Reduce fraud and offer customers their choice of telephone payment option.

Why Apple Pay?

- 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 center

- Deliver PCI DSS compliant payment services

Apple Pay has more usually been used to pay for goods via point of sale, online or in an app. Following innovation from Eckoh and Worldpay callers can now pay for products and services, securely, over the phone using Apple Pay from their Apple device.

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

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

 Pay

1st
Together, Eckoh & Worldpay performed the world's first PCI DSS compliant Apple Pay payment via a telephone call.

PAYMENTS AWARDS 2017 SHORTLISTED WINNER: Payment Innovation of the Year

FStech awards 2018 SHORTLISTED

PCi Security Standards Council ™
PARTICIPATING ORGANIZATION

Eckoh

Call: 866 258 9297 **Click:** tellmemoreUS@eckoh.com **Visit:** www.eckoh.com

in YouTube

- Callers increasingly want to make payments over the phone in the same easy way they do online and in-store. 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 Apple Pay app. The customer is asked to 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 Apple system and the device-based finger print authentication is utilized. This means that the payment will be processed as a biometric secured transaction similar to an Apple Pay payment 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 using Apple Pay enabled Apple device. Apple Pay can also be used online using an Apple Pay button at the online checkout. Retailers may also integrate Apple Pay 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 authorize payments via Apple Pay is more secure than a traditional telephone transaction.

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

Data security: 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 which means that this type of payment is not in scope of the PCI DSS.

> 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

Our solutions are delivered via the Eckoh Experience Portal.

Apple Pay over the phone works well alongside Web Chat & Chatbot

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