payment is PCI DSS compliant.

Today, customers expect to be able to make payments over the phone in the same, easy way they do online and in-store. If they can't do this they may be tempted to go elsewhere. With this in mind our e-Wallet Payment solutions are simple and intuitive - for Apple Pay, Google Pay, PayPal or Pay by Bank app.

Until now, payments have largely been via credit or debit card. With the launch of e-Wallet Payments - such as Apple Pay, Google Pay, PayPal and Pay by Bank app - a whole new series of payment options is available to enhance the customer experience while still safeguarding payment data.

As the customer's credit or debit card data is never shared with the contact centre, the payment is de-scoped from the requirements of PCI DSS, ensuring the best levels of payment security.

With your competitive edge being determined by your customer experience, being able to offer customers these payment options can set you apart from the rest.

e-Wallet Payments - Apple Pay, Google Pay, PayPal and Pay by Bank app - can be provided as part of our Secure Payment Portfolio which also includes Web Chat payments and Visual IVR solutions.

Innovative solutions unique to Eckoh.



1st

Together, Eckoh & Worldpay performed the world's first Apple Pay payment via a telephone call.



How it works

- It couldn't be simpler. While the agent is on the phone to the customer, they can send a message which triggers the Smartphone payment app. The customer sees the transaction details, and confirms payment on their device, conveniently and securely. The agent can see that the payment has been made, with there is no interruption to the phone conversation.
- Contact centres are provided with a web-based desktop tool that can be used to send a payment request to a customer while they're on the phone.
- The customer is able to use any account or card available via their alternative payment provider. No card details are exchanged: instead, a quick and secure confirmation such as device-based finger print authentication is used.
- This means that the payment will be processed as a biometric secured transaction similar to the same payment method on a website, as opposed to the unauthenticated 'card holder not present' transaction that is normally initiated by telephone payments.

Key benefits

Convenience: Allows callers to pay, and have control over their own payments, for products and services over the phone or online. Retailers may also integrate these as part of their own proprietary app offerings.

Enhanced security: Not only is the customer payment experience smoother, but this innovation adds an additional layer of security for everyone. The ability for callers to authorise payments via their Smartphone is more secure than a traditional telephone transaction because the payment is fully authenticated.

Data security: This solution is perfect for the contact centre environment as the customer's credit or debit card data is never shared with the contact centre.

Step ahead of the competition: These solutions are quick and easy to implement and can give you an advantage over your competitors, delighting your customers at the same time.

Faster payments: Using PayPal can help reduce call times as, on some transactions, a single click authenticates and confirms the payment.

No card data involved: Removes the need to involve card data and the risks associated with the security of that data.

eWallets: Offers you the ability to extend your payments further into the e-Wallet sector to give customers great choice of payment method.



“ Marrying convenience with security sits at the centre of both our, and Eckoh's, innovation strategy. By harnessing the security advances that mobile payments offer, Eckoh and Worldpay have created a new, flexible and scalable way to take friction free telephone payments. The solution has benefits for consumers and retailers alike, as well as an exciting range of future applications that will extend mobile payments into a whole new channel of commerce.

Nick Telford-Reed, Director of Technology Innovation, Worldpay



Our solutions are delivered via the Eckoh Experience Portal.

e-Wallet Payments work well with ChatGuard, Chat and Chatbot

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