

IVR/Website/Mobile App Automated Payments

IVR Payment Systems.

Interactive Voice Response (IVR) payment systems automates payments by phone, satisfying the needs of customers who prefer to pay by phone while reducing customer support expenses. Manually collecting payments over the telephone is outdated & an expensive service to operate. Payments can only be made in office hours and the number of transactions is limited by the number of staff answering the telephones.

Typical example of a Hosted IVR Payment 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. The caller will be requested to enter amount they wish to pay.
4. The caller will be taken through the payment module.
5. If payment is successful, caller is played a receipt number.
6. Full details of every single transaction is available via online portal, sent by email or available by a report feed.

IVR Payment Descriptions

- Fully Automated Payment Line - Combining standard IVR technology with intelligent programming, our services guide consumers quickly and easily through the payment process, incorporating all the details you require.
- Live Agent Mid-Call Transfer – Calls originate from your contact centre. Once the agent arrives at a point where a payment is to be taken the call is then transferred through to the platform and processed
- Recurring Payments - Can be used for single future promise payments, or long term arrangements to settle an outstanding amount over a fixed period.
- Web Payments - Ecommerce payment platform offers your customers a safe and secure credit and debit card payment through your website. Improves the customer experience & promotes usage of low cost online self-service satisfying the needs of both you & your customers. Web payments as well as IVR transactions increases your customer's payment options so they are more likely to pay.
- IVR Hosted Services – We can incorporate standard IVR services to work in conjunction with our payment platform. For example, we can setup menu options & a call queue facility which is activated before the call connects to our payment platform. The caller chooses the relevant menu option depending on which service they are calling about. They are then placed in a queue until the agent is ready to take the call. If necessary the caller can pay a deposit or setup a token payment so after the call is completed the system will debit their account. This is particularly useful for technical support enquires or similar services whereby you wish to take a payment only after you know how long the call will last.

- Bespoke Services – We can tailor any solution to meet the customer’s individual requirements as long as it’s physically possible. On receiving the information from the customer we will consult on the options available & the best way to implement the solution.
- Apifone – This is a new product from Cyprium. Apifone allows customers to pay by mobile app, website payment page & automated phone. Apifone is a white labelled ready-made product. Its primary function is to allow you to accept regular payments from your customers using various payment platforms such as landline phone, PC, tablet, mobile & smart phone. This ensures quicker payments & caters for the very high expectations of today’s consumers. More information can be found below.

Benefits of Fully Automated Systems

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

Features (Optional)

All Creative Telecoms systems benefit from the following features and functions.

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

Surcharge: Fixed or variable rate surcharges can be added to transactions which are fully payable back to you. These surcharges can easily cover the transaction charges on the IVR making it a zero-cost to the business. A fixed surcharge is common (typically between £1 and £1.50), or the IVR can levy a variable surcharge based on card type, typically £1 for debit cards and 3% for credit cards.

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.

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 uses 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
- 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.

Non Geographic Numbers & Call Management Plans

We can provide Non-geographic Numbers & Call Management plans to work in conjunction with our payment platform. These can have additional costs depending on complexity & the number range/prefix chosen. If you wish to provide these services yourselves using your own products we may need to consult to make sure your services are PCI compliant or the configuration does not conflict with the payment platform.

Audio Recordings

There are a few ways to submit audio-recordings for your IVR

Creative Telecoms Ltd.

Studio 307, 5-5a, Westminster Bridge Road, London, SE1 7XW

ph: 0844 249 2864 fax: 0870 389 2990 e: enquiries@creative-telecoms.co.uk t: @ctelecoms

1. You may ask us to provide the recordings. We can record ourselves or for professional recordings our preferred voice artist is the highly talented Sara Mendes-da-Costa, the voice of the speaking clock. A quotation for her services can be arranged through ourselves.
2. You may arrange your own recordings and upload them to us. We require the files in WAV format.

Merchant Accounts & Payment Gateway.

For IVRs that require processing of payments, a merchant account number and payment gateway account is required. Cyprium is an independent Payment Gateway provider, so we have the capability to work with all UK Acquirers and many within Europe. Our team of specialists and partners are able to assist with finding the most suitable Merchant Account for your business requirements.

The Cyprium Payment Gateway simply enables your business to process credit and debit card payments securely by phone or online. Our range of payment solutions including fully automated IVR phone systems, online services, virtual terminals & mobile apps help your company accept a range of card payments in various ways.

Surcharges

Fixed or variable rate surcharges can be added to transactions which are paid back to the customer. 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.

Development Process - What we need from you.

Consult with your client & provide as much information as possible on what service is required. This will be in the form of a written quotation & basic flowchart.

On receipt Cyprium will provide a description of service & quotation based on the information supplied.

If the client is happy to proceed we require a 50% deposit of the development charge to you.

Obviously you will have received your deposit from your customer.

IVR developed & tested.

IVR installed on our platform.

Remainder of development fee paid.

Solution goes live. Page 5 of 6 © Creative Telecoms Limited 2015 Registered Company No. 6961208. Registered Office: 207 Knutsford Road, Warrington, Cheshire WA4 2QL.

New Product / Apifone

Apifone is a new service designed by Creative Telecoms which offers your customers 3 easy convenient ways of making regular payments by phone, website or mobile app.

Apifone is a white labelled ready-made product. Its primary function is to allow you to accept recurring payments from your customers using various payment platforms such as landline phone, PC, tablet & mobile phone. This ensures quicker payments & caters for the very high expectations of today's consumers.

When setting up your Apifone service, we only need to change the branding plus minimal changes to allow this system to integrate with your own back end systems. This keeps development costs to a minimum potentially saving you thousands of pounds in development and ongoing costs.

How it works

Customers register their details once & make's the first payment online. Our system then captures all the details so future payment can be made quickly by using just the registered phone number,

Creative Telecoms Ltd.

Studio 307, 5-5a, Westminster Bridge Road, London, SE1 7XW

ph: 0844 249 2864 fax: 0870 389 2990 e: enquiries@creative-telecoms.co.uk t: @ctelecoms

PIN & reference/account number. The customer then only needs to enter their cards expiry date & security number to make a payment.

Apifone includes the following methods of making a payment:

- 1, Fully Automated Telephone
- 2, Mobile App (iphone & android)
- 3, Website to create an account/registration, make a one off payment or login to update customer details (address & card details).

Our platform is PCI compliant. No customers' details & no card details are stored on our system which means they can't be hacked or accessed by anyone. Once registered the customer does not need to enter full details again to any of the payment platforms which means this system offers additional safeguards from snoopers.

If you require any further information or have any questions please do not hesitate in contacting us.

T: 0844 249 2864

E: enquiries@creative-telecoms.co.uk

Creative Telecoms Ltd.

Studio 307, 5-5a, Westminster Bridge Road, London, SE1 7XW

ph: 0844 249 2864 fax: 0870 389 2990 e: enquiries@creative-telecoms.co.uk t: @ctelecoms