



## Keep your customers in the chat channel from browsing to completing a secure payment.

### Why ChatGuard?

- Provide a seamless journey from enquiry to secure payment
- Reduce cart abandonment by staying close to the customer
- Safeguard customer data
- Increase sales and reduce cost of service delivery
- Improve understanding of customers' preferences and decision triggers.

**The advance of chat as a customer contact channel seems unstoppable. Now it's just stepped up a gear with the introduction of our secure payment via Web Chat.**

ChatGuard means you can keep close to your customers while they find what they want and make their purchase.

You don't want to frustrate your customer at the end of their journey by making them go to a separate payment process or web page.

With ChatGuard, the process is seamless. If a customer is ready to make a payment or pay their bill you can take that payment immediately, without having to ask the customer to go elsewhere to complete the purchase.

Whether you already offer chat, or would like to add chat to your website, why not advance your customer engagement even further by offering secure payment within the chat session as well?

We provide unauthenticated and authenticated chat services including the ability to take secure, PCI DSS compliant payments within the chat session.

**77%**  
of customers won't make a purchase if there's no chat available. <sup>[1]</sup>



ChatGuard 

## How it works

Our ChatGuard solution is delivered by a combination of our Web Chat and global expertise in secure payment solutions.

The customer can browse at leisure and use the Web Chat functionality to ask questions, check price, delivery options and even availability so they are well informed when they make their decision to buy.

Once products are chosen, payment options appear — as part of that Web Chat session and within the Web Chat window. The payment itself is secure and PCI DSS compliant so your customers' data is completely protected.

The agent remains on hand throughout the process to advise, or guide the customer, but the agent never sees the cardholder data thanks to Eckoh's patented tokenization technology.

The ChatGuard solution assures receipt of the card data while the agent only sees the meaningless, placeholder numbers. The agent however, does receive a confirmation and payment reference once the customer completes the purchase.

Your agents can even use their existing PSP payment page or we can provide a panel for the agent to use.

## Key benefits

- No integration is required to systems, payment applications or payment gateways – only configuration.
- No new applications to patch or maintain
- Agents keep existing screens and processes so there's minimal training
- Allows the customer and the agent to remain within the current Web Chat channel, giving the customer the confidence of continued agent contact while they make their payment securely
- This solution de-scopes the contact center payment processing via chat – which can reduce annual PCI DSS audit scope
- Sensitive data will now enter the enterprise as a token, minimizing the risk of fraud and the impact of a data breach.

