



## Reduce the risk of fraud and offer customers their choice of telephone payment options.

### Why PayPal?

- Enhance customer experience with a smoother service and wider range of payment options
- Provide an additional layer of security for both consumers and retailers
- Reduce AHT by not collecting payment card details
- Increase efficiency by authenticating transactions
- Reduce fraud or data loss as the customer's payment card data is never shared with the contact centre
- With no card data involved this is not in scope of PCI DSS.

PayPal has more usually been used to pay for goods online or in an app. Following innovation from Eckoh and Worldpay that created Apple Pay over the phone, this innovation has been extended to include PayPal payments.

Payment by PayPal opens up e-Wallet, non card-based payment options for wider customer engagement while safeguarding payment data. If you operate a high volume contact centre or simple telephone ordering services, with multiple low value purchases, then this solution will appeal to your agents and customers.

PayPal functionality is now a standard capability and can be made available as part of our CallGuard solution, Web Chat payments and Visual IVR solutions.

# PayPal



## How it works

- Callers increasingly want to make payments over the phone in the same easy way they do online. Responding to this we've made this solution completely intuitive for your customers.
- While your customer is on the phone to an agent, a message is sent to their device linking to their PayPal app. The customer is asked to confirm the payment on their device, which is convenient and secure. The contact centre then receives an alert confirming that the payment has been made.
- 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 card is tokenised by the PayPal system and the device-based finger print authentication is utilised. This means that the payment will be processed as a biometric secured transaction similar to an PayPal payment on a website, as opposed to an unauthenticated 'card holder not present' transaction that is normally initiated by telephone payments.

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## Key benefits

**Convenience:** Allows callers to pay, and have control over their own payments, for products and services over the phone using PayPal enabled device.

PayPal can also be used online using an PayPal button at the online checkout. Retailers may also integrate PayPal as part of their own proprietary app offerings.

**Enhanced security:** Not only is the customer payment experience smoother, but the innovation adds an additional layer of security for both consumers and retailers. The ability for callers to authorise payments via PayPal is more secure than a traditional telephone transaction.

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

**Step ahead of the competition**  
PayPal over the phone is quick and easy to implement and can give you an advantage over competitors, delighting your customers at the same time.

**Data security:** The solution is perfect for the contact centre environment as the customer's credit or debit card data is never shared with the contact centre which means that this type of payment is not in scope of the PCI DSS.

“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.**

PayPal Payment works well alongside Web Chat & Chatbot