

# Accelerated, PCI-Compliant Payments

A multi-faceted payment strategy is crucial for any contact center's success. TCN helps you build a winning strategy from implementation to ongoing optimization.

TCN has three standard payment collection options. **Agent Assisted Payments** enable agents to ensure high-quality service while compliantly handling transactions. **Interactive Voice Response (IVR)** offers an efficient way to collect payments over the phone without agent involvement. Finally, web-based **Click2Pay Portals** delivered via SMS or email provide additional channels to engage customers.

## Tools to expand reach and reduce costs

With TCN's **Agent Assisted Payments**, agents can access the payment modal to view customers' progress as they enter payment data in real time without exposing the actual payment data to the agent. This method provides a high level of customer service, ensures secure transactions and addresses compliance concerns by preventing agents from seeing and hearing sensitive credit card information.

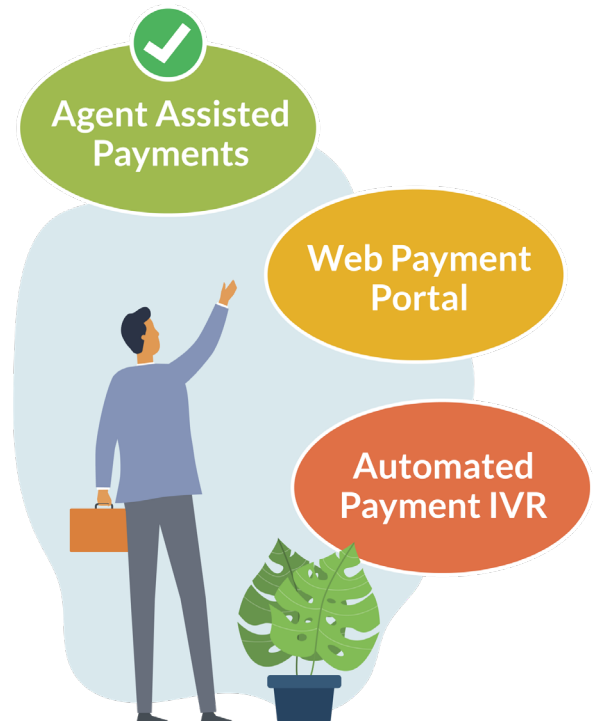
Payment collection through **IVR** allows customers to input payment details using an automated attendant who navigates them through the payment process using voice-recorded prompts. These systems securely capture payment information through either voice recognition or dual-tone multi-frequency (DTMF) tones entered on the phone's keypad. This provides a self-service solution for customers who prefer phone-based transactions or need to make payments outside regular business hours. By handling payments without the need for live agents, IVR systems also help reduce operational costs while maintaining availability for customer payments around the clock.

**Click2Pay Portals** allow customers to enter their payment information directly into a web browser on either a PC or smartphone. Notably, portals typically achieve higher success rates than IVRs. This is because web-based portals provide a user-friendly

and intuitive experience, featuring clear visual instructions, fewer input errors and easier navigation.

Additionally, TCN's Click2Pay Portals are supported by TCN chat campaigns, allowing customers to connect with live agents for assistance with any questions or concerns during the payment process.

**To experience a live demo, text TCN to 435.288.2008.**





## Benefits

- Enhance cash flow
- Improve customer convenience
- Increase security and compliance
- Reduce operational costs and risk
- Boost success rates
- Maximize availability by providing 24/7 service through automated solutions
- Upgrade customer service by connecting with customers on their preferred channel



## Features

- Support all payment channels on one unified Operator platform
- Obtain complete understanding and comparison via a single reporting suite
- Ensure comprehensive Payment Card Industry (PCI) compliance across the entire platform
- Receive payment transaction results immediately
- Prevent redundant data entry with integrated payment processors
- Process automated clearing house (ACH) and credit card payments automatically
- Verify customer identities with identity verification flows



## Use Cases

- Implement an inbound line with an automated payment IVR to collect after-hours payments
- Utilize Agent Assisted Payments to provide high-touch service for key accounts
- Include Click2Pay Portal links in emails to allow customers to pay in just a few clicks
- Engage customers on their preferred channel, whether it be voice, SMS or email
- Combine all three payment options to maximize payment success rates

