Leading the way with ever-simpler, smarter payment methods

Omnichannel digital payment solutions that revolutionise how organisations take and make payments

Contents

A little about PayPoint

For over 25 years, the PayPoint Group has enabled payments and commerce for the public and private sectors, connecting millions of consumers online and offline with over 60,000 retailer partners and SME locations.

We have continued our diversification to digital payments, helping organisations seamlessly and effectively serve their customers. Our market-leading omnichannel solution – MultiPay – is an integrated solution offering a full suite of integrated payments across cash, Direct Debit, cards, Open Banking and support tools.

Over 450 clients in central and local government, energy, utilities, and banking trust us to deliver more than 600 million payments a year for their customers, all certified to the highest security standards of IS027001.

As the demand for secure, convenient payment solutions grows, we remain at the forefront of the industry. We're constantly evolving, innovating and adapting to meet the needs of clients and customers, today and tomorrow. Through our extensive retail network, industry partners, and cutting-edge technology, we're perfectly positioned to continue leading the way in the bill payment industry.

600m payments annually

+£7m distributed each week

30k PayPoint Retailers

100hr average store opening hours per week

19 secs fastest redemption of cash from issue

99% of customers within 1 mile of a PayPoint store

13 voucher redemption per second at peak

Trustpilot ★★★★★

146.4m cash bill payment transactions

450+ clients across multiple sectors

33.6m MultiPay payment transactions

£7.1bn card processing value

Crown Commercial Service Supplier

Source: *PayPoint internal figures*

PAYMENT AWARDS 2022
Social Inclusion Project of the Year
WINNER: PayPoint & ClearBank

FSTECH AWARDS 2023
Financial Inclusion Award
WINNER: PayPoint & ClearBank

THE CARD & PAYMENTS AWARDS 2023
Social Inclusion in Financial Services Awards
WINNER: PayPoint & ClearBank

OPEN BANKING EXPO AWARDS 2025
Best Sector Initiative
WINNER: PayPoint & OVO

The benefits of payments with PayPoint

A streamlined customer journey

Significantly improve the customer experience with a shift to self-serve.

Real-time data

See the live data of transactions as they happen across all channels.

Greater automation

Enjoy a reduction in back-office manual tasks.

Greater integration

Integrate our payment solutions into upstream software or portal access for a single data view.

More security

PCI DSS Level 1 compliant, with flexible payment channels that take PCI scope away from the client.

Better manage arrears

Automated ways to efficiently chase payments.

A simplified process

Integrated payment channels make it easy for customers to use and to switch.

Increase cost savings

Efficiencies result in 10 - 20% savings and greater transparency.

Integrations

By leveraging APIs, web portals, and seamless connections to your CRM, PayPoint's integrations bridge the gap between business applications.

We help you boost efficiencies and eliminate silos with;

Effortless data flow

Streamline customer payment information, bringing cash and digital payment activity directly into your CRM.

Automated customer communication

Capabilities to reach out to customers with care, engaging with them sensitively and responsibly.

Improved customer experience

Deliver exceptional service with a holistic understanding of your customers.

Data-driven decisions

Make informed choices based on consolidated and up-to-date customer data.

Real-time visibility

Gain a holistic view of your business with consolidated data across all payment channels. Make informed decisions faster with up-to-date customer insights.

CRM as your hub

Consolidate all customer payment transactions and data within your CRM, creating a central repository for a 360-degree customer view.

Increased productivity

Reduce manual tasks with automated messaging and free up your team to focus on high-impact activities.

PayPoint Testimonials

See the success stories from customers who have transformed their digital customer engagement and sales using PayPoint payment solutions.

"

Our core purpose is to speed up and de-risk the payments process for businesses. We're now at a point where our growth is exponential and with that comes the responsibility to ensure we offer all the same checks and balances as a mainstream bank. Confirmation of Payee is fundamental to that growth and service provision. Without PayPoint's partnership we wouldn't have been able to provide the unequivocal peace of mind that CoP offers to customers, which is now protecting their payments every day.

Steven Redmayne,
Head of Product, Telleroo

PayPoint's OpenPay solution was implemented swiftly, and we are now able to distribute funds quickly, conveniently, and securely while making savings in terms of cost and resources. We have complete visibility and control over how and when vouchers have been redeemed due to the comprehensive reporting. Most critically, our residents can obtain the financial assistance they require in a timely and secure manner.

Alex Westran,
Service Manager –
Cost of Living Support Hub,
Sheffield County Council

PayPoint's AIS tool has enabled our advisors to achieve an almost instant, real-time view of people's financial circumstances, meaning they can offer their advice faster and more efficiently and reduce the number of clients who drop out of support because of difficulty in gathering data. Its impact upon wider application, in increasing the number of people we can help take action against debt, are hard to overestimate.

Charlotte Blizzard-Welch,
CEO, Citizens Advice Stevenage

"

PayPoint MultiPay

MultiPay is our innovative omnichannel payment solution, supporting a totally seamless payments journey by integrating into a range of payment scenarios. It builds on the traditional card and Direct Debit services with enhanced outreached capabilities to prompt and offer self-serve options to customers, for greater flexibility and convenience.

MultiPay has the potential to revolutionise the way organisations - from government and local authorities to social housing and charities - take payments. It offers them a cost-effective and simple digital transformation through improved customer journey and intuitive self-serve tools.

With our suite of APIs, which can automate payment collections, MultiPay can be offered as a white labelled app or branded payment webpage. Simple to integrate into existing CRM solutions, it enables an end-to-end digital solution with branded payment sites and in-app payments. These can be hosted by PayPoint or embedded into existing systems.

For organisations, MultiPay helps reduce the cost of collections and increase arrears payments. While customers enjoy an enhanced digital payment experience with our range of sensitive and flexible payment options.

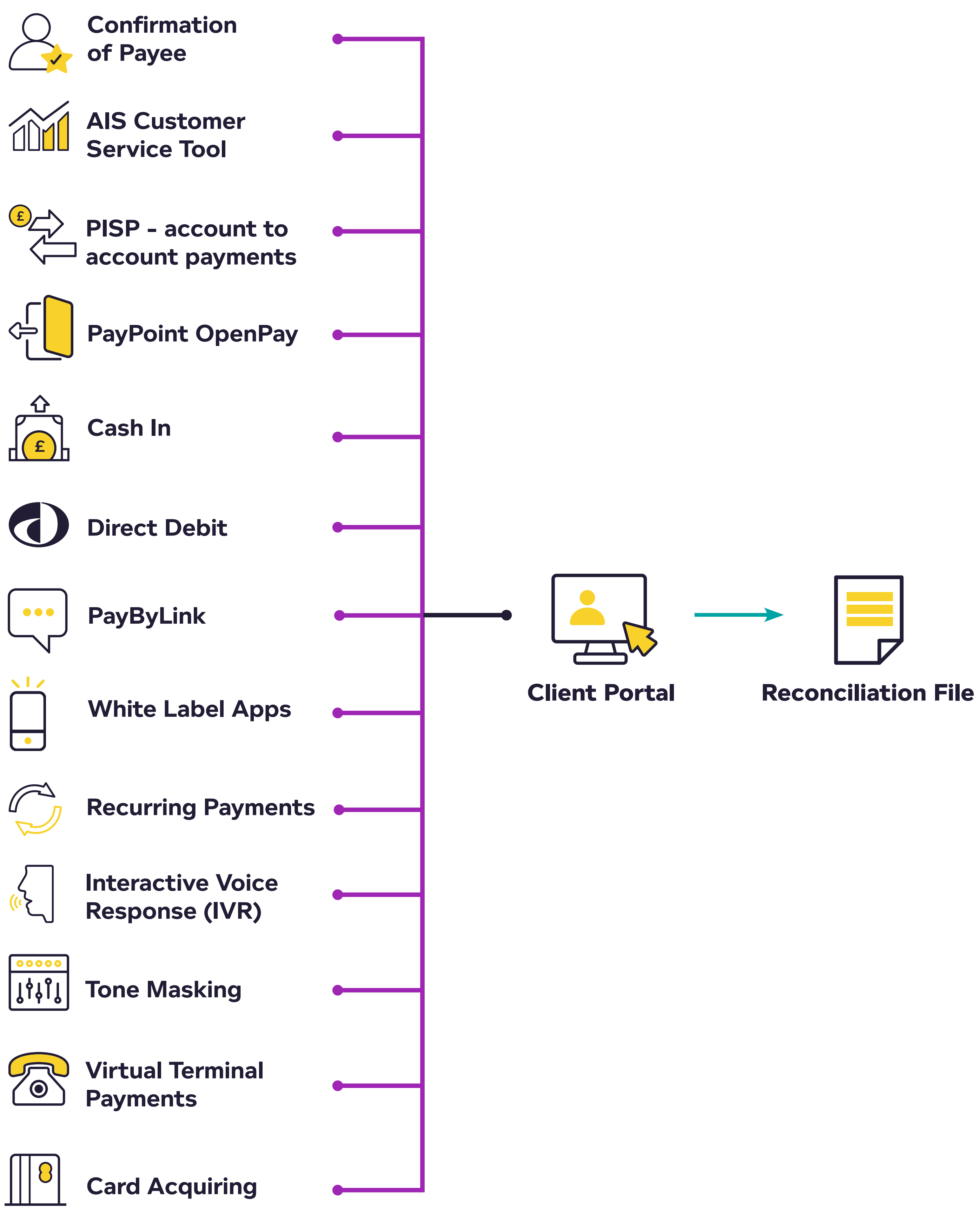
For organisations

MultiPay helps reduce the cost of collections and increase arrears payments.

MultiPay Diagram

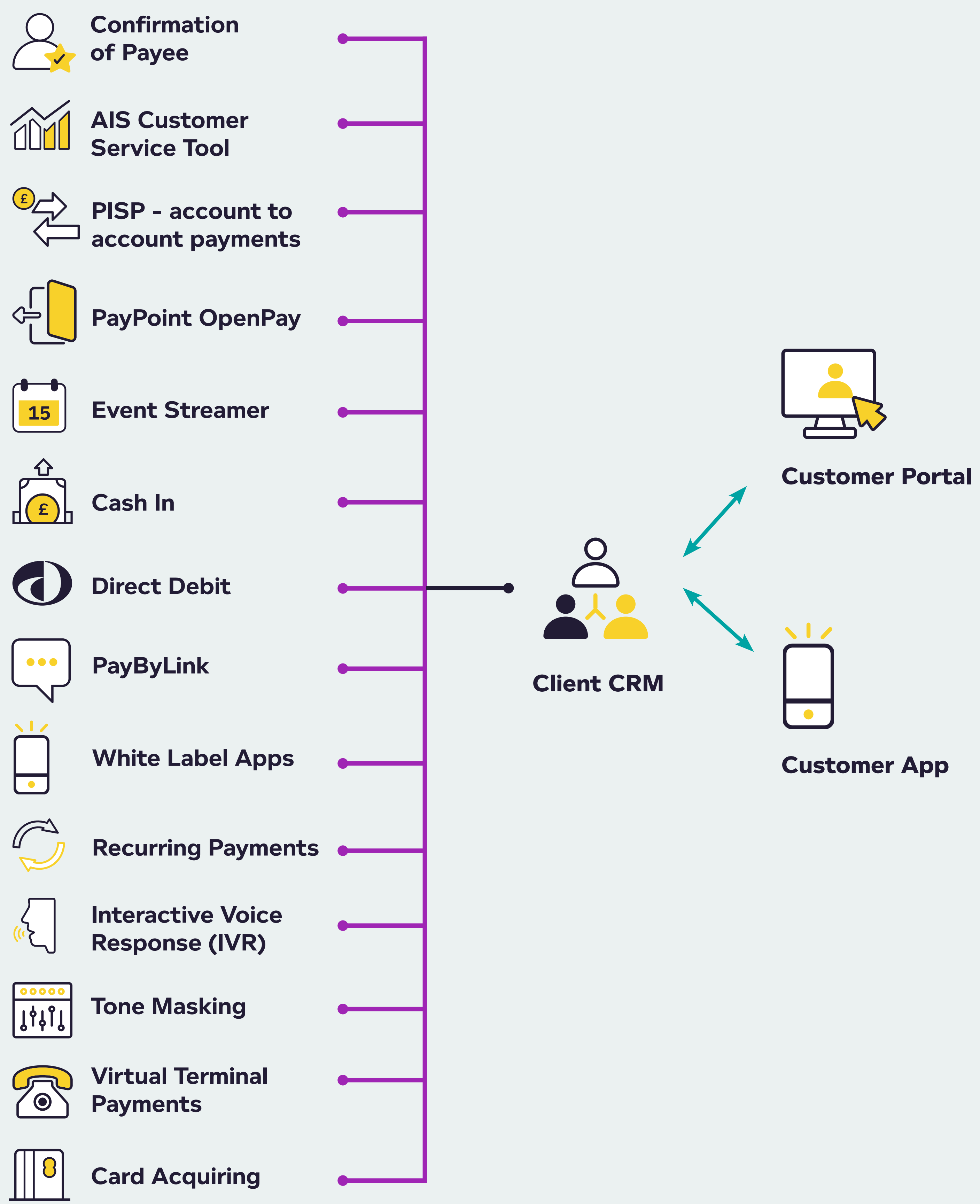
MultiPay Lite

Delivered through a web portal with most solutions taking up to five weeks to implement



MultiPay Integrated

Using API's to connect to existing client systems with a three to six month implementation



Open Banking Solutions

Confirmation of Payee (CoP) and Payer Name Verification (PNV)

The PayPoint Confirmation of Payee (CoP) and Payer Name Verification (PNV) services offer greater assurance to organisations. They help avoid making accidental, misdirected or potentially fraudulent payments, and ensure payments are collected from the correct account.

CoP and PNV checks are a great weapon in the fight against fraud and scams as they ensure the details of the account given by the Payee and the Payer match the account number, sort code, and name registered with the bank.

All major banks have incorporated CoP checks into their online banking and mobile apps for personal and business customers making payments to new payees.

PayPoint is the first UK non-banking service provider to offer CoP and PNV to organisations to verify account details in real-time at any point in the set-up or payment process, through APIs or a web portal.

This unique product offers a simple and cost-effective solution to help organisations avoid costly and time-consuming errors while reducing fraud.

Single check or batch upload

Checks can be done individually or in bulk, at any stage of the on-boarding or payment cycle. They can also be carried out retrospectively on existing accounts, such as employees, suppliers or other historic payees.

The checks provide real-time results unlike other account checking products on the market, which are based on data that may be out of date, or simply indicate that an account is active.

Checks include

- Bank details against the name of the payee or payer
- Account holder deceased
- Minor permutations i.e. Daniel Smith / Danny Smith
- Validation of account type – business or personal
- Account switching notification
- Confirmation of checks performed in last six month

The benefits to you

Know your customer

Check customer account details as part of an on-boarding process and before making payments to them.

Ongoing payee checks

Validation that invoice payments are to bona fide business accounts and not personal accounts, reducing the risk of fraud.

Manage your payroll

Checking of new employee bank account details and verifying account change requests for current employees.

Onboarding new suppliers

Ensuring correct account details are captured as part of a supplier set-up process.

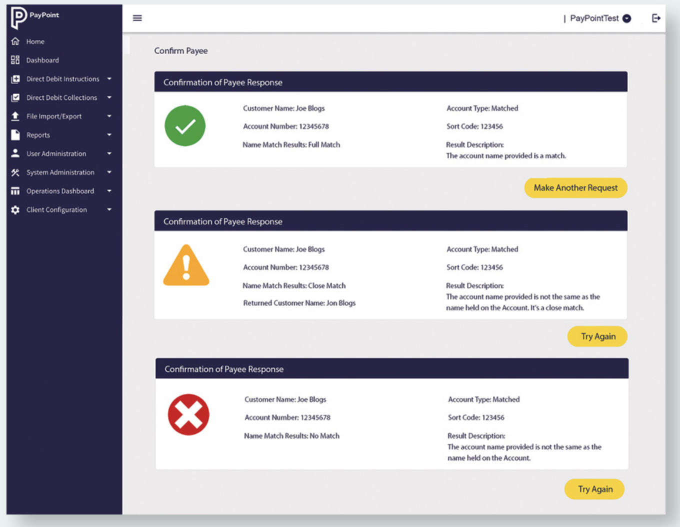
Direct Debit set-up

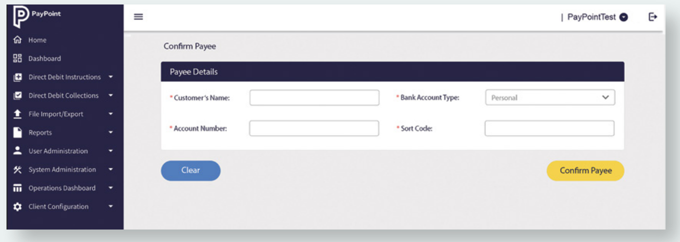
Checking that a customer setting up a Direct Debit is the account holder, reducing the risk of an indemnity claim.

Regulatory compliance

Aid compliance with Modern Slavery and Anti Money Laundering legislation by avoiding payments to 'bad actors'.

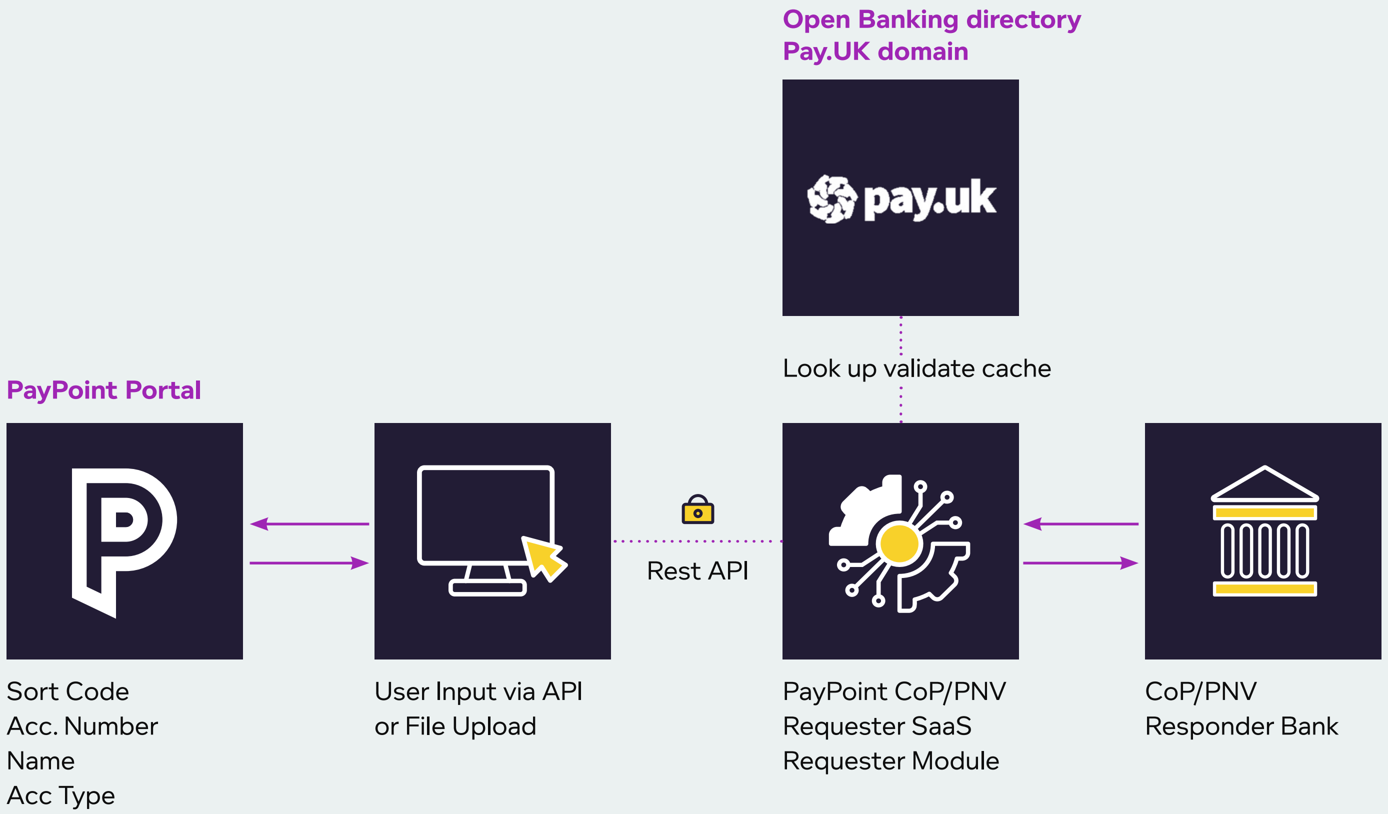
Easy to use portal





CoP and PNV process

The services can be accessed via a web portal or API and implemented within two to four weeks. We've established APIs and documentation as well as a sandbox environment to allow technical teams to test their solution prior to production use.



Account Information Services (AIS) - Customer support tool

PayPoint's customer support tool is an Open Banking Account Information Services (AIS) solution that enables organisations to make better-informed affordability, credit and customer support decisions using secure, real-time financial data. By providing instant access to verified income, spending patterns and overall affordability - without the need for paper statements or manual uploads - it removes subjectivity from financial assessments and significantly improves operational efficiency.

Using Open Banking standards and APIs, the tool connects to multiple banks and financial institutions and, with the customer's consent, delivers a clear, categorised view of transactional data, including income, committed and essential spend, benefit receipt, residual balance and whether affordability is improving or worsening. This insight supports a wide range of decisions, such as suitability for discretionary credit, setting appropriate debt repayment plans, defining eligibility for payment freezes, choosing the best day to collect Direct Debit payments, and assessing the ability to repay a loan, while also helping customers understand how much credit they can realistically afford.

The solution also enhances KYC processes by using real-time, verified bank data to confirm account ownership, proof and source of funds, reducing fraud risk and eliminating manual checks. Delivered via an intuitive portal or API, the tool is designed for non-specialist teams, shortening call times by collating and presenting accurate financial information in seconds, and allowing agents to focus on delivering better customer outcomes. Full consent management and compliance are built in, with FCA authorisation and alignment to PSD2, PSR, GDPR and Open Banking standards.

The benefits to you

Assess income and affordability data

When on-boarding consumers, the tool helps you decide whether Direct Debit or prepaid tariffs are the best option.

Review discretionary credit

The tool helps you assess for discretionary credit or payment freezes.

Set debt repayment plans

Tailor plans to each individual by assessing income and committed and necessary expenditure, to understand disposable income each month.

Optimise Direct Debit collections

By automatically assessing the day of the month with the highest balance.

Credit analysis data points

Bank balance

A simple numeric value showing the current balance of the customer's account.

Recipient of benefits

A simple Yes / No response to whether a customer is in receipt of benefits, not the level of benefits they receive.

Affordability

This is based on the balance of the customer account at the end of the month and if the position is improving or worsening.

Remaining spend

This shows all other outgoings that are not considered necessary or committed.

Committed spend

The total of all direct debits and standing orders in a customer's account over a three-month period.

Available residual balance

The account balance remaining at the end of each month - including all income, minus all expenditure averaged over a three-month period.

Approved overdraft

The total amount of overdraft facility available to the customer.

Overdraft utilised

Shown as a % of how much of the customer's overdraft was used when the check was carried out.

Necessary expenditure

The total of supermarket, transport and petrol payments over a three-month period.

Income

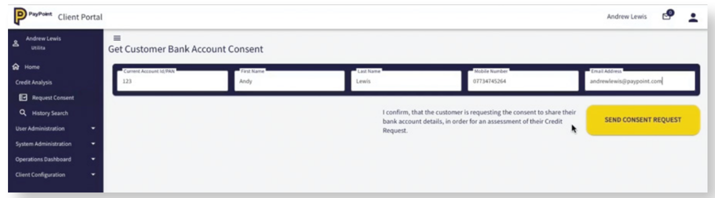
All income generated over a three-month period.

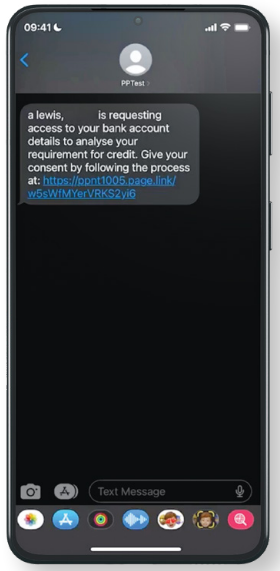
Consent and analysis process overview

Consent process

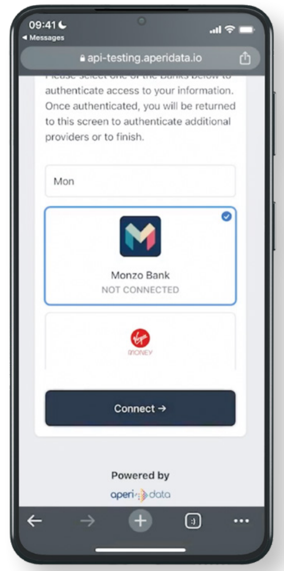
The customer support agent inputs the customer's ID or PAN, mobile number, and email address and then presses the consent button.

The agent explains that the customer will receive a text message to confirm the bank account they wish to share the details of.

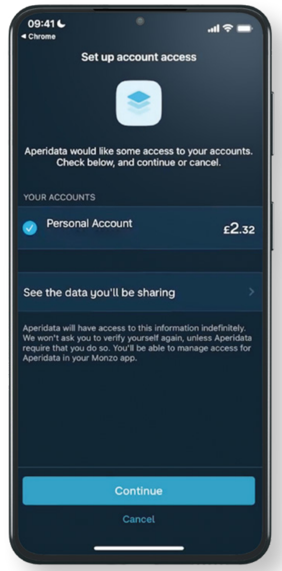




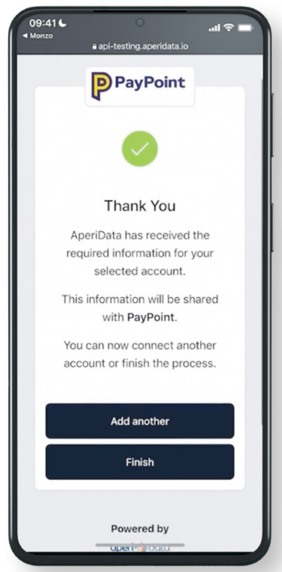
When the customer receives the text message with the dedicated link, they click to begin the consent authorisation process.



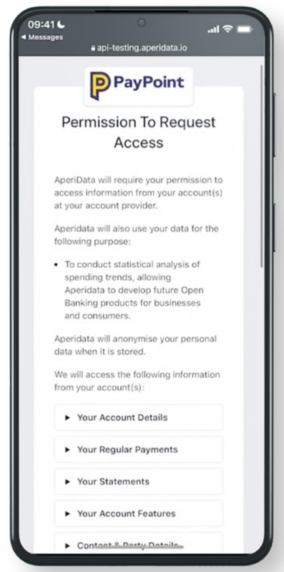
The customer is presented with the privacy policy, which they must agree to before proceeding.



Once approved, the customer can either type the name of their bank or scroll through the list. We have over 20 banks to choose from.



Once they have selected their bank, their selected banking app will open on their mobile or web browser.



The customer can share the details of multiple bank accounts if necessary.

Analysis

3 Months Analysis Summary	
Income	£191.00
Committed Spend	£0.00
Necessary Spend	£0.00
Remaining Spend	£128.90
Recipient Of Benefits	No
Available Residual Balance	£0.69
Affordability	(Worsening)

Once the consent authorisation has been approved, the customer support agent has access to the customer's transaction history.

The agent has a summary view of the customers finances which includes income, committed spend, necessary expenditure, whether they are in receipt of benefits, their available residual balance, and the total customer affordability, which is also graded as improving or worsening.

The income transactional information shows any payments made into the customer's account, the payment description, category and amount.

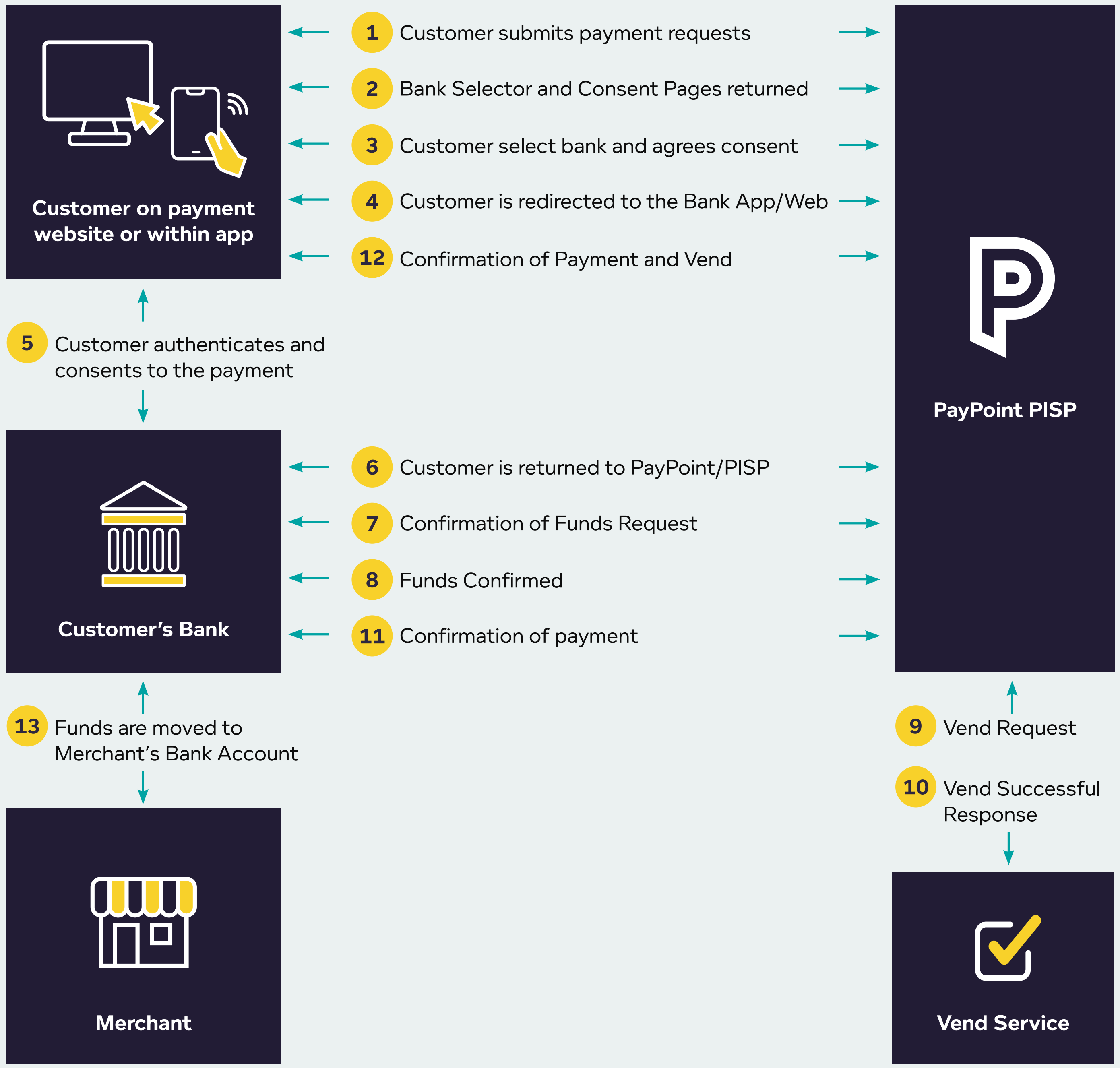
Last 120 Days Transaction Summary		
Bills and Services	£554.98	BreakDown
Eating Out	£20.75	BreakDown
Groceries	£8.40	BreakDown
Income	£1,745.75	BreakDown
Insurance	£45.00	BreakDown
Leisure & Entertainment	£33.98	BreakDown
Lifestyle	£694.00	BreakDown
Shopping	£206.28	BreakDown
Transportation	£152.00	BreakDown
Travel	£657.05	BreakDown

The agent can view the customer's transactional information, which is summarised into pre-defined spend categories.

The agent is able to click on breakdown to view the details of what has been spent within each category to get a detailed view of where the customer is spending their money.

The agent is also able to search the outgoing transactional information by category using the search box.

Using this real-time account information, the agent is able to make informed decisions based on the customers real time financial data.



Payment Initiation Service Provider (PISP) account to account payments

PISP payments are a type of account-to-account (A2A) credit transfer that operate on the existing interbank infrastructure. They're more straightforward than traditional card payments and offer a number of benefits, including:

- **Reduced costs:** Lower transaction fees compared to traditional card payments.
- **Increased efficiency:** PISP payments are typically processed and settled in real-time, which means that merchants receive funds within two hours.
- **Improved customer experience:** The ability to embed payment journeys via APIs into apps and websites.
- **Added security:** Strong authentication methods help to protect consumers from fraud
- **Greater simplicity:** With payments initiated directly from a customer's bank account, there's no need to enter credit card or debit card details.

Variable Recurring Payments (VRP) – Sweeping and Commercial

Sweeping allows a customer to transfer funds between two bank accounts in their name, with VRP using Open Banking technology to automate payments that can vary in amount and frequency. This is a more flexible method than traditional Direct Debits and is useful for managing fluctuating payments.

Commercial VRP allows organisations to collect variable amounts from customers' bank accounts, providing greater control and flexibility over recurring transactions.

PayPoint will support this solution once launched and adopted by participating banks.

Open Payments Solution

PayPoint OpenPay offers three innovative methods for making payments to customers or clients.

PayPoint OpenPay

With PayPoint OpenPay you can instantly transfer up to £1,000 to recipients' bank accounts without storing their bank information. Payments links are sent via SMS, email or letter, allowing for instant redemption. Clients can also make use of our Confirmation of Payee service as part of this transaction to ensure funds are sent to the intended recipient bank account

CashOut

Is a voucher system that allows payments in cash of any sum up to £100 that can be collected by customers in over 30,000 PayPoint stores across the UK. Vouchers may also be used for energy credit. Similar to the PayPoint OpenPay service, vouchers may be sent by post, email or SMS .

Essentials

The recipient receives an Essentials e-Code, sent by SMS, email or post up to the value of £500. The e-Code can be then exchanged for a shopping voucher (e-gift voucher) from a select range of retailers and used to purchase specific items such as food, clothing, and white-goods, either in-store or online.

PayPoint

PayPoint OpenPay

PayPoint OpenPay is a unique, cost-effective alternative to cheques and bank transfers. It avoids many of the costs associated with these methods without needing to store any sensitive customer data, such as bank details. For the customers receiving a PayPoint OpenPay payment, they can deposit it into their verified bank account and access the funds in minutes.

The process begins when the customer scans a QR code printed on a letter - or via a link sent by email or SMS - and follows an intuitive journey using their bank's online portal or banking app.

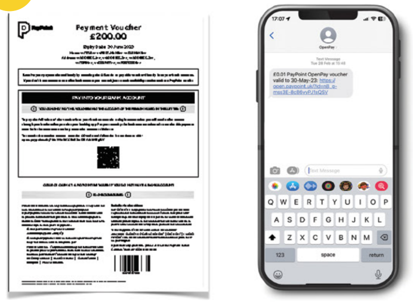
PayPoint's Confirmation of Payee service ensures the payment reaches the correct recipient - perfect for those wary of revealing their bank account details to organisations. By not needing to collect and process customer bank account information, PayPoint OpenPay reduces or eliminates data risks as it limits the data held by the payer.

PayPoint OpenPay can be used to transfer sums of up to £1,000

into a payee's bank account. If they don't have a bank account with online access, they can collect the payment in cash at a PayPoint retailer.

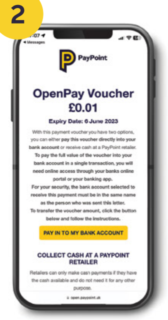
PayPoint OpenPay Process - deposit to bank account

1



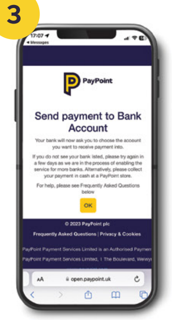
Recipient receives either a letter with a QR code or a payment link via SMS or email. All options come with a barcode so the recipient can choose to collect their payment in cash at a PayPoint store instead.

2



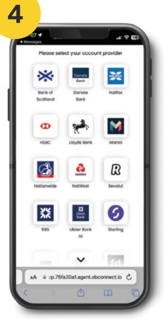
After scanning the QR code or clicking the link, the recipient chooses to transfer the payment to their bank account or to collect it in cash.

3



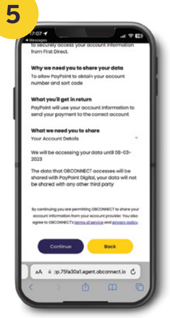
Recipient chooses to send payment to their bank account.

4



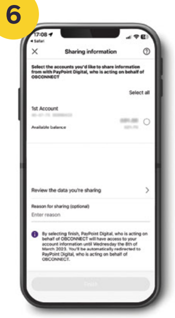
Recipient chooses their bank which will open their banking app/website to initiate the payment.

5



Confirmation to proceed with transfer.

6



Recipient chooses which account to send payment to.

7

Voucher now set as 'void' and cannot be redeemed again.

CashOut

Since 2011, our CashOut service has processed more than £1 billion in transactions. It was created as a means of making payments to customers without access to mainstream financial service products, such as bank accounts or prepaid cards.

Each week over **£7m is disbursed on behalf of PayPoint clients** for emergency or welfare payments, refunds and loyalty payments

The service is now used by over 130 organisations. These include central and local governments, utility, and energy companies. Each week over £7m is disbursed on behalf of PayPoint clients for emergency or welfare payments, refunds and loyalty payments.

During the winter of 2022/23, energy companies used the service to deliver payments under the Government's Energy Bills Support Scheme to nearly two million customers with energy prepayment meters.

CashOut vouchers are issued via SMS, e-mail, card or letter and can be redeemed for cash or energy credit at a time and place that's convenient for customers across PayPoint's network of over 30,000 retailers.

A huge 99.3% of the urban population lives within one mile of a PayPoint location, and stores are typically open seven days a week for over 100 hours. This offers customers the greatest level of convenient service.

CashOut is used by more than 100 councils, for payments such as those to families who are eligible for free school meals or other additional support. The service is also favoured by the Department for Work and Pensions to make cash payments to citizens who require their state benefits be paid in cash.

How the CashOut process works

1

Customer receives text or email and clicks link.

2

Link opens voucher with credit for specific purpose.

3

Recipient visits local PayPoint retailer.

4

Voucher scanned by retailer - PayPoint terminal confirms voucher valid.

5

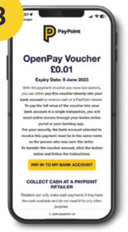
Recipient receives cash payment or energy top-up from PayPoint retailer.

6

Voucher now set as 'void' and cannot be redeemed again.

7

Recipient receives a letter printed with a unique bar code which they present at a PayPoint retailer.

8

Recipient chooses to transfer the payment to their bank account or receive in cash.

Multi-Project

With Multi-Project organisations can issue vouchers from multiple bank accounts using our Secure Voucher Portal. This allows issuance of both generic vouchers and a dedicated scheme e.g. Warm Home Discount, at the same time. This provides greater flexibility and admin controls over issuance and reporting.

OpenPay Secure Pay

This service allows the client to issue an OpenPay voucher that can only be deposited into a bank account (no option given for cash voucher in-store).

Essentials Vouchers - for food, clothing & electrical items

Organisations can provide customers with preloaded e-gift cards, up to the value of £500. When used in-store or online, these can be used to purchase specific items, such as food, clothing and white goods, along with general vouchers from over 150 high street brands.

The recipient receives an Essentials Voucher code which can be exchanged for a physical card or e-voucher code, generated via our easy-to-use online portal.

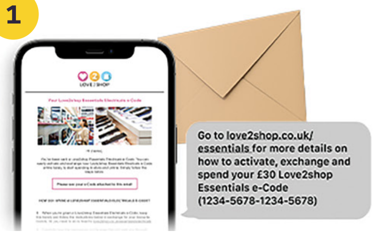
What makes Essentials Vouchers so compelling?

- **They're simple to issue**
  Easy to implement through an uncomplicated online portal.
- **You have total visibility**
  You get comprehensive reporting on the validity of vouchers.
- **You're in complete control**
  Manage how and where the vouchers are spent. Limits can be applied to the cards so they can only be used to purchase necessities from specific stores.
- **They're easy for your customers to use**
  They'll appreciate the convenience of being able to redeem gift cards either in-store or online

Choose from over 150 popular high street brands

Clothing (Primark, Sports Direct, TK Maxx, Asos, H&M, M&S), Food (Aldi, Asda, Morrisons, Tesco, Sainsbury's), White Goods (Argos, Curry's and John Lewis).

How the Essentials Voucher process works

1


The recipient is sent an Essentials Range e-code by SMS, email or post.

2

They follow the instructions and visit love2shop.co.uk

3
They exchange their Love2shop Essentials Range e-code for one of the participating brands.

Event Streamer

Event Streamer is a tool that consolidates an organisation's payment data points in real-time, making it easier to track and manage digital and cash transactions. It helps businesses streamline their payment processes and improve customer interactions.

Key features of Event Streamer include, real-time payment visibility, automated messages and responses, integration with existing CRM systems, and instant payment notifications. These features help enhance payment tracking for greater productivity.

The tool caters to a wide range of industries, including utilities, government, local authorities, housing associations and charities. It's also ideal for organisations looking to optimise their payment tracking, customer engagement, and operational efficiency across various digital and cash channels.

Users of Event Streamer can gain valuable insights into customer payment behaviours and trends, allowing them to make better informed decisions and improve their overall financial performance. The tool also offers customisable reporting and analytics, giving organisations the ability to track and monitor payment patterns in real-time.

The tool caters to a wide range of industries

including utilities, government, local authorities, housing associations and charities.

Cash In

Supporting cash deposits, bill payments, prepayment, and e-vouchers, PayPoint provides organisations with a cash payment solution like no other. Customers can pay or deposit funds across more than 30,000 UK PayPoint stores - that's a network bigger than all banks, post offices, and supermarkets combined.

We have over 20 years of experience across every vertical meaning we can offer reach, economies of scale, and expertise to deliver the right solution for organisations and their customers.

Those customers enjoy the ease and convenience of PayPoint stores, most of which are open early 'til late, seven days a week, with 99.2% of the urban UK population living within a mile of a PayPoint location.

Customers can pay or deposit funds

across more than 30,000 UK PayPoint stores

For organisations, payment and deposit transactional information is provided in real-time via our Event Streamer tool, or by batch file, with quick settlement to their designated bank account.

Direct Debit

With our DDI services, organisations can capture mandates:

- online
- over the phone
- or by paper sign-up

Then, instructions can be submitted automatically for processing by our Bureau and Facilities Managed Services.

Direct Debit BACS Bureau

PayPoint can process Direct Debit payment collections on behalf of an organisation as an Indirect Direct Debit Submitter, using their Service User Number provided by the business's bank.

Direct Debit Facilities Management

Our Facilities Management Solution allows businesses to offer Direct Debits without requiring sponsorship by a Payment Services Provider.

If an organisation doesn't have its own Service User Number, then PayPoint's Direct Debit Facilities Managed BACS-accredited service is the perfect solution.
The business's trading name will still appear on the customer's bank statements, reducing the likelihood of cancellations and queries.

Direct Credit

Where an organisation has their own Service User Number (SUN) provided by their bank, they can use Direct Credits to refund or return payment to a customer that already has a Direct Debit instruction with them.

The SUN must be enabled for Direct Credits, and Direct Debits must be processed via Paypoint. This service is available via the Client Portal or API.

PayByLink

PayByLink allows organisations to overlay traditional digital payments with capabilities to reach out to customers with care, engaging with them sensitively and responsibly.

As a standalone solution or integrated with an existing CRM system, PayByLink lets businesses send tailored, personalised SMS reminders containing a payment link to increase engagement and reduce payment friction.

SMS messages have some of the highest open rates compared to other communication channels,
typically between 95% and 99%, with an average of around 98%. This is significantly higher than email open rates, which average around 20–30%.

Offering a payment method that improves interaction with the customer increases collection rates and elevates the overall customer experience.

Implementing PayByLink is quick and easy; it's a great solution for contact centres issuing one-off secure payment links via SMS or email without the costly expense of 'call masking' services. It's ideal for work from home call centres as it's totally PCI secure. And it can be used to make regular payment reminders to reduce arrears, particularly on small outstanding amounts that can be uneconomical to chase.

PayByLink also lets customers decide whether to make a single, one-off payment, or set up a recurring payment on their account. Quick, easy, and flexible payment plans take the strain out of arrears collections for both customers and businesses.

White Label Apps & Payment Portals

Designing and building a customer payment user journey is expensive and time-consuming. MultiPay removes this barrier by offering both white-label, bespoke apps and web payment portals that seamlessly integrate into a business's user journey.

Through our APIs, payments can be taken within a business's existing website or self-serve customer portal. Friction in a user journey causes abandonment, so our APIs provide a seamless process that avoids customers being taken out to third-party websites or payment pages, where they could potentially have to remember new logins, a different reference number, etc. before being able to make a successful payment.

MultiPay also offers a hosted field solution that has been developed to assist companies in building their own web applications using our card management system.

Recurring Payments

The Recurring Payment Service we provide lets businesses create and manage automated recurring or instalment payments. This saves them time and resources and improves operational efficiency and financial planning.

The process is simple. Businesses create a mutually agreed-upon payment schedule with the customer. Then PayPoint sends the payment request to the customer on behalf of the organisation in line with the agreed schedule.

There are two payment options available:

Recurring

Payments provided at regular or fixed intervals for the purchase of goods or services. These require a start date, the fixed amount of each payment, and the interval (weekly, fortnightly, monthly, quarterly, or annually). The payments run until cancelled.

Instalment

A series of payments processed over a set period and number of payments for a single purchase of goods or services. These too require a start date, the total amount to be paid, the interval (weekly, fortnightly, monthly, quarterly, or annually), plus either the number of instalments or when the schedule needs to end.

A calculation of each of the interval amounts is set and these run until the last payment has been taken, determined by the payment count or end date.

Interactive Voice Response

Telephone payments without the huge investment. PayPoint's Interactive Voice Response (IVR) service allows customers to make payments conveniently and securely over the phone without the need for organisations to provide costly contact centres.

IVR supports customers who prefer to make payments by phone rather than online.

The solution requires minimal infrastructure and offers the security of PCI compliant payments without substantial investment. Customers simply call a unique number and are guided through a pre recorded journey to make their payment touch tone data entry on their phone.

Full reporting with real-time transactional information and payment history is provided by our Event Streamer solution.

Tone Masking

Dual Tone, Multi-Frequency (DTMF) is the name for the noise phones make when a digit is pressed. Tone masking removes the risk that card numbers can be recorded or heard by call centre agents. PayPoint's Tone Masking Solution replaces the audio tone value with a single monotone that prevents downstream systems from being exposed to this sensitive data. This allows financial data to be managed safely and securely.

Agents can also only see the last four digits of the card number, which allows them to make sure the transaction is successful without giving them access to the whole number.

Virtual Terminal Payments

The Virtual Terminal solution allows organisations to take payments in person over the phone from their customers without the need for card terminals on desks, as all transactions are processed through a secure online web portal.

Operators are notified in real time of the success or failure of a transaction. Along with our IVR solution, our Virtual Terminal platform supports customers who prefer to make payments by phone rather than online.

Card Acquiring

PayPoint works with card acquiring partners to facilitate the acceptance of debit and credit card transactions on behalf of businesses.

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