

allpay

Debit & Credit Card Payment Solutions

Digital Marketplace | G-Cloud 15



Debit & Credit Card Payment Solutions

Introduction

allpay's Debit and Credit Card Payment Solutions are used by more than 600 clients and encompass all elements required to process a card payment whilst meeting industry best practices under just one contract.

As well as providing a full range of front-end payment channels, allpay provide organisations with a merchant account for a fully managed service. By using allpay's solutions, a client can also significantly reduce their own PCI DSS compliance burden.

The service forms part of allpay's Bill Payment Solution and, as such, should be read in conjunction with the Bill Payment Solutions overview, listed separately on G-Cloud 15. The service can be called off the G-Cloud 15 Framework separately or as part of a multiple payment solution.

Features

- ✓ PCI DSS Compliant Card Acceptance Solutions
- ✓ Combined Merchant Acquiring and Payment Gateway Card Acceptance Solution
- ✓ Online E-Commerce Payments (Including Mobile App Payments) - supporting Apple Pay and Google Pay
- ✓ Automated Telephone Payments (IVR)
- ✓ Virtual Terminal for Call Centre Payments
- ✓ DTMF Call Masking Solution for Call Centres
- ✓ Recurring Card Payments
- ✓ SMS Text Payments
- ✓ Event driven Real Time notifications for Card Payment
- ✓ Pay By Link

Benefits

- ✓ Increase likelihood of payment through our inclusive services available to customers 24/7/365
- ✓ Save time and money by reducing burden of PCI DSS compliance using our fully-hosted solutions including Call Masking protection for contact centres
- ✓ Simplify contract management with our single contract for all card acceptance services
- ✓ User friendly and intuitive payment services
- ✓ Conserve resources and save money with no requirement for software installation or maintenance
- ✓ Maximise security and reduce administration with secure online access to daily reconciliation files
- ✓ Receive event driven Real-Time Payment Notifications
- ✓ Maximise cashflow with settlement to any bank account(s)
- ✓ Reduce misallocated payments using a unique, self-checking customer reference number
- ✓ Reduce administration with allpay's simple management of multiple income streams
- ✓ Make budgeting simpler and clearer with allpay's all-inclusive transaction charges

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Service Definition

Direct Debit and Direct Credit Payment Solutions

allpay offers a number of card acceptance payment products that are available 24/7/365 including:

- **Online E-commerce Payments** – Mobile optimised online offerings including a fully integrated payment checkout providing a seamless payment experience from within client's webpages, guest checkouts to maximise payment collection opportunities, client branded payment portal, allpay branded payment portal and a customer facing mobile application.
- **Automated Telephone Payments (IVR)** – A local rate 0330 number allowing payments to be made from any phone. Both generic and branded options are available, allowing organisations to record their own greetings and exit messages along with identifying drop out destinations for the client's customer.
- **Virtual Terminal** – Web-based software allowing call centre staff to process payments and refunds over the phone, with no installation required. DTMF Call Masking can be included if appropriate to reduce the burden of PCI DSS compliance from the call centre.
- **SMS Text Payments** – Providing a quick and efficient way to pay over any mobile phone after a one-time online registration, with both card details and customer reference number saved following registration.
- **Recurring Card Payments** – An alternative to Direct Debits, Recurring Card Payments allows for regular payments to be made by debit or credit cards, with additional notification features for payers. Additional functionality to re-present a failed payment without the customer incurring a fee unlike Direct Debits.

The above products are all able to consume allpay's Real Time Notifications service which provides event driven payment information for transactions in real-time.

allpay's Card Acceptance proposition encompasses all elements of the card transaction process including; various payment channel offerings, payment gateway services and merchant acquiring services (including settlement of funds into identified bank accounts) which all fall under a single allpay contract.

allpay are a registered Payment Facilitator. This means allpay clients benefit from utilising allpay's merchant account which eliminates the need to maintain or purchase your own merchant account through an acquiring bank. In addition to this, allpay clients only require a single contract to enable them to process debit or credit card transactions, rather than multiple contracts from multiple suppliers which in most cases, can result in higher costs to process payments.

In line with SCA (Strong Customer Authentication) standards as set out by the Payment Services Directive (PSD), allpay's E-Commerce payment products (online e-commerce payment channels) adhere to 3D Secure (3DS). 3DS provides additional fraud prevention measures to e-commerce card payments in addition to allowing allpay's clients to benefit from liability shift, which will see the issuing bank cover any successful chargebacks raised.

allpay can also help to reduce our client's onerous PCI DSS Compliance burdens through use of our fully PCI DSS Compliant payment solutions. By utilising allpay's products, clients can become PCI Compliant through completing a Self-Assessment Questionnaire (SAQ). The below table illustrates the SAQ form required to be completed for our clients to become PCI DSS Compliant when using our payment solutions.

Card Acceptance Product	Client Requirement
Online E-Commerce Payments	SAQ-A
Automated Telephone Payments (IVR)	SAQ-A
Virtual Terminal (Call Centre Payments)	SAQ-A (Using DTMF Call Masking)
Recurring Card Payments	SAQ-A (Using DTMF Call Masking)
SMS Text Payments	SAQ-A

References

Orbit Group

Since August 2014, allpay have facilitated income collection for Coventry-based Orbit Group via its Post Office and PayPoint solution. Additionally, the Group have chosen to utilise allpay's vast range of Debit & Credit Card Acceptance solutions including Virtual Terminal, Recurring Card Payments, IVR, Text and E-Commerce.



Per annum, allpay collects more than £160 million on behalf of Orbit Group, processing more than 598,000 transactions.

“ *We have a vision within Orbit Group to have 75% of customer contacts happening online; both to reduce the amount of calls into the Customer Service Centre but to also offer more flexibility for our customers to access our services at a time convenient to them. By looking at the data from our Customer Service Centre it's evident that the majority of the calls received from customers are about payments and repairs. So how our customers paid their rent and service charges was an area we wanted to look into.*

Previously, to make a payment, customers were encouraged to contact our Customer Service Centre or make a payment online through Santander. However that online transaction required customers to go to the Santander website and sign-up or login with their details to then make a payment.

We needed to make it easier for our customers to make payments online so the decision was made to move to allpay to use its wider range of payment options such as: Mobile App, Text, Online, Automated Phone, as well as its cash payment options through the PayPoint and Post Office networks.

With allpay on-board, we wanted to integrate their secure online payments facility within the secure area (MyAccount) of our website. Through MyAccount customers can check their rent balance, report a repair, view account details, order a new swipecard etc.

Going with allpay allowed us to create a single sign-on process for our customers. The payment pages look and feel part of the Orbit website and offer an improved journey for our customer.

In addition to the seamless login, we wanted to minimise the steps for the customer and didn't want them to have to remember their Payment Reference Numbers (PRNs) when they went through to make a payment. ”

0330 135 9515
enquiries@allpay.net
www.allpay.net

Fortis et Fides
Whitestone Business Park
Whitestone
Hereford
HR1 3SE

allpay