ENCODED
secure automated payments

A new way to reduce card fraud
Patent Pending

Fraud Prevention for MOTO payments

Simple, scalable and cost-effective fraud prevention for mail order, telephone order (MOTO) payments in contact centres.

Encoded's Fraud Prevention Platform protects your customers and your business from fraud.

Are you having to decline contact centre transactions - losing business and customers as a result?

Encoded's Fraud Prevention Platform (FPP) is a new payment solution that helps reduce fraud and increase the number of successful mail order, telephone order (MOTO) transactions. It helps to improve conversion rates and customer service in contact centres. FPP provides a frictionless payment experience for your customers, without increasing the risk of fraud.

Reducing the number of declined payments depends on carrying out the right identity and affordability checks. Fraud Prevention Platform reduces the risk of fraudulent transactions in contact centres. It assures that transactions are authentic while simplifying the process for customers and agents.

How it works

Cards can be declined for many reasons including insufficient funds, a change in usage patterns or the bank suspecting fraud for another reason. Every time a card is declined there is a cost associated with it as both the Acquirer and Gateway require payment. Fraud Prevention Platform helps to reduce time and costs while increasing the number of successful transactions.

When a contact centre agent collects the customer card data, it is sent by Encoded's payment services solution to be processed and authorised by the bank/acquirer.

However, in some instances, the agent may receive notification from the issuing bank/acquirer that the transaction has been declined often because the transaction falls outside pre-set parameters to manage risk.

When FPP is combined with Encoded's Agent Assisted Payments solution instead of notifying the customer that the transaction has been declined, an agent can simply advise the customer that an additional level of validation is required. Different organisations can choose from a number of options set up in their payment process to validate the customer's information for example:
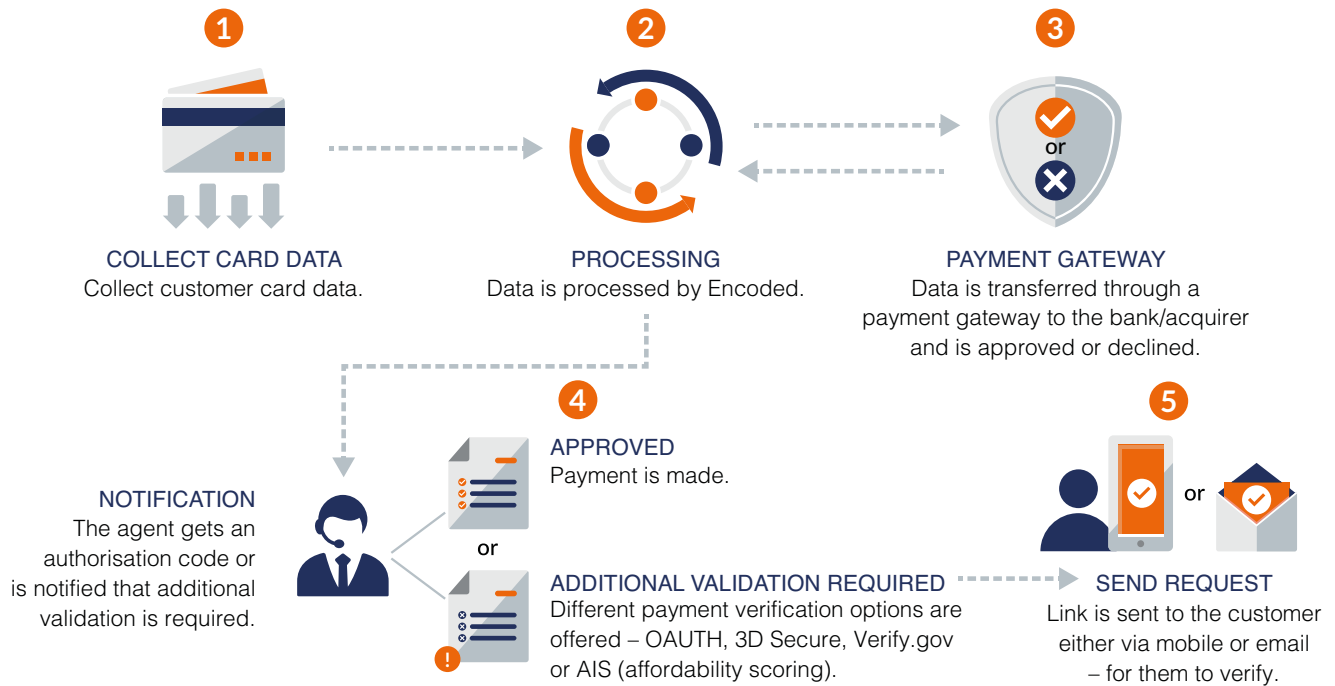
- **OAUTH** – enabling secure authorised access to additional customer ID information on Facebook, Instagram etc
- **AIS** – the affordability scoring option based on payment history available through open banking
- **Using Gov.uk. Verify** – the government initiative to validate identity
- **3D secure** – the additional security layer for ecommerce credit and debit card transactions.

Encoded Fraud Prevention Platform streamlines verification checks

Using Encoded's FPP solution, the agent enters the customer's email or phone details on their screen as part of the required verification process. Encoded's FPP sends a secure link (via email or text) to the customer for authentication.

Once the customer acknowledges the link, the transaction is verified and becomes the equivalent of a secure ecommerce payment from a trusted device, enabling 3D secure validation and a higher degree of successful completion. It provides an easy, secure way to reduce the number of potentially fraudulent transactions in contact centres.

Encoded's Fraud Prevention Platform

1 COLLECT CARD DATA
Collect customer card data.

2 PROCESSING
Data is processed by Encoded.

3 PAYMENT GATEWAY
Data is transferred through a payment gateway to the bank/acquirer and is approved or declined.

4 NOTIFICATION
The agent gets an authorisation code or is notified that additional validation is required.

APPROVED
Payment is made.

or

ADDITIONAL VALIDATION REQUIRED
Different payment verification options are offered – OAUTH, 3D Secure, Verify.gov or AIS (affordability scoring).

5 SEND REQUEST
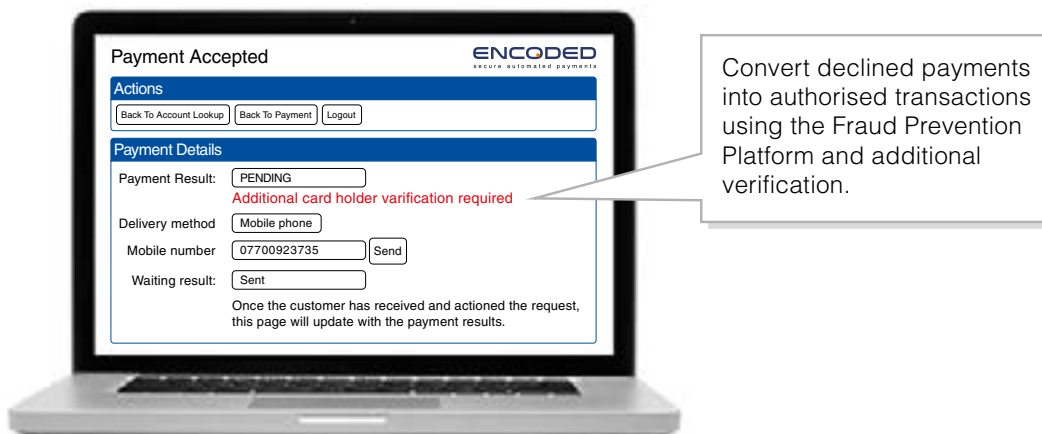Link is sent to the customer either via mobile or email – for them to verify.

Key features

- **Immediate verification** – the agent can send a link to validate the transaction while still talking on the phone to the customer

- **Real-time reporting** – contact centre managers can see how many FPP links have been sent, received and used. This % can be used as a metric for successful transactions and/or fraudulent attempts

- **Customisable branding** – the screen templates can be tailored to match your brand or that of your clients

- **Independent of your network or resources** – helps to de-scope PCI DSS requirements as the data is stored and encrypted within Encoded's solution

- **Choice of communications channel for customers** – customers can choose to have the link sent by email or to their phone as a text message.

Key benefits

- **Removes the risk of fraud** to increase the number of successful payments

- **Makes customer payments more secure** with added authentication process

- **Maximises your transaction conversions** through frictionless, verified payments

- **Helps agents to manage the customer experience** when additional verification is required

- **More transactions can be processed successfully** reducing lost revenue from chargebacks and declined transactions

- **Helps protect brand reputation** by ensuring ethical 'right to buy' approvals for customer transactions

- **Ensures contact centre and MOTO transactions compliance** with SCA (Strong Customer Authentication) and PSD2 (Payment Services Directive) regulations.

Example of Fraud Prevention Platform Screenshot

Payment Accepted

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Actions
Back To Account Lookup | Back To Payment | Logout

Payment Details

Payment Result: PENDING
Additional card holder varification required

Delivery method: Mobile phone

Mobile number: 07700923735 | Send

Waiting result: Sent

Once the customer has received and actioned the request, this page will update with the payment results.

Convert declined payments into authorised transactions using the Fraud Prevention Platform and additional verification.

Find out how to reduce the risk of fraud from MOTO transactions with Encoded secure payment solutions.
Contact email **sales@encoded.co.uk** or call + 44 (0)1293 229 700   For more information please visit **www.encoded.co.uk**