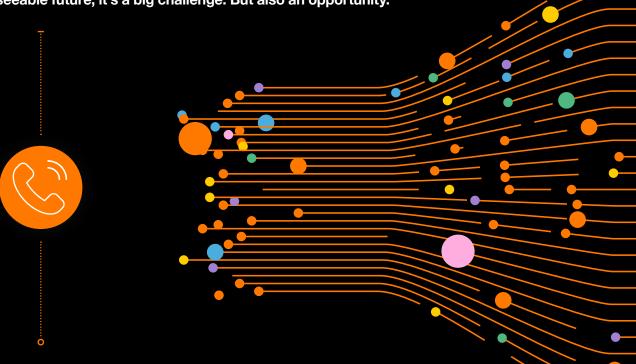


## The changing payments landscape

Contact centers are increasingly handling direct sales to customers, which means taking payment over voice or digital channels. With rising compliance pressures, increasing fraud, and agents working from home for the foreseeable future, it's a big challenge. But also an opportunity.



# How is remote payment changing?

Over-the-phone payments have been common for decades, and online shopping is now the preferred way to buy for many consumers. But there can be a disconnect between sales or customer service interactions via voice or messaging, and completing the transaction.

Transformed proactive customer service has become a key component in omnichannel customer outreach and engagement. Most companies are now equipped to generate revenue through their contact centers, but they must provide a consistent, end-to-end journey. During the COVID-19 pandemic, lockdown measures meant agents had to work from home, and contact center agents could not guarantee the security and confidentiality of remote payments. The result? Missed opportunities, complex sales process and declining customer trust.

# Payment Card Industry Data Security Standard

The baseline of expectations around contact center payments originates in the Payment Card Industry Data Security Standard (PCI DSS). While it is not formal legislation, there is a growing expectation for companies to adopt these standards.



### **Trusted partners in payments**

Orange Business Services and Voxpay have partnered to offer an efficient solution to the compliance and customer trust challenges with an omnichannel, secure remote credit card payment application.

Security is key: 62% of consumers will stop buying from a business for several months following a breach



#### **Customer needs**

- Booming demand for remote transactions
- Consumers are wary of reading their card details aloud to a contact center agent
- Expectation of being able to pay across voice and digital

#### Companies challenges

- Long, sensitive and costly processes to comply with PCI DSS standards
- Increasing card fraud
- Agents working from home make it impossible to guarantee security
- Abandoned carts when agents direct customers to complete transactions online



# **Voxpay & Orange Business Services have the solution**

Orange Business Services can provide contact centers with with the Voxpay solution that is PCI DSS-compliant and that customers trust. Together, the two companies offer an omnichannel solution that gives customers the option to pay securely over the phone or almost any other appropriate channel. It's natively integrated with Orange Business Services' portfolio of contact center solutions, regardless of the technology, plus it's simple to install and scale globally.

#### **Benefits**

Pay securely over the phone or almost any other appropriate channel, be it Pay By Link, SMS, email, WhatsApp or chat

No sensitive data goes through the contact center – instead, it is routed through Voxpay's secure hosting

Powerful new contact center sales strategies across upselling, crossselling, new revenue sources and new sales opportunities

Huge administrative, cost saving and new revenue source for customer service operators

No need to install firewall or other complex measures to secure payments A unified and confidential interface for agents to assist with payment

Significant time savings for contact center agents

Conversion rates of over 90%

Fewer abandoned baskets

Some customers have noticed that their average cart value is more than 110% higher when ordering by phone with Voxpay



#### Case study

## Handling a Black Friday spike in orders during lockdown

A global information technology provider needed a simple solution to become PCI DSS-compliant, and homeworking made it prohibitively complex for agents to handle small but regular omnichannel purchases. With a tight Black Friday deadline looming, Orange Business Services enhanced the client's Genesysbased Cloud Contact Center with Voxpay secured payment application. A pilot was run in the US before the global rollout of 5,000 agents. This provided end-customers with security of payment and ease of purchase, resulting in faster processes, increased conversation rate and lower cart abandonment rates.



# Why Orange and Voxpay?

With Orange Business Services and Voxpay, complying with PCI security standards has never been easier.

#### **Orange Business Services**

An experienced network-native digital services company you can trust:

- World's largest network designed to deliver reliability and security in 220+ countries.
- Technology agnostic and superior understanding of the CX market.
- Proven ability to deploy solutions and manage complex ecosystems integrated with connectivity, contact center, automation, data analytics or business applications.

#### **Voxpay**

- Multi-Bank, Multi-PSP: compatible with most banks and payment service providers. Universal API interconnects with most payment systems.
- PCI-DSS 3.2 level 1 certification, the most demanding standard in terms of security for the transfer of bank data.

## Find out more about our remote secure payment solution for Contact Centers

#### Visit:

www.orange-business.com/en/products/secure-remote-payment-secure-contact-center-remote-payment-processes

