



Card by Phone
Unattended Order Taking

Take Credit Card Orders over the Phone

0333 332 0000



Card By Phone

Hosted Credit Card Transactions

Card by Phone is a hosted service that lets callers conduct unattended credit card transactions over the phone. A customer can place an order, get card authorization and leave all the details required to fulfil the order in a single call without the need for operator assistance.

Card by Phone is the ideal solution where micro billing by telephone for low value items is required.

Once the phone credit card transaction is complete, data collected from the caller can be transmitted to your order fulfilment systems via Email, Fax or HTTP. Intangible products, such as web content, SMS and MMS messages to mobiles, or downloads via FTP or WAP can be delivered directly using one of X-on's Fulfilment Modules.

Location Independent

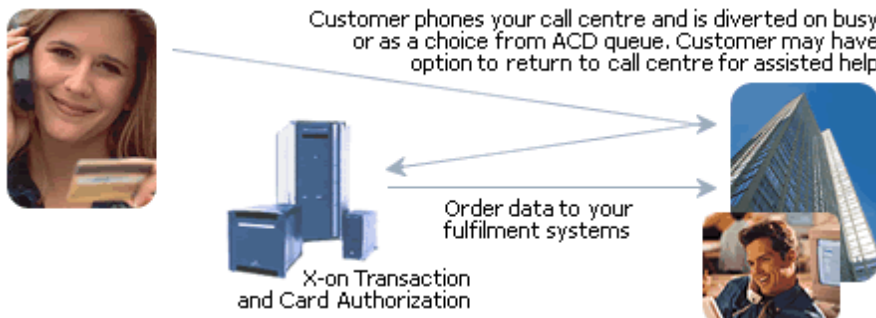
The hosted service means you don't have to invest in costly IVR infrastructure. Charging is transaction based, with the option of a low set-up charge 'standard' service based on product codes, or a customized service that guides the caller through the products or services you offer.

The Card by Phone service can operate on a stand alone number, such as 0800 Freephone or 0870 National Rate, or it can operate as an overflow for an existing call centre, taking orders when peaks of traffic mean callers would otherwise queue or give up.

Stand Alone



Call Centre Overflow



BENEFITS

- Fraction of the cost of operator assisted transaction (less than 5%)
- Reaches a wider range of customers, including mobile users and those without Internet access
- Customer concerns over Internet security allayed
- Merchant account need not be enabled for Internet transactions
- Full checking of AVS (address details) and CV2 (security code) for fraud prevention
- Can operate as stand-alone or as an overflow from attended Call Centre
- Direct link to fulfilment mechanisms for complete unattended self-service

For more information read on or call **Sales** on **0333 332 0000**.

Sales: 0333 332 0000
Email: info@x-on.co.uk
Web: www.x-on.co.uk

Order Processing

The basic Card By Phone service requires the caller to enter the product code and quantity of each product which they wish to order. A 'product' can be something tangible, such as a book or a CD, or intangible such as access to download software or on-line content. Products can also include information delivered to mobile phones and subscriptions or tickets to events.

Once items have been selected, the system confirms the price, plus any delivery costs and moves on to prompt the customer to enter credit card details, which can include address, postcode and security code information. The credit card transaction takes place while the caller is on the line, and they will get confirmation of whether it has been successful.

Additional information required to complete the order can be gathered. Full delivery name and address can be captured using X-on's NameSpell technology.

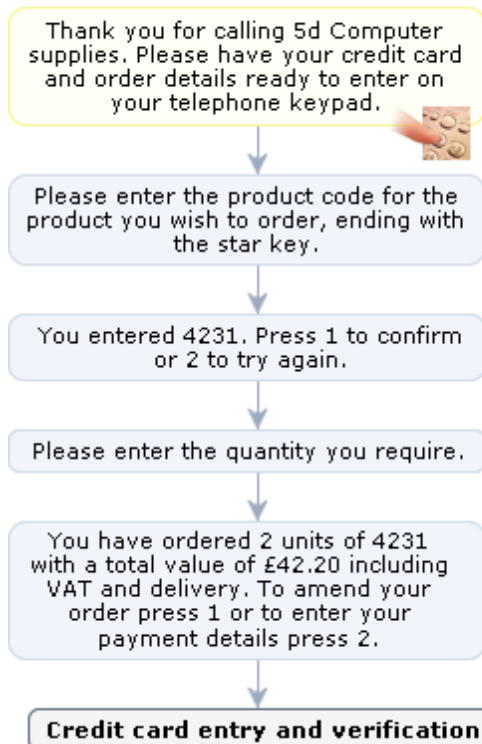
Custom Card By Phone services can prompt callers according to a script you define and can include options to hear additional information and be prompted for products via name rather than product code. The customer can be given the option to abandon the transaction and be forwarded to a live operator for assistance.

Sample Call Flow

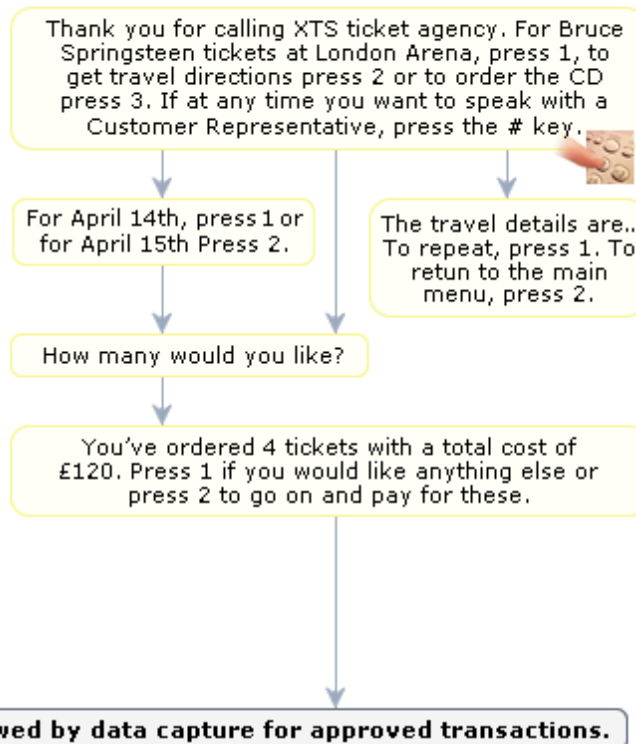
The 'call flow' is the series of messages the caller hears and responds to when calling the Card By Phone service. The options available in the Standard Service can alter this and the Call Flow may be completely altered in the Custom Service.

In the simplified examples below, the messages that can be recorded specifically for your service are coloured **yellow**, the system messages are coloured **blue**.

Standard Service



Custom Service





Order Fulfilment

A successful order transaction can result in either data being sent to your systems so that the order can be completed, or for intangible items X-on can fulfil the order immediately. There are a number of Fulfilment Modules for each option. A separate datasheet gives more information on each of these:

Client Controlled Fulfilment		X-on Controlled Fulfilment	
Email	Order details and other information collected from the customer are sent to a specified email address.	Web Content Control	Access to web content is enabled by a PIN code generated from the authorized transaction. X-on provides a mechanism to secure access for a fixed time period.
Fax	Order details and other information collected from the customer are sent to a specified fax number.	Web Download	A PIN code gives access to a single download of a software or content file.
HTTP	Data is sent to a web server as an HTTP Post . This can be encrypted.	SMS Delivery	Content can be delivered as a text message. X-on's gateway supports full binary SMS formats to enable ring tone and logo delivery to a wide range of mobile makes and models.
XML	Data is formatted as an XML document before being sent to a web server as an HTTP Post.	MMS Delivery	X-on can arrange delivery of MMS content to MMS enabled phones.
		WAP Delivery	A unique WAP bookmark can be delivered to a mobile to enable download WAP content.

Options available with Standard Service

Service Specific Audio

- Greeting message
- Goodbye message

For Each Transaction

- Maximum value per transaction
- Minimum value per transaction
- Maximum value per card per day/week/month
- Delivery charge to apply
- Acceptable card types
- Request CV2 Security Code for authorization
- Request numerical address
- Request postcode for authorization
- Unique PIN Code generation

Management

- The web based control panel allows total management of your account, including adding amending products and altering any of the options detailed above.
- Detailed customized reports are available in real time and additional reports may be delivered by email or fax on a daily, weekly or monthly basis.

For Each Product

- Unique product code
- Cost
- Maximum quantity per order
- Quantity discount

Data Capture

Optional data captured for approved transactions:

- Name
- Account number
- Delivery address through postcode
- Fixed phone number
- Mobile phone number and type

Name and address are collected via X-on NameSpell technology with postcode lookup.

Additional Options for Custom Service

Service Specific Audio and Call Flow

- Per-product description audio
- Optional help and information menus
- Caller transfer to manned helpdesk

Data Capture and Confirmation

- Audio capture from caller for delivery via email
- Order confirmation by SMS