



## 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 over 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 center
- Deliver PCI DSS compliant payments.

Today customers expect to be able 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 or PayPal.

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

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 and PayPal - can be included as part of our Secure Payment Portfolio which also includes ChatGuard for Web Chat payments.

**Innovative solutions unique to Eckoh.**



**1st**

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



## How it works

- While your customer is on the phone to an agent, a message is sent to their device linking to their Smartphone or Mobile Banking app. The customer is asked to login and confirm the payment on their device, which is convenient and secure. The contact center then receives an alert confirming that the payment has been made.
- Contact centers 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 tokenized by the payment system and the 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 an 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 the innovation adds an additional layer of security for everyone. The ability for callers to authorize payments via their Smartphone is more secure than a traditional telephone transaction because the payment is fully authenticated.

**PCI DSS de-scoped:** The solution is perfect for the contact center environment as the customer's credit or debit card data is never shared with the contact center.

**Step ahead of the competition:** These solutions are quick and easy to implement and can take you ahead of 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.

**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 center 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



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