

Attended Telephony Payments

From people who know contact centres

-  A SOLUTION TO SUIT
YOUR OWN CUSTOMERS
-  SECURE YOUR TELEPHONE
PAYMENTS WITH OUR SERVICE
-  SAVE MONEY ON YOUR
TRANSACTION COSTS
-  A COMPLIANCE SERVICE
NOT JUST A TECHNOLOGY

PCI-DSS Compliance without
interrupting your customers' journey

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Why choose Attended Telephony Payments?

An attended transaction solution



- Using the telephone to make payments remains a popular choice with customers and therefore this solution will be greeted with the least customer resistance.
- Deployed correctly it meets all of the PCI-DSS current guidelines for telephone based transactions.
- Deployment is based on a fixed infrastructure fee and therefore there are no variable transactions costs.
- The service ensures that the agent remains in contact with the customer throughout the transaction without compromising your data security.

Our Five-Step Process

Our process brings together contact centre expertise with PCI-DSS Specialist knowledge



1. Understand

We complete a comprehensive audit to fully understand your customer journey



2. Scope

We help develop a compliance strategy, bespoke to your business



3. Implement

We deploy the selected technology integrated within your contact centre



4. Monitor

We provide insight and advance notice of upcoming changes to regulations



5. Adapt

We update your compliance strategy, as and when regulations change

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How does it work?

Secure transactions via tone suppression.

This attended solution collects payment card information as the customer inputs their details through their own phone keypad. This takes your agents out of scope for PCI-DSS compliance, whilst all the time remaining on the call with the customer.

- THE SIMPLEST WAY TO ACHIEVE COMPLIANCE**

There is little interference in customer interaction as agents remain on the call and the payment is processed on your payment gateway. The only difference is that the customer keys in their card details directly into the phone, so the agent does not see any of the sensitive data and it is not recorded on the telephone call.
- THE PAYMENT PROCESS**

The solution is designed to pass calls through the service and on to the contact centre to be handled by agents (outbound calls can also be handled if they pass through the service).

 - The agent invites the caller to input their card details on their keypad and this input is masked outside of the agent and the call centre
 - The agent remains connected to the call, but does not see or hear the card details, only monitoring a generic tone and via the payment gateway application screen (with the middle digits masked).
 - If a mistake is made by the caller, the agent can reset the service, reassure the caller and ask them to resubmit their card details
 - Once captured, the information is sent to your payment gateway and the agent is advised if the payment has been accepted or rejected.
- ADDITIONAL SECURITY MEASURES**

If the caller reads out the digits as they enter them, the system will ensure they are not heard by the agent, keeping the card data safe.
- BENEFITS OF ATTENDED TELEPHONY PAYMENTS**

Callers can be led through the payment process, with the agent advising and monitoring activity without being presented with complete card data. Mistakes can be spotted and rectified and refinements to the process made based on agent experiences.

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Our Expertise

Combined knowledge of PCI-DSS compliance and experience in contact centres



Ciptex is a fully certified third-party provider of PCI-DSS solutions, compliant in delivering both Attended and Non-Attended technology solutions. We have a long track record in the Contact Centre industry, having delivered complex telephony solutions for a range of different customers. We have built upon our experience and combined it with our PCI-DSS knowledge to bring to market the first PCI-DSS Compliance service provided directly from a Contact Centre expert.

One Payment is our 'Compliance as a Service' solution, designed to provide the right technology for your own business needs. We are not tied to a single product and can therefore provide a range of technologies suitable for all telephone-based contact centres.

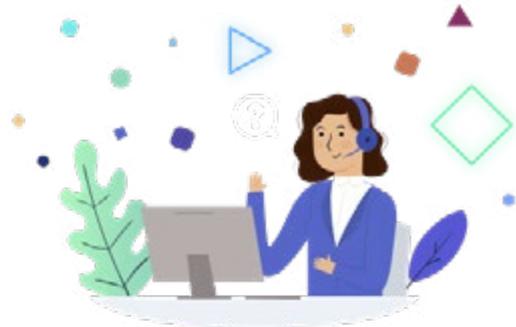
Contact us

Email: info@onepayment.cloud

Call: 0808 196 1676

Ciptex
Offices: Abbey House
Wellington Way
Weybridge
Surrey
KT13 0TT

Peter House
Oxford Street
Manchester
M1 5AN



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Part of the Ciptex Group