PCI Pal™

The Trusted Transaction Layer

pcipal.com



Automated Secure Payments

# Automating the payment experience

Ensuring that automated payments are secure, compliant and intuitive for your customers.

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# Intuitive & secure automated payments

More customers are looking for self-service options when interacting with organizations. Being able to offer secure and compliant automated payments is key to meeting customers' needs and relieving pressure on your contact center.

Whether you want to offer automated payments through IVR or a conversational AI chatbot, it is essential that your payment process is simple for customers to follow, and that you ensure more transactions are able to be completed.

You also need to provide your customers with confidence that you are taking every step to secure and protect their personal payment information; this is best achieved by ensuring you are PCI DSS compliant.

## Intuitive for customers

With easy-to-follow instructions and enabling them to use their preferred payment option.

## Secure & trusted

Reassuring customers that your automated payment process is both secure and compliant.

## Aligned to need

Providing customers with choice in the way they make payments in an automated way.



# Automating payments through IVR & Voice AI Bots

When customers need to pay you, they want to do so at a time that is convenient for them and are increasingly looking for an intuitive self-service option.

PCI Pal enables you to provide a way for your customers to make a payment 24x7. Either leveraging our cloud voice platform or fully integrated into your existing IVR system or Conversational AI Voice Bot.

Our solution can be deployed as a simple DTMF-based solution, can harness the full-power of advanced speech recognition, or can operate as a combination of the two.

We ensure that ever automated transaction is secure and PCI DSS Level 1 compliant.

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## Click to Pay

In this case the chatbot leverages our click to pay capability; it requests a secure digital link from our solution that it passes onto the customer. The customer is stepped through an intuitive process and all payment information is collected in our secure cloud.

Status information is passed back to the bot so that it can guide the customer through the process and complete the interaction.



## Key to Pay

With Key to Pay, the agent asks the customer to enter their payment details using their telephone keypad. The agent neither sees nor hears any of the information but is shown progress of each step enabling them to guide the customer through each stage to completion.



## Speak to Pay

For those customers that prefer to simply say their payment details, we also provide a speak to pay option. This leverages advanced AI-powered speech recognition to capture spoken digits and convert these  to the data required to complete the transaction. As with key to pay, no sensitive payment information enters your environment.

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# Secure, PCI DSS compliant & seamlessly integrated

With PCI Pal, you are able to quickly put in place a fully PCI DSS compliant solution to deliver secure payments that is seamlessly integrated into your contact center environment.

## Full PCI DSS compliance

We remove the complexity of compliance. All payment information is collected and secured within our solution and no data enters your environment. This descopes your requirements for assessment and enables you to rely on our Attestation of Compliance to demonstrate full PCI DSS Level 1 compliance.

## Seamless part of your environment

We partner with the leading UCaaS and CCaaS vendors; our solution seamlessly integrates into your contact center environment ensuring a seamless experience for both your agents and our customers.

## Payment gateway flexibility

If you already have a payment gateway in place, then we offer a wide range of connectors into the leading gateways, seamlessly integrating into your environment. For those that do not have a payment gateway already, then we offer a turnkey solution with a leading payment gateway embedded.

## More payment options

With PCI Pal solutions enabling you to offer your customers payment choice with pay by card, eWallet, buy-now-pay-later options and eBanking.

# The benefits of PCI Pal assisted secure payments

## Improve customer experience

By enabling them to use the interaction channel they prefer and removing complexity and friction from the payment process.

## Reduce agent burden

By providing a highly efficient and effective way to take customer payments without the need for a live agent.

## Secure & compliant

By ensuring that no payment details are captured or held in your systems but controlled by a fully PCI DSS compliant solution that is secure by design.

## Increase revenue

By offering more payment options to customers and removing friction to ensure more transactions are successfully completed.

## Improve efficiency

By enabling more interactions with your customers, including payments, to be conducted and completed over more efficient automated channels including AI-powered bots and IVR.

## Reduce transaction costs

By not only making each payment more efficient but enabling you to leverage payment options that have a lower transactional cost.



# Get future-fit with PCI Pal

## PCI Pal provides businesses with flexible, secure payment solutions that help ensure PCI compliance and deliver a compelling customer experience across any business communication channel.

Our mission is to enable all businesses to take secure and frictionless payments in their contact centers and to step confidently into a more digitally diverse future.

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## Transform your contact center payment experience today

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