



IVR PAYMENT

Automated Telephone Payments

Automated Telephone Payments are an easy way for your customers to make payment while drastically reducing your customer support expenses. Our cost effective but sophisticated payment platform can easily inform customers of the payment amount due, satisfying the needs of customers who prefer to pay by phone and require a system which will allow them to make payments at any time of the day, 365 days a year.

PCIDSS

We provide this payment facility on our own PCIDSS Compliant platform which means you don't store or process any information on your systems negating the need for you to spend time and money on becoming PCI compliant.

Cyprium Automated Telephone Payments

With Automated Telephone Payments, your customers hear a series of interactive voice prompts and are guided through the system to make a payment. Cyprium will provide assistance and guidance as to what prompt recordings are required. We work with you in the design process to ensure your IVR automated telephone payment solution meets all your specific requirements.

The automated telephone payment system can be configured to integrate with your back end office systems to look up account numbers, overdue payments and validate account numbers before accepting card payments from your customers.

Payment information can be made available to you in real time, by email or daily data feed. Payment information can also be viewed via the Payment Gateway Portal. This system that allows you to view Call Logs, Payments, Failed Payments, Abandonment Report and Process Refunds.

Benefits of Automated Telephone Payments

- Payment collections 24/7
- Fully automated with no staff intervention
- A fixed cost per transaction meaning no wage bills or staff issues
- Multiple payments can be processed simultaneously
- All reports automatically delivered by email or available online
- Transaction confirmation number is played back to the customer
- Fully customisable payment amounts

Automated Telephone Payments can be used for various business sectors and services.

Business Sectors

Debt Management and Bailiffs
Insurance
Finance
Local Authorities
Consumer Collections
Housing Associations
Parking and PCN
Utilities
Charities

Services

Fines
Account Payment
Order Processing
Membership Renewal
Technical Support

Typical example of an Automated Telephone Payments Call Flow.

1. A customer will dial into the IVR and be greeted with a welcome message.
2. The customer is asked to enter a unique reference number. At this point we can take additional validation information such as postcode or date of birth.
3. All details will then be confirmed against the daily data file.
4. The caller will be advised of the amount required.
5. The caller will be taken through the payment module.
6. If payment is successful, caller is played a receipt number.
7. Full details of every single transaction is available via online portal, sent by email or available by a report feed.

Features (Optional)

All Cyprium Communications payment systems benefit from the following features and functions.

Surcharge: Fixed or variable rate surcharges can be added to transactions which are paid back to you. These surcharges can cover the transaction charges on the IVR making it a zero-cost to the business. A fixed surcharge is common, typically between 60p and £1.50, or the IVR can levy a variable surcharge based on card type, typically up to £1 for debit cards and 3% for credit cards. Alternatively some customers build the cost of the payment solution in to their product cost.

Call Recording: Optionally we can introduce call recording and ask the caller to speak their name for verification purposes.

Data Feeds: The IVR can accept data feeds by web upload (through a secure SSL site), email, FTP or SFTP. Files can be downloaded from your systems, or uploaded to our web server.

Text Ring-Back: The IVR can respond to a text message and call the customer back. This feature is commonly used for centralising call costs, or as a customer service.

SMS: SMS receipts can be sent automatically from the IVR. It is common to charge the caller a small fee for this service, which is added to their final payment amount.

Web Payments: The IVR has a fully integrated web payment module which uses the same business rules as the IVR and takes end-user payments into the IVR system.

Mobile Apps: The IVR has the facility to integrate with mobile applications which again use the same business rules as the IVR and takes end-user payments into the IVR system.

Reporting and Campaign Management: Typically reports are on a scheduled basis (usually overnight) and delivered in Excel format by email. Common reports include Call Log, Payments, Failed Payments, and Abandonments Report. The IVR captures all call information, from the time of entry into the IVR until the call ends. From this, we can easily create custom reports to feed back into your existing business processes.

Development

The Cyprium IVR payment system is easy to integrate with existing back-end systems which keeps developments cost to a minimum as we don't need to spend time on complex integrations.

Once we know your specific requirements we can design, develop, test and deploy an automated payment system. SMS receipts and convenience fee payments are optional and companies either build the cost of the payment solution in to the product cost or implement a surcharge. We will only advise you on what is required and we don't try upsell extra services.

For IVRs that require processing of payments, a merchant account number and payment gateway account is required. If necessary we can provide assistance and guidance on the setup of these accounts for no additional cost and in fact we strongly recommend you speak to us first before you setup an account with a payment gateway provider.

Parking Ticket Demonstration

This is based on a solution for a parking ticket company.

Please call the demonstration number 0845 129 5209 (Calls cost 2p per minute plus your telephone company's access charge) and listen to the instructions when entering the ticket numbers below. *Any credit or debit card details entered will not be processed.*

Ticket Numbers

10010, 10011, 10012, 10013 are valid tickets. The test will end with "not a valid card number". On a live service with a valid card number the service will say "your payment has been successful and play a prompt with receipt number.

10014 is a ticket that we are unable to verify due to our inability to connect to database back end for whatever reason. We play a system error message.

10015 is a ticket that is already marked as paid. We give the option to enter another ticket number or hang up.

Any other five digit number and the system will tell you we cannot find the ticket and gives you the option to enter another ticket number or hang up.

Recent Case Studies

Cyprium have developed a payment solution for one of the largest Housing Associations in the UK. The brief was to design a solution so tenants can pay rent by dialling an automated payment line.

Description of Service

Tenant calls the payment line and after an introduction is played they are greeted with menu options to just make a payment or to create an account for subsequent payments without having to enter full card details again.

If the tenant chooses to create account, the system will ask for their card details, and then create a unique 6 digit pin code

The system requests tenancy number, the number part of house address, number part of postcode, how much they wish to pay and card details which is then authorised.

If transaction is successful the tenant is advised and we play back the authorisation number as the receipt.

If they have created an account, subsequently all they have to enter is the 6 digit pin, tenancy number, expiry date and how much they wish to pay.

We also developed a text solution so the tenants can use the 6 digit PIN number to pay by sending a text from their mobile phone.

Call us today on 0330 3338444 or send an email via our contact us page

Our team will find the best cost effective solution for you.



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