

Secure Integrated Payments



Encoded helps leading brands fast-track their way to frictionless payments that increase customer loyalty and sales while maintaining compliance

The majority of organisations accept card payments for eCommerce and in contact centres. The most successful brands continually find new ways to reduce customer effort, boost performance and protect sensitive payment card data all in one go. Today's payment ecosystem and associated challenges are complicated but Encoded has the expertise and technology to make the complex simple.

As an independent UK payment service provider (PSP), Encoded understands that customers like to pay in different ways, whether online, via self-service options or speaking to a real person and they expect these transactions to be seamless and secure.

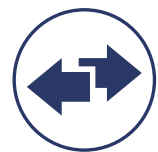
Take a closer look at Encoded's secure automated solutions for frictionless payments

Encoded's comprehensive range of software solutions are designed to unravel payment complexity while reducing operational costs and improving the customer experience (CX). Whether you choose a fully automated Interactive Voice Response (IVR) solution, an agent assisted process, mobile or online platform, Encoded's solutions are created to give your customers choice and the confidence that their payments are secure.

Solutions include:

- Payment Gateway Services
- Payment Orchestration
- E-Commerce Payments
- IVR Payments
- PayByLink
- Agent Assisted Payments with Fraud Prevention Platform

Many leading brands including BMW, Samsung, Jersey Telecom, LUSH, Mercedes-Benz, Severn Trent Water, Sigma Connected, Toyota and The Wine Society rely on Encoded to achieve frictionless payments that protect customer data, offer excellent customer service and reduce costs.



Payment Gateway Services



Payment Orchestration



E-Commerce Payments



IVR payments



PayByLink



Agent Assisted Payments

Payment Gateway services



A top priority for every business is cash flow and efficient, intelligent and frictionless payment processing is a critical aspect of an organisation's operations. This means ensuring that payments are processed effectively and ideally first time around. Encoded understands that failed transactions can lead to lost business, negatively impacting customer satisfaction and profit margins. Using Encoded's Payment Gateway Services in association with its other card payment solutions leads to reduced transaction costs and greater security.

Encoded's Payment Gateway bridges the gap between merchants and acquirers, offering a secure and unified method for omnichannel payments. Using the solution, you can streamline payment processing through a user-friendly Application Programming Interface (API), that seamlessly integrates with over 30 acquirers and gateways.

By providing a single integration point, Encoded's Payment Gateway opens up a world of possibilities for merchant organisations, allowing the easy processing of transactions through any acquirer, in any currency, whatever the payment channel.

Gain competitive advantage through Least Cost Routing and Acquiring

Different acquirers or as they are known – acquiring banks or merchant banks – charge different rates to merchants depending on various factors. Using the Encoded Payment Gateway, you can enter the different rates you have been offered. Then when payment traffic is sent, Encoded's Payment Gateway dynamically and independently selects the acquirer with the best rate, least cost routing and acquiring. This provides a big competitive differentiator along with valuable business benefits, because not all Gateways have this option.

Encoded Payment Gateway is designed to be fast, reliable and adaptable to provide robust and frictionless payment processing that meets the unique needs of your business.

Maintain PCI DSS compliance at all times

Encoded is a Level 1 PCI DSS (Payment Card Industry Data Security Standard) accredited supplier, which means that customers can rely on our technology with absolute confidence. Encoded's Payment Gateway helps merchants to achieve PCI DSS compliance by providing solutions that help to de-scope their e-commerce store. Protect your customers and ensure adherence to the Payment Services Directive (PSD2) and Strong Customer Authentication (SCA) regulations with robust, flexible functionality out-of-the-box with Encoded's Payment Gateway.

Big tech and brand benefits

Encoded's Payment Gateway is designed to make technology enthusiasts happy. It uses a readily available development friendly API, is easy to implement, enables user acceptance testing (UAT) and test environments – including test card data. Above all, Encoded's Payment Gateway does something other Gateways don't – it allows developers and merchants to change the 'look and feel' of their e-commerce pages themselves using Hosted Payment Fields. This puts them in complete control of the overall brand experience.

Features

- Payment Service Provider solutions and Payment Gateway from a single partner
- A feature rich, single and simple to use API
- Integrates with over 30 Acquirers and other Payment Gateways
- Converged commerce – online, in-app, MOTO (mail order telephone order), APMs (alternative payment methods) and Open Banking via one system
- EMV 3-D Secure (3DS2) functionality out-of-the-box
- Hosted Payment Fields for freedom in terms of branding and style while remaining PCI DSS compliant
- Secure token vault for safely storing card data for use across multiple acquirers
- A single, centralised portal for management and reporting
- Includes Encoded's Patent Pending Fraud Prevention Platform (read more in our 'Agent Assisted Payments' section).

Benefits

- Dynamic acquirer selection for least-cost routing and acquiring saves money
- Hosted Payment Fields save time and confusion as developers retain control of the 'look and feel' of e-commerce pages
- Reduces and eliminates PCI DSS scope to improve security and reduce the cost of compliance
- Faster settlement and reduced transaction costs through a single provider for improved cashflow
- Seamless integration with Encoded's entire suite of payment solutions for reduced cost and improved CX.





Payment Orchestration

Payment orchestration is without question the industry's rising star when it comes to making the complex simple and helping organisations to manage the entire payment process quickly and efficiently. Encoded's all-in-one payment orchestration platform is leading the way, enhancing merchant competitiveness through improved payment processes and keeping up with customer demand for a frictionless payment experience.

Payment Orchestration makes sound business sense

Encoded's independent, vendor-agnostic payment orchestration platform harmonises and simplifies payments, making it easier for businesses to manage and track transactions across different card issuers, card schemes, open banking and acquirers. Quite simply, choosing a payment orchestration solution from Encoded boosts business agility and scalability. The solution makes it easier for online businesses or merchants to connect their websites with different payment service

providers, simplifying the back-end and front-end processes while also giving customers a choice of payment options. Organisations can more easily enter new markets with the ability to integrate payment providers from different regions. They can also accommodate different currencies and payment methods, while effortlessly complying with important local payment card and personal data regulations.

Greater customer choice

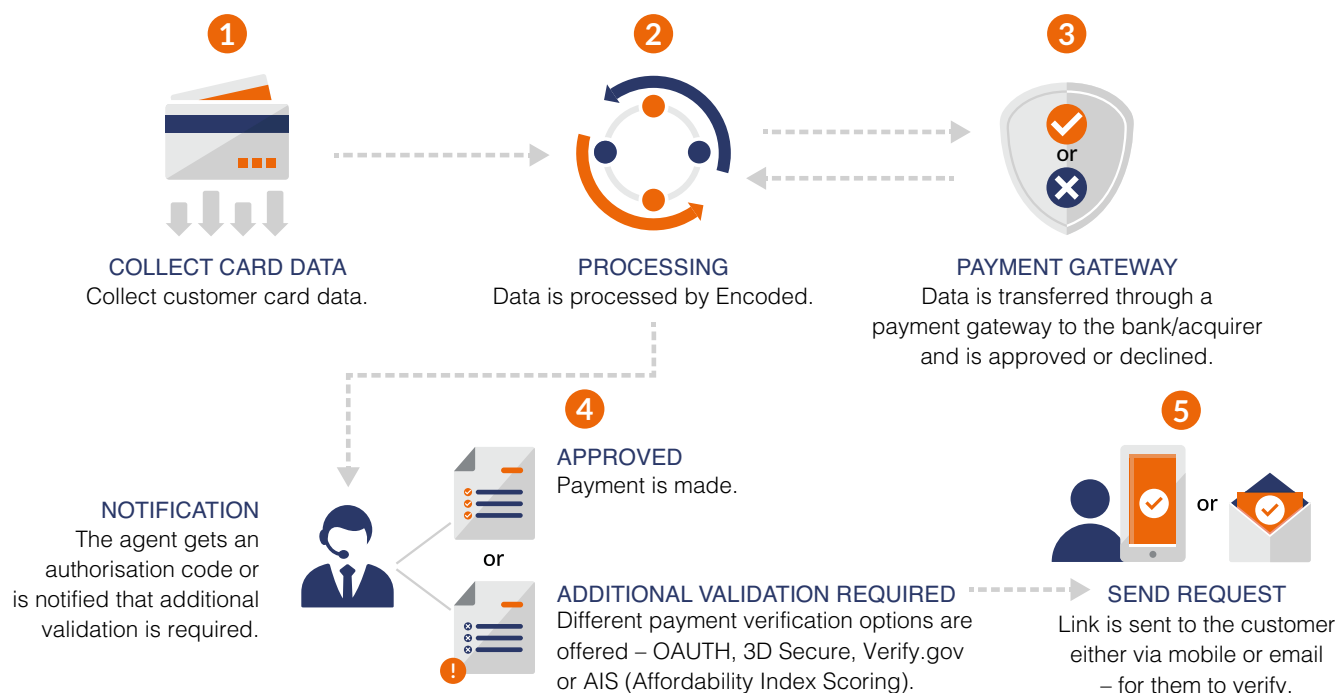
As a standalone orchestration platform, Encoded ensures a resilient payment ecosystem that benefits merchants and customers. By dynamically selecting the best payment option at the point of transacting it protects against failed transactions to deliver a smoother and more reliable customer experience. It also gives consumers greater choice, enabling merchants to offer the latest payment options to customers, such as Apple Pay, Google Pay, Samsung Pay and Open Banking.

Reduced costs

Encoded's payment orchestration layer can integrate with a wide range of global acquirers, gateways and open banking partners enabling merchants to work out the best possible terms and rates, while increasing conversion rates. It supports intelligent, dynamic routing that sends transactions to the most appropriate payment channel and least cost acquirer at the time. This increases conversion rates and improves cashflow.

Compliance made easier

Encoded's payment orchestration layer consolidates all payments through a single platform via its Payment Gateway that checks and validates data. Built-in security features, such as fraud detection and data encryption, protect sensitive customer information helping businesses to comply with regulatory requirements.



Five reasons to choose Encoded Payment Orchestration

1

Delivers least cost acquiring through optimised transaction routing to reduce payment costs.

2

Enhances security and compliance ensuring fraud prevention for increased customer satisfaction.

3

Simplifies payment management and reporting with a single provider to streamline visibility and save time.

4

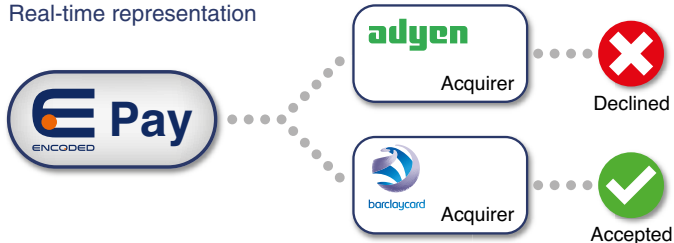
Enables global reach and support with simple, low-cost expansion of payment infrastructure.

5

Provides increased flexibility and scalability with one-to-many integrations.

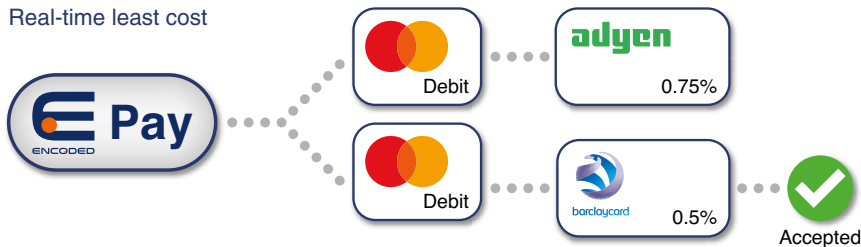
Increases Acceptance

Real-time representation



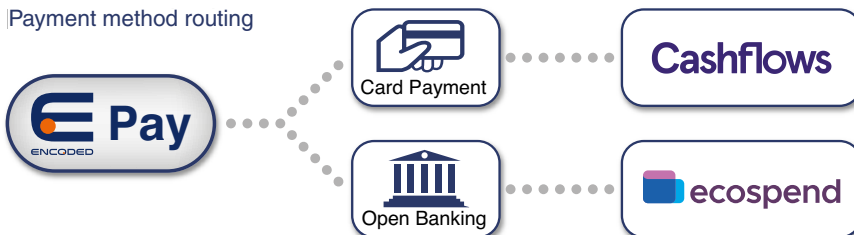
Reduce Costs

Real-time least cost

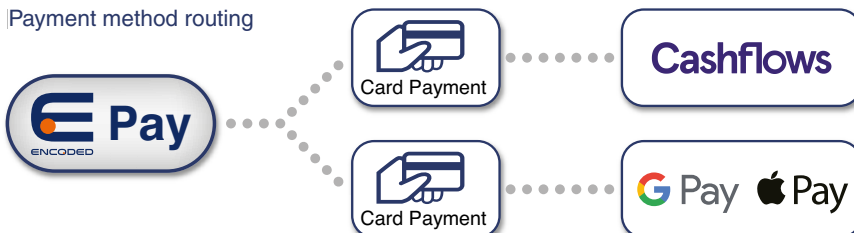


Uses Multiple Payment Methods

Payment method routing



Payment method routing



Features

- Easier integration - a payment orchestration layer with a feature rich, single and simple to use API enables easier integration with dozens of Acquirers and Payment Gateways to ensure greater settlement success
- Converged commerce - offers multiple payment methods including Apple Pay, Google Pay and open banking via one system for enhanced CX
- EMV 3-D Secure (3DS2) functionality out-of-the-box increases security
- A secure token vault enables the safe storing of card data for repeat use.

E-Commerce Payments

3D Secure, known as “Verified by Visa” or “MasterCard SecureCode” is now commonplace and is an essential part of any card accepting website or business that takes payments online. Users simply enter their card details in a secure eCommerce payment form and provide a secret password before the transaction is processed (acting like an online version of ‘chip and pin’). 3D Secure protects your business from chargebacks by adding an additional layer of authentication, which if left unmanaged, can result in serious fines or even blacklisting from card schemes.

Encoded e-commerce payment solutions integrate secure online payments into any website and can be created to match a company's individual site design, to keep the customer experience as seamless and secure as possible.

Our technology enables your customers to transact securely through your website and is proven to reduce costs through self-service including a reduction in PCI DSS compliance activities by 90%.

Mobile apps are popular for customer transactions. Designed to work in co-operation with other Encoded payment solutions, Encoded's mobile payment service can be integrated into any existing app, using our service API, iframe or by commissioning us to write a new app in its entirety. Encoded web payments and mobile apps can include QR codes where payment is performed by scanning a QR code from a mobile app.

Get ready for digital wallets

Alternative Payment Methods (APMs) are on the rise and Encoded is ready to meet the challenge. Digital wallets like Apple Pay and Google Pay continue to gain traction as replacement payment methods for traditional cash, credit and debit cards. Stored payment credentials, fewer clicks to purchase and pre-populated delivery information make digital wallets quick and easy to complete purchases securely and are becoming increasingly popular as a result. Encoded's solutions are designed to give consumers greater choice, enabling merchants to offer the latest payment options to customers, such as Apple Pay, Google Pay, Samsung Pay and Open Banking.

Features

- Customers can choose to pay securely by telephone or online
- Including online payments helps avoid peaks and troughs in call volumes
- Saves time and money on lengthy card scheme compliance testing
- Builds on existing investment and increases customer service opportunities
- Helps protect against customer chargebacks.



“We have successfully moved to a position where we take orders and card data is automatically stored for future payments without entering the contact centre environment. Repeat customers no longer have to enter their card details multiple times. This improves the agent and member experience while safeguarding security for everyone.”

Chief Operations Officer
at The Wine Society



IVR Payments

Encoded's Interactive Voice Response (IVR) card payment solution allows customers to make payments quickly and accurately without any agent involvement. It reduces agent transaction time and improves security both for you and your customers. The return on investment (ROI) compared to an agent servicing the same call can be significant.

Additionally, IVR enables customers to make card payments 24x7 and can be configured to reconcile with corporate account systems automatically. Automated IVR card payments are perfect for callers with a unique customer or invoice reference, providing authentication prior to taking payment. The solution is also ideal for managing seasonal spikes which would normally require temporary staff or costly overtime.

Features

- Removes agent risk from the payment loop
- Customers have a dedicated payment line to enter details via touchtone DTMF
- Once details are checked Encoded, as the payment service provider, authorises the transaction
- Comprehensive reports are available including user behaviour analysis.

Benefits

- Offers a secure 24/7 payment option
- Provides easy integration with existing business systems
- Costs less per payment in comparison to agents taking payments
- Helps cover seasonal spikes in demand for payment services
- Full system redundancy backup with a 99.99% uptime SLA
- Encoded is a Level 1 PCI DSS accredited supplier, a partner you can trust.



"We introduced the IVR solution from Encoded a number of years ago and cannot praise the system highly enough. Dramatic improvements in efficiency and call flow have boosted agent morale and tangibly enhanced the overall customer experience. What is more, Encoded IVR is a valuable tool that has helped us streamline our business processes and maximise our existing resources at no extra cost. It's a win, win situation."

Head of Customer Support
at First Port Property Services

PayByLink

Encoded's PayByLink allows your customers to pay securely by debit or credit card in a hassle-free way and at their own convenience. A one-time use link is sent to a customer's phone or email for them to open a simple payment form and respond with their card details.

PayByLink can be sent via SMS, Email, WhatsApp or Facebook Messenger and offers a safe way for customers to submit their card data. The unique link provides a pre-populated payment form to pay with a previously stored card or new details can be submitted in a convenient way. Time is freed-up to enable agents to handle more complex calls and revenue generating activities.

When used in conjunction with Encoded's Customer Engagement Platform – PayByLink increases customer service opportunities. Using SMS chat, the Customer Engagement Platform can promote the use of online services, broadcast details of mobile apps and invite customers to download additional product information. Encoded's intelligent campaign controller has the ability to handle most enquiries, only pushing conversations to a live agent when and if an enquiry falls outside set parameters. This enables a few agents to handle a large number of live customer engagements.

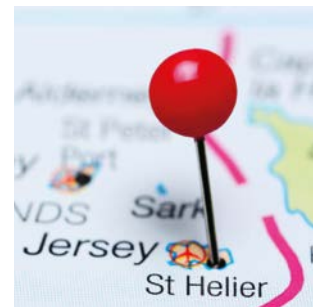
Governance is at the heart of everything Encoded does. Using PayByLink eliminates agent and network contact with any personal customer data, to help with General Data Protection Regulation (GDPR) compliance. PayByLink also supports PCI DSS compliance by helping to de-scope the contact centre and meet the Payment Services Directive (PSD2) by implementing Strong Customer Authentication (SCA).

Features

- Manual or automated, agents can generate and distribute payment requests or import a payment file to send automatically
- Multi-channel communications mean customers can pay by SMS, Email, WhatsApp or Facebook
- Real-time reporting shows PayByLink requests sent, received and used
- Customisable templates match brand style
- Data is stored and encrypted independent of your network or resources
- Real-time feedback.

Benefits

- Helps comply with GDPR and PCI DSS regulations
- Customers can pay securely at their own convenience
- Reduces levels of debt as it makes payments easier
- Frees up agents to focus on revenue generating activities
- Provides seamless integration with other business working processes
- Shifts chargeback liability to the card schemes
- One-click payment makes it easy for users to make a deposit, purchase or top-up products or services.



"We have found the easy integration between Encoded's solutions gives us more payment choices that benefit our customers. PayByLink, for example, offers a great option for a secure and convenient way for customers to pay using their mobile devices, without compromising their data."

Finance Operations Manager
at Jersey Telecom



Agent Assisted Payments

Encoded's Agent Assisted Payments solution enables secure contact centre voice payments where customers enter their card details. It bridges the gap between providing a personalised customer service and enhancing security, whilst reducing the often heavy, financial costs of PCI DSS compliance.

Customers use their touchtone keypad to enter their card details, whilst staying connected to the contact centre agent throughout the payment process. During the call, contact centre agents are provided with real-time, on-screen feedback but are protected from viewing any sensitive card details.

Premium Agent Assisted Payments includes tokenisation, which enables card data to be stored for future payments as a token. This means that returning customers are not required to enter their card details multiple times improving CX and building loyalty.

Tokenisation allows contact centres to be outside PCI DSS scope, as no real cardholder data enters the environment and therefore makes it a less attractive target for data hacking. Additionally, implementing Encoded Agent Assisted Payments significantly reduces the time, cost and resource required to complete PCI DSS Self-Assessment Questionnaires (SAQs) for a company to become PCI compliant.

Encoded's approach to tokenisation is acquirer-agnostic, meaning merchants can benefit from intelligent routing for ongoing transactions too, not just one-off payments. With Encoded, merchants are not tied to the acquiring bank that completed the original customer transaction, giving them greater flexibility

and control over their payment processing, and the peace of mind that changing acquirer does not mean tokens are lost. An additional benefit is that in the event of poor reliability or efficiency, acquirers can be easily removed from the routing options by Encoded. This ability to make changes easily ensures that customer satisfaction is further protected from possible fraud or poor service.

Features

- Includes real-time verification of card details and card tokenisation
- Integrates with existing CRM, finance and customer systems as standard
- Agents are provided with real-time, on-screen feedback during the call.

Benefits

- Reduces the financial and operational costs of security compliance
- Demonstrates commitment to your customers' security
- Streamlines critical payment processes
- Enables agents to provide personal customer service.



"We were looking for a technology partner with a proven track record in delivering fast, efficient, highly secure payment solutions. Encoded fitted our requirements perfectly. It was able to demonstrate a long and successful heritage along with the drive we need to support our growing number of blue-chip clients. Encoded offered us a very attractive package in terms of price competitiveness, performance and service value. We were confident we could trust them to help us descope our payment activities and enhance our PCI DSS compliance for these clients."

Chief Technology Officer,
Sigma Connected



Add Fraud Prevention capabilities to the mix for superior protection

Encoded's Fraud Prevention Platform (FPP) is a new payment solution that helps reduce fraud and increase the number of successful MOTO (Mail Order Telephone Order) transactions. When combined with Encoded's Agent Assisted Payments solution, instead of notifying the customer that a transaction has been declined, an agent can simply advise them that an additional level of validation is required. Different organisations can choose from a number of options to validate the customer's information.

All-round benefits of Encoded's Fraud Prevention Platform

- Removes the risk of fraud to increase the number of successful payments
- More successful transactions reduce lost revenue from chargebacks and declined transactions
- Added authentication process makes customer payments more secure
- Frictionless, verified payments maximise transaction conversion
- Ensures contact centre and MOTO transactions compliance with SCA (Strong Customer Authentication) and PSD2 (Payment Services Directive) regulations.

Master the art of frictionless payments with Encoded

Encoded payment solutions are easy to integrate with contact centre systems and processes. They have been designed to work cooperatively by sharing stored card details between solutions and enable card holders to use the service of their choice without having to re-enter card details.

Encoded solutions free up your agents to focus on customer service, a key competitive differentiator for today's businesses. Join our growing community of Encoded users and fast-track your way to frictionless payments in the contact centre.



"The Encoded team is a joy to work with. The implementation process was extremely smooth and their responsiveness is second to none."

Simplifying Secure Payments with Encoded



ENCODED

simplifying secure payments

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About Encoded

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Encoded understands that customers like to pay in different ways, whether online, via self-service options or speaking to a real person.

Encoded's payment solutions help organisations to remain PCI DSS compliant and protect customer data while offering excellent customer experience (CX). Customers include– Mercedes-Benz, BMW, Mini, Toyota, The Wine Society, LUSH and a host of utility companies including Jersey Telecom, Shell Energy and Severn Trent Water.

Take a closer look at Encoded's secure automated payment solutions

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For more information please visit

www.encoded.co.uk