



Card by Phone
Unattended Rental Payments

Credit and Debit Card Payments via Phone



0333 332 0000

Card By Phone

Hosted Credit Card Rental Payments

Card by Phone is a hosted service that lets callers conduct unattended credit and debit card transactions over the phone. A tenant can make a payment, get card authorization and leave all the details required in a single call without the need for operator assistance.

Where debit card transactions can be encouraged, considerable savings can be made by avoiding fixed percentage credit card transaction fees.

Once the transaction is complete, data collected from the caller can be transmitted to your rentals processing systems via Email or HTTP.

Feature Rich at Minimal Cost

Card By Phone is a hosted service with charging on a per transaction base, which means you don't have to invest in, or maintain, costly IVR infrastructure.

The Card by Phone service can operate on a stand alone number, such as 0800 Freephone, 0870 National Rate, 0871 Fixed National Rate, 0844 Lo-Call, an 0207 London number, or an existing telephone number. It can also operate as an overflow for an existing call centre or switchboard, taking payments when peaks of traffic mean callers would otherwise queue or give up.

SERVICE FEATURES

- Customers using the IVR (automated phone service) will call the stand alone number which will be forwarded to a dedicated DDI number on X-on's hosted system.
- The tenant will be uniquely identified by their mobile number (other forms of unique identification are supported).
- The amount to be paid can be entered, or alternatively a list of customer balances referenced by mobile number can be entered in which case the 'entire balance' can be paid.
- Required details from a Debit Card can be entered (card number, start date, expiry date), or for repeat transactions a 'reminder PIN', typically the last 4 digits of the card number, can be entered.
- Additional security information can be entered if required as a fraud prevention measure and to prevent chargebacks (numerical address, postcode, CV2 security code).
- Upon completion of the payment the customer will receive a unique reference number.
- At the end of each day, a summary report, typically in the form of a .csv text file, will be sent to the client for automated processing on payment systems. The method of delivery will either be by automated email or FTP to a web server.
- An administration interface displays details of each transaction through the system.
- X-on uses payment service provider Protx (www.protx.com) to make real time card transactions. This enables payments to be made directly to the council's own merchant account without any payment handling by X-on during the transaction.

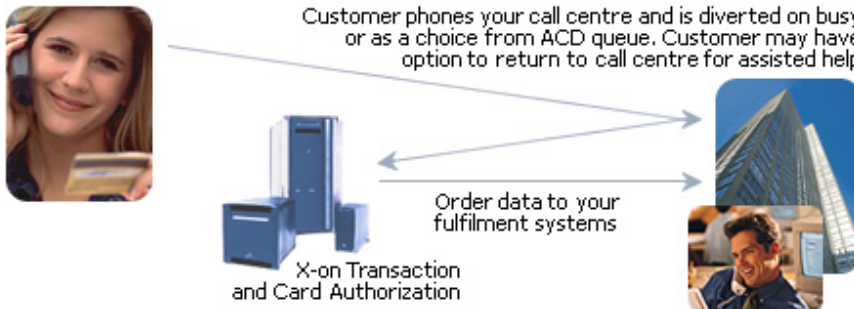
Rental Payments by Credit Card

Call Flows from Tenant to Your Fulfilment Systems

Stand Alone



Call Centre Overflow



BENEFITS

- Fraction of the cost of operator assisted transaction (less than 5%)
- Option for payment via Phone using Credit or Debit card
- Reaches a wide range of tenants, including mobile users and those without Internet access
- Customer concerns over Internet security allayed
- 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

Peace of Mind

Card By Phone is a wholly owned product of Storacall Technology Ltd T/A X-on, incorporated in 1979 and since wholly involved in the development and sales of voice telecommunication products. X-on has interconnects with the UK Telephone Networks and the Internet at dual resilient data centres in London's Docklands and Framlingham, Suffolk.

The client base ranges from small enterprises to the FTSE 100 quoted and public sector organizations. X-on recognizes that quality of customer service is a key concern to organizations wishing to outsource and prides itself in a client base that will attest to a personal and responsive approach.

For more information please call **Sales** on **0333 332 0000**.

