



PCI

PHONE PAYMENTS



POWERED BY **Speik**

PCI PHONE PAYMENTS MADE SIMPLE

Protect your business with our award-winning agent pay and IVR assist platforms.

If you store, process or transmit cardholder information, your business must protect that data in line with the Payment Card Industry Data Security Standard (PCI DSS).

Our VISA Europe-approved, fully hosted secure payments platform uses DTMF suppression and integrates at the telco network level to prevent the transmission, storage and processing of any sensitive card data from entering your Contact Centre environment. Put simply, if card data never enters your infrastructure, PCI DSS compliance requires minimal maintenance, effort and costs and there is no risk of a breach.

IPI's award winning Agent Pay and IVR Assist solutions, powered by Speik, provide an effortless way to minimise the cost and complexity of attaining and maintaining PCI compliance, whilst providing complete peace of mind for organisations. Both our phone payments processing solutions are delivered 100% via the cloud so there is no need to install any hardware on site or worry about ongoing maintenance costs.

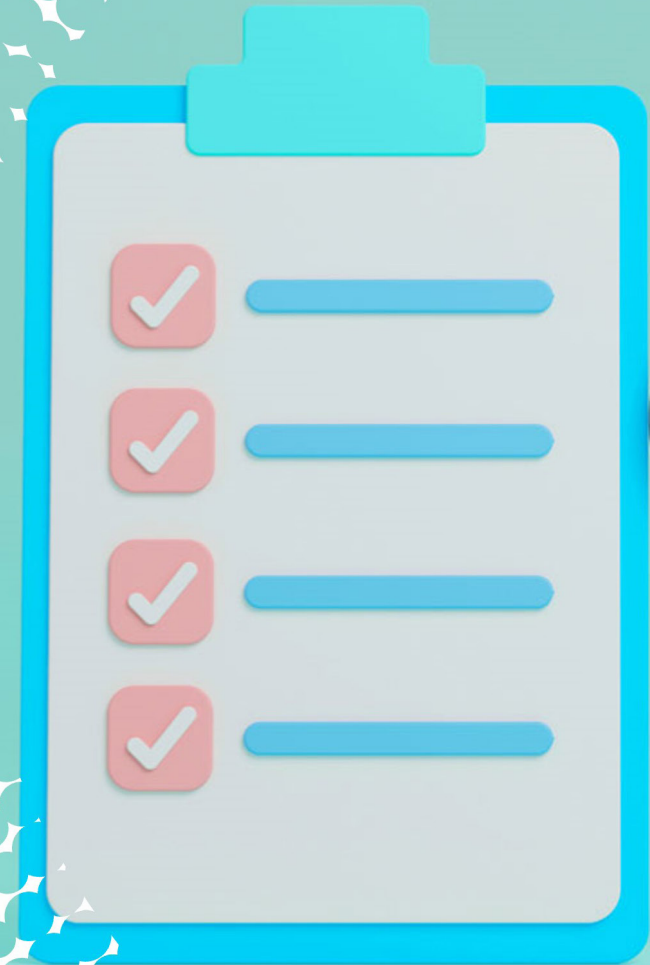
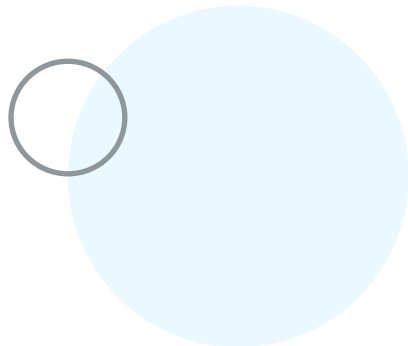


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FEATURES

- Minimise the cost and complexity of attaining and maintaining PCI compliance
- Minimise risk of security breaches and avoid fines
- Protect customer data and improve loyalty and repeat revenues
- Improve brand reputation and trust
- Automatic Speech Recognition included as standard so you can offer customers a choice
- No maintenance required offering low TCO
- Scalable, reliable and trusted by leading brands
- The only solution of its kind verified by Visa for storing legacy calls containing sensitive Payment Card data
- Configurable access controls with full audit



AGENT PAY

Agent Pay is a proven way of minimising the cost and complexity of ensuring PCI DSS compliance. What's more, the intuitive user interface is both customer-friendly and easy for agents to use. The entire platform is deployed, monitored and maintained remotely by IPI's in-house experts.

Dramatically reduce compliance requirements

Our secure payment platform prevents the transmission of card data through your entire payment flow. This lifts your whole operation out of scope for 11 of the 12 PCI DSS requirements, reducing risk and saving money.

Automatic Speech Recognition

We also offer Automatic Speech Recognition (ASR) for phone payments as standard. Customers who feel more comfortable speaking their card details or cannot use their telephone keypad are given the choice. ASR helps with adherence to the Equalities Act (formerly the Disabilities Act) by providing an accessible service whilst preventing card details from entering the Contact Centre environment.



HOW IT WORKS

Imagine a typical conversation between customer and agent. The customer wishes to make a payment and our agent asks them to type in their payment card details using their telephone keypad. Whilst the agent and customer remain free to continue their conversation, we capture and process the customer inputs within the IPI Cloud platform and pass on to the Payment Service Provider.

In ASR mode, the customer is asked to speak their details while the line is automatically muted and unmuted during number capture.

For both data capture modes, the agent is presented with a series of asterisks on their user interface to show the capture has been successful.

The agent is notified if the payment has been approved or rejected. The credit card details never enter the Contact Centre. Without any payment card data to protect, your obligations to comply with PCI DSS are dramatically reduced.

ASR Benefits

- Customers who feel more comfortable speaking their card details or cannot use their telephone keypad are given the choice.
- ASR helps with adherence to the Equality Act (formerly the Disabilities Act) by providing an accessible service whilst preventing card details from entering the Contact Centre environment.
- ASR functionality maintains all the PCI DSS compliance benefits of keypad data entry.



OUR HOSTED PORTAL IS FAST, FLEXIBLE AND INTUITIVE

IVR Assist

If you already have an IVR platform in place, our IVR Assist solution integrates seamlessly to prevent payment card data entering your environment. IVR Assist works in both touch tone and speech enabled modes.

Protecting your investment

Instead of switching IVR vendors or going through a costly PCI DSS exercise, IVR Assist allows you to continue to benefit from the existing investments in your IVR platform by simply protecting the part of the flow where card details are captured.

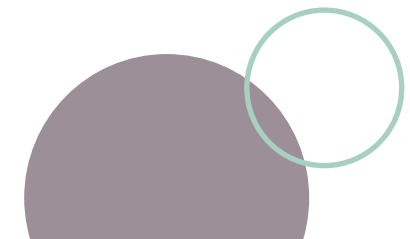
How IVR integration works

On-demand media is a technology which enables us to dynamically switch the media stream of the phone call from a direct connection between the customer and IVR solution to the IPI Cloud platform.

The customer dials into your existing IVR platform and selects the appropriate options to make a payment using a credit or debit card. At this point the call media is rerouted through the IPI Cloud platform using on-demand media.

Your IVR platform is notified of progress during card capture via our API. Once each element of the card is captured, control is handed back to your existing IVR solution to play appropriate prompts and provide options.

Existing integrations to your Payment Service Provider are re-used. Messages are routed through the IPI Cloud platform filling in the missing card details en-route.



A SINGLE INTEGRATION FOR ALL

Digital multichannel payments

In addition to Agent Assist and IVR Assist, Speik's Agent Pay By Link solution enables organisations to process payments over text-based channels. The solution has been developed to work effectively across any text-based channel, including SMS, webchat and email.

Serve customers on their channel of choice

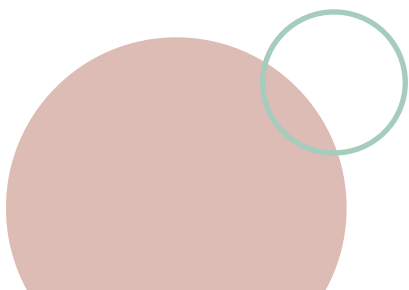
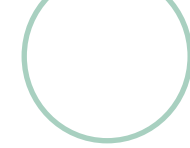
Speik's Agent Pay By Link enables another method of securely transacting with customers on their preferred channel. Historically, text-based channels had lower sales conversion rates, because agents were not able to converse with customers throughout the payment part of the sales process. Agent Pay By Link changes that, allowing agents and customers to remain in communication throughout the entire sales journey, allowing sensitive card information to be captured and processed in the secure cloud platform, outside of an organisations' infrastructure.

How it works

For agents assigned to text-based channels, Agent Pay By Link offers an intuitive and easy to use interface with a number of deployment options that offer the same level of functionality.

Available through the same integration as Agent Assist and IVR Assist, Agent Pay By Link provides agents with the ability to create customised links that can be sent to customers to take a payment.

Once the customer receives the link, the agent interface allows real time, asterisk feedback as customers input their card details into familiar looking payment fields. These can be presented through webchats, launched on a separate page, or any other combination depending on business requirements.



SATISFY COMPLIANCE REQUIREMENTS

IPI offers comprehensive voice security solutions that deliver complete protection from the start to the end of every call. From call recording and archiving, PCI phone payments, to fraud detection and speech analytics, our cloud solutions provide industry leading functionality and security, without the need to ever install anything on site.

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