

# call center commerce TRACKER™

November 2018

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PYMNTS.com

# call center commerce tracker™



# what's INSIDE

Over the past four years, the rate of call center fraud shot up 350 percent, according to a recently published [report](#), forcing call center players to evaluate a number of approaches to solve the problem.

Total security means combatting fraud that comes from both within and outside the call center, which can mean thwarting dishonest agents who steal customer info, as well as criminals masquerading as customers.

There are multiple ways to limit agent and call center access to sensitive customer information. About [60 percent](#) of call centers pause their recordings when they take customers' payment information, while some call centers have customers enter their information in a separate system that prevents agents from listening.

But some providers, such as [Eckoh](#) and [Natterbox](#), are trying to lessen friction with solutions that enable customers to securely enter personal or payment information while staying on the line with an agent. These approaches route the payment information directly to

the card payment network, circumventing the call center system or the need to provide information to the agent.

Customer-facing security measures, meanwhile, come with their own challenges. In the age of social media and internet searches, knowledge-based customer authentication approaches may not be enough to thwart fraudsters. Answers to security questions, for instance, might be found through Google or Facebook searches.

In light of these hurdles, some call center solution providers are turning to biometric authentication to keep fraudsters at bay.

## Around the Call Center Commerce world

For example, call center customer experience consulting and technology company Avtex recently [partnered](#) with Daon, a biometric identity company. Under the partnership's terms, Avtex built products that leverage Daon's identity services platforms and support self-service interactive voice response (IVR) and call center biometric authentication. The tools include voice and face recognition and, when using a smartphone, fingerprint authentication.

Under the partnership's terms, Avtex built products to leverage Daon's identity services platform, and support self-service interactive voice response (IVR) and contact



center biometric authentication. The measures include voice and face recognition and — using smartphone capabilities — fingerprint authentication.

Larger companies are also adopting biometric techniques. According to CallVu, a mobile digital engagement platform provider, an international credit card provider [chose](#) its biometric authentication solution. CallVu's offering relies on faces, fingerprints, or both to verify customers' identities via phone.

But not every provider is easily finding clients. Voice biometrics provider VoiceVault struggled to secure a sufficient customer base, according to Mark Caroe, one of the company's early funders. As its funding dwindled, the company recently entered administration and [made moves](#) to sell its assets and business.

### **TechStyle Fashion's self-serve and agent support approach**

While some companies are focusing on biometrics, [TechStyle Fashion Group](#) is focusing its efforts on ensuring

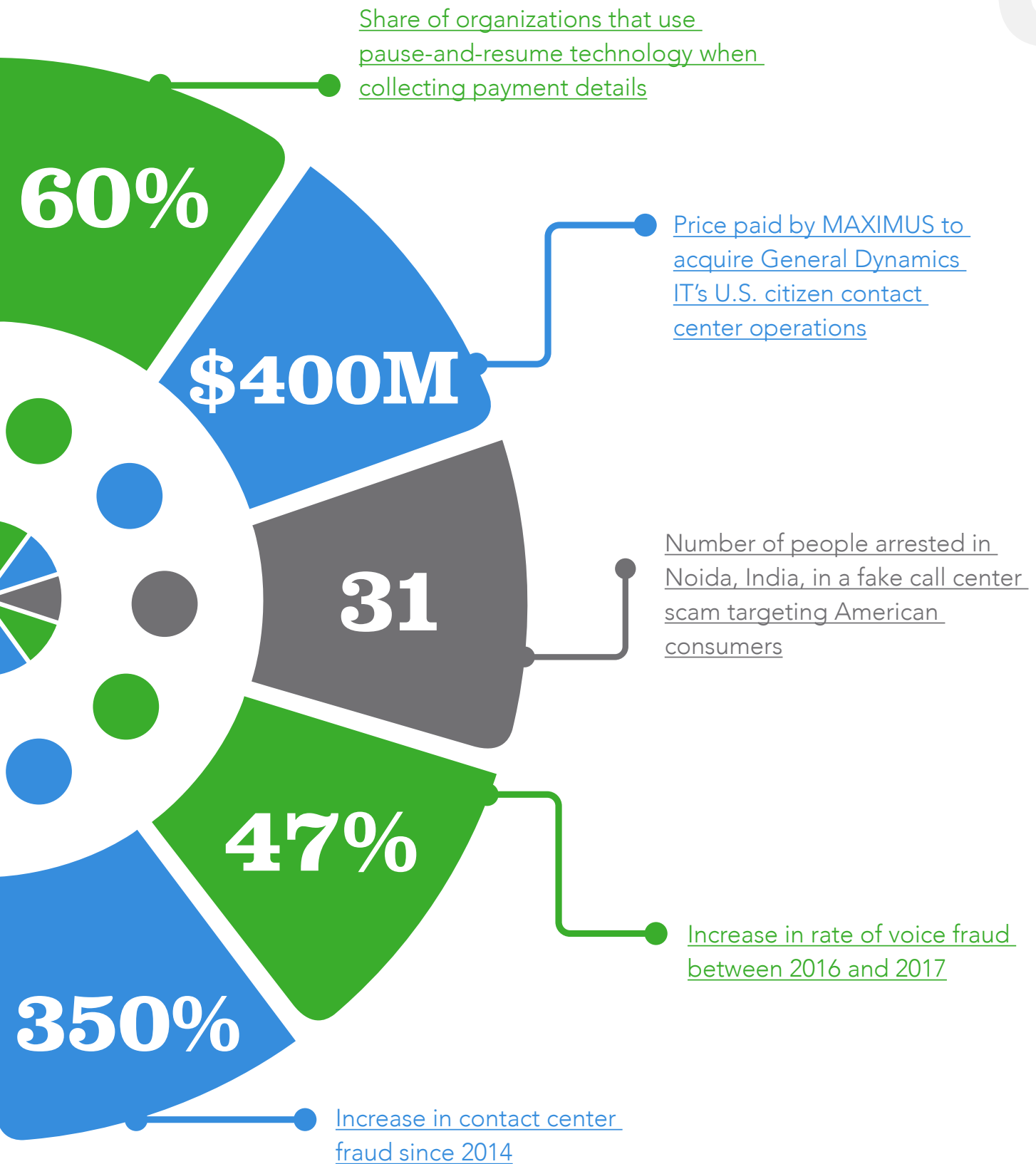
swift service. The company, which sells clothing through both an online subscription model and brick-and-mortar stores, has been using artificial intelligence (AI), machine learning (ML) and other technologies to bolster automated self-serve customer support. TechStyle is also adding the insight of live agents to help it quickly anticipate problems and provide solutions, according to Mike Shay, senior vice president of global member services.

In this month's feature story (p. 6), Shay explains how TechStyle Fashion Group elevates its shopping experience by combining automation with live agent support and omnichannel services.

### **November Tracker Updates**

The Call Center Commerce Tracker™ Scorecard highlights 80 notable global providers from around the space, including 10 additions: Ameyo, E-Complish, Natterbox, Netcall, Paymentus, SAAVHA, Sonant, Ultracomms, Uniphore and Waterfield Technologies.







# FEATURE STORY



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# CALL CENTER SUPPORT

## STYLED FOR

# THE FASHION-FORWARD

Consumers want to look their best for all kinds of occasions — whether that entails taking holiday photos, the first day at a new job or going to a yoga class. Getting the right style often means turning to trusted brands to help them look and feel good.

For many U.S. consumers, the path to discovering better fashion is found online. According to a February 2017 [survey](#), 32 percent of consumers prefer to purchase apparel and footwear on the web. Revenue from online apparel, accessories and footwear sales reached about [\\$93 billion](#) in 2017 and is projected to reach \$138.7 billion by 2022.

But making sure web sales move smoothly is no easy task. In a recent interview with PYMNTS, Mike Shay, senior vice president of global member services for fashion retailer [TechStyle Fashion Group](#), said that retailers must provide robust and convenient customer support that combines human sensibilities with automation-enabled speed and convenience.

“The more you can automate, [if you] do it in a high-quality way, the less staff you’ll need to ramp up [to accommodate seasonal spikes in demand.] But there will always be the need for people ... to interact with other people,” Shay said.

Incorporating digital and human elements is important to supporting TechStyle Fashion’s online subscription

model — the business’ primary sales approach — as well as its brick-and-mortar locations. Selling goods from the company’s various brands — whether from its athleisure brand Fabletics or its Savage X Fenty line from musician Rihanna — requires the use of automation and live agents.

### Accessorizing with automation

When customers contact TechStyle’s call centers, they often have a variety of questions. Some seek product launch information, others wish to exchange or return their products and some need assistance with their subscription memberships, Shay explained.

“With the advancements of smartphones, social media and the digital age, people want options,” Shay said. “They don’t necessarily want to be on the phone. They want options for how to contact you. They don’t want to be tied up for a while — people have less patience.”

Technological improvements have changed approaches to ensuring fast service. Traditionally, a call center might use IVR systems to speed up processes. IVR requires customers to say keywords or press buttons to navigate through options and, ultimately, be routed to the correct destination. But technology is now better at parsing natural language, allowing customers to speak plainly and making the experience less frustrating, Shay said.



“Depending on where they are in their customer journey, we can fairly accurately determine why they’re calling us.”

TechStyle Fashion also uses emerging tools to help customers more quickly. It offers automated support through AI-powered traditional messaging and Facebook Messenger-based features designed to address customer issues.

Automation won’t fully replace live agents, however, Shay noted. Some issues are too complex, and many customers appreciate connecting with a live person.

But because automation can bolster agents’ efforts, the company uses AI, ML and a customized customer relationship management (CRM) system. These allow TechStyle to anticipate a customer’s needs, provide automated support and provide insight to agents so they can be prepared to help if automated support proves to be insufficient.

“When a customer contacts us, we want to have insight about the reasons why they may be contacting us before we even start engaging with them,” Shay explained. “Depending on where they are in their customer journey, we can fairly accurately determine why they’re calling us.”

### Outfitting with omnichannel

The company also offers digital assistance to provide a seamless customer experience at its brick-and-mortar locations. Clerks in stores have handheld devices that let them access customer information, including data about online experiences, style preferences, purchasing histories or items currently in the customers’ online shopping carts. Retailers can also use this information to decide what to stock at its brick-and-mortar locations, Shay previously [noted](#).

Additionally, digital tools in fitting rooms can connect with customers as they try on clothes. Customers can scan items at a kiosk in the dressing room or use it to ask associates to bring different sizes, colors or items. Customers who must leave the store before making

# UNDER the hood

**Mike Shay**

senior vice president of global member services at TechStyle Fashion Group

**How has having a custom-made CRM system been important to the company?**

*“When a customer contacts us, we want to have insight about the reasons why they may be contacting us before we even start engaging with them. These types of things are becoming possible with AI and ML.*

*When a customer calls us, depending on where they are in their customer journey, we can fairly accurately determine why they’re calling us. This can allow us to provide our phone agents with the solutions and tools to support that member, and get them prepared and ready before they even start talking to [the customer].*

*We’ll try to provide automated solutions to solve whatever problem the [customer] has ... and if it does go over to a live agent, the CRM system will pop up the expected tools and areas of that member’s account to help service that member as quickly and relevantly as possible.”*



purchases can place items they're trying on into an online shopping cart instead.

Additionally, staying relevant to customers who shop at home means providing the right customer support channels.

"We want to be able to provide our members options and for them to be able to contact us with their channel of choice," Shay said. "There are all these new exciting channels. A lot of these are emerging and we're identifying a lot as [services that aren't going anywhere] — things like Facebook Messenger will be around for a long time."

Shay explained that he expects channels such as Facebook Messenger and iMessenger to remain important over the next several years. He thinks voice assistants have limited customer-support practicality right now, but that they could become a more significant channel within two to three years.

### Prepping for protection and perspective

While some companies use voice biometrics to identify customers, TechStyle Fashion doesn't require that level of technology yet, Shay said.

Currently, identifying a caller's phone number tells the company who the customer is 75 percent of the time, since most callers already have established memberships. And following that up with a request for the caller's member ID or email address provides 95 percent accuracy, Shay claimed.

Low-tech approaches help the company support customers in other ways. In particular, some low-tech practices help agents give customers product insights and better understand consumers' shopping experiences.

To bolster the human side of its customer support equation, TechStyle Fashion offers its agents monthly training about the company's upcoming items, and agents are often physically shown the items. In addition, they can order three products for themselves each year, to get a better understanding of what customers are buying. This allows them to evaluate the customer's experience, Shay said, by showing them every step, from delivery to trying an item on.

Whether through chatbots that can help customers order better-fitting boots or with live agents who can vouch for the quality of a cable-knit sweater, fashion retailers large and small are increasingly bolstering the support services needed to keep consumers coming back.



# news and TRENDS

## Public sector payments

### Denver Water signs on with Speedpay

Western Union subsidiary Speedpay recently signed a deal to support call center services for Denver Water, the largest water utility in Colorado. The deal will run for the next five years and builds on a relationship the pair first forged in 2007.

According to a joint [press release](#), the agreement calls for Speedpay to provide payment solutions that fit Denver Water's needs, including IVR, call center and online payment channels, eBilling and auto-pay. support Denver Water's approximately 1.4 million customers.

### Bossier City engages First Billing

Denver Water isn't the only public agency rolling out new payment collection solutions. Bossier City, Louisiana, [partnered](#) with First Billing Services, giving residents more payment options. Under the partnership, residents can make payments to the town by phone with Visa, Mastercard or eCheck. Residents can also call an automated IVR phone line or call a separate line to speak to a live agent who is available 24/7. Additional options include payment via text message, automatic monthly payments or billing through an online customer portal.

## Stepping up security

### Natterbox aims for more secure credit card payment acceptance

Voice cloud services provider Natterbox is also looking to improve support for card payments made over the



phone. The company recently collaborated with secure voice payments service provider PCI Pal to [develop](#) an automated credit card payment service. Natterbox integrated the service into its telephony platform to allow customers to pay by card over the phone while remaining on a call with an agent. Customers were previously forced to either provide information to call center agents or halt the original call and be directed to another system.

The new service enables customers to type their card details onto their keypad while staying on the line with agents. The payment information goes directly to card payment networks, with agents receiving only information about how the payment is progressing.

### Eckoh provides CallGuard on NICE inContact CXexchange

Other call center companies, meanwhile, are promoting their existing card payment services to wider audiences. Among them is payment product and customer contact solution provider Eckoh, which recently [joined](#) cloud contact center software provider NICE inContact's DEVone developer program. The deal makes Eckoh's CallGuard solution — which helps call centers combat card-not-present (CNP) fraud — available via NICE inContact's CXexchange marketplace.

NICE inContact offers a cloud-based CXone customer experience platform that provides omnichannel routing, analytics, workforce optimization, automation and AI services. Applications available on CXexchange marketplace can be integrated with the platform.

The CallGuard solution helps call centers accept credit card payments while keeping data from entering the call center environment. Agents are only shown placeholder information instead, while the information is also routed away from the contact center's telephony and data networks.

## Biometric authentication

### Avtex and Daon partner to verify customer identities

While Eckoh and NICE inContact focus on masking data, other players are focusing their efforts on authentication. According to a recent [press release](#), Avtex, a customer experience consulting, technology and platform provider, is turning to biometric authentication to help call centers verify customer identities. The company partnered with biometric identity technology company Daon, whose platform provides facial, voice and fingerprint authentication on mobile devices. Avtex built a product suite that uses Daon's platform for self-serve IVR and contact center biometric authentication.

Avtex's chief business officer, Brian Holdampf, said in the press release that the solutions will speed up authentication and remove frictions.

"We are seeing their contact centers and IVRs spend too much time and effort interrogating good customers, just to prevent a small percentage of fraudulent callers from gaining unauthorized access," he stated.

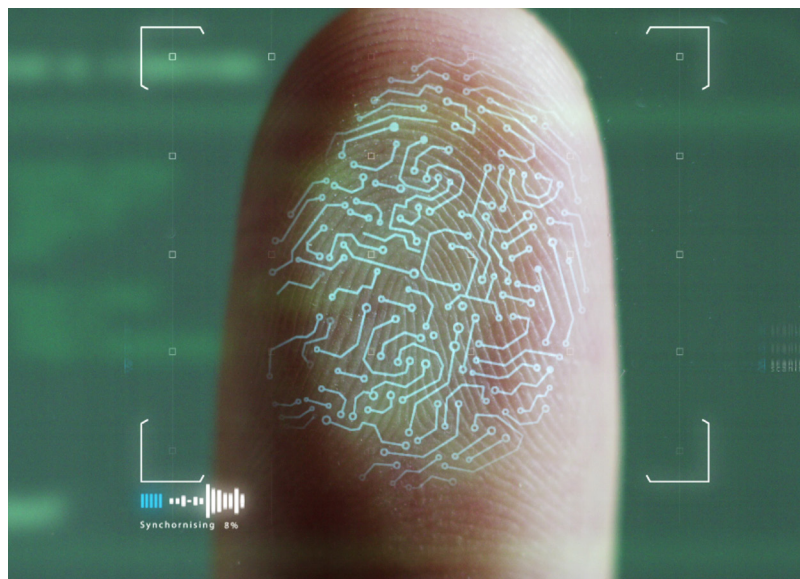
### CallVu biometric authentication nets large credit card client

Mobile digital engagement platform provider CallVu, which offers biometric authentication, recently [announced](#) that a large international credit card company adopted its authentication solution. CallVu did not identify the company.

The company's solution allows clients to confirm a caller's identity through face, fingerprint or both, and uses smartphones' fingerprint recognition features to support this. The press release states the importance of biometric security in a world where Google and social networks make it easier to obtain the details needed to pass information-based authentication measures.

### Avaya demos biometric, AI capabilities

Digital communications solutions provider Avaya spotlighted its AI and biometric authentication efforts by [demoing](#) solutions at GITEX Technology Week in October.





The company unveiled a new solution that leverages AI-based technologies to route calls through sentiment analysis. The technology [reportedly](#) alerts managers when a customer expresses negative feelings, so that the problems can be remedied.

In a press release, Avaya stated that it is incorporating cognitive services from Microsoft, Google and others into its Equinox Unified Communications platform to allow for the services of voice-enabled virtual assistants, secured with voice and facial authentication from BioID.

## Acquisitions and closings

### VoiceVault seeks acquisition

The biometrics business isn't easy, and while some players are promoting new offerings, others are going under. Voice biometrics provider VoiceVault was recently [taken over](#) by administrators after running low on funding. The company and its assets — such as its voice authentication software-

as-a-service (SaaS) platform, IVR-based eSignature solution and identity management system — are being put up for sale.

According to Mark Caroe, a partner at Eden Ventures and one of VoiceVault's early funders, the company had effective technology but struggled to win customers and make sales.

"The institutions like banks that are interested in voice-based biometric security move very, very slowly," Caroe told Computer Business Review.

### MAXIMUS purchases General Dynamics IT's call center business

But companies like VoiceVault may be in luck — some players in the market are eager to acquire businesses and operations. General Dynamics Information Technology — a technology and services company that focuses on government, defense and intelligence — recently shed its call center and citizen contact operations. Global government services provider MAXIMUS paid \$400 million in cash to acquire GD IT's U.S. federal citizen engagement centers, according to a [press release](#).

MAXIMUS stated in the release that the acquisition should enable greater operational capabilities and help the company more effectively administer U.S. federal government programs through improved technology. A separate report [noted](#) that the move gives MAXIMUS a call center management platform from GD that, unlike MAXIMUM's own platform, is Federal Risk and Authorization Management Program (FedRAMP)-certified — an important certification when working in the federal sector.

MAXIMUS also anticipates new revenue from the merger. The press release noted that GD IT's assets generated



about \$670 million between June 2017 and June 2018, largely from contracts.

### Vonage acquires NewVoiceMedia

Communications solutions provider Vonage is also making a major purchase. The company recently announced the [acquisition](#) of cloud contact center as a service (CCaaS) provider NewVoiceMedia. Vonage reportedly paid \$350 million in cash for the NewVoiceMedia and its pure-play cloud contact center offerings. Current NewVoiceMedia CEO Dennis Fois will continue to lead, with Vonage acquiring the company's senior leadership team and its roughly 400 employees, according to a Vonage press release.

Vonage said it would combine NewVoiceMedia's CCaaS offerings with its own unified communications as a service (UCaaS) and communications platform as a service (CPaaS) offerings. Vonage expects several benefits from the acquisition, including more robust strategic go-to-market relationships and integration with customer relationship providers.

## Asia Pacific

### Transcosmos readies for Amazon Connect's Japan availability

Amazon Web Service (AWS) recently announced it would be [expanding](#) its cloud-based contact center service, Amazon Connect. The service will be available to Japanese businesses in the Asia Pacific (Tokyo) AWS region in a few months. Amazon Connect is provided on a pay-as-you-go

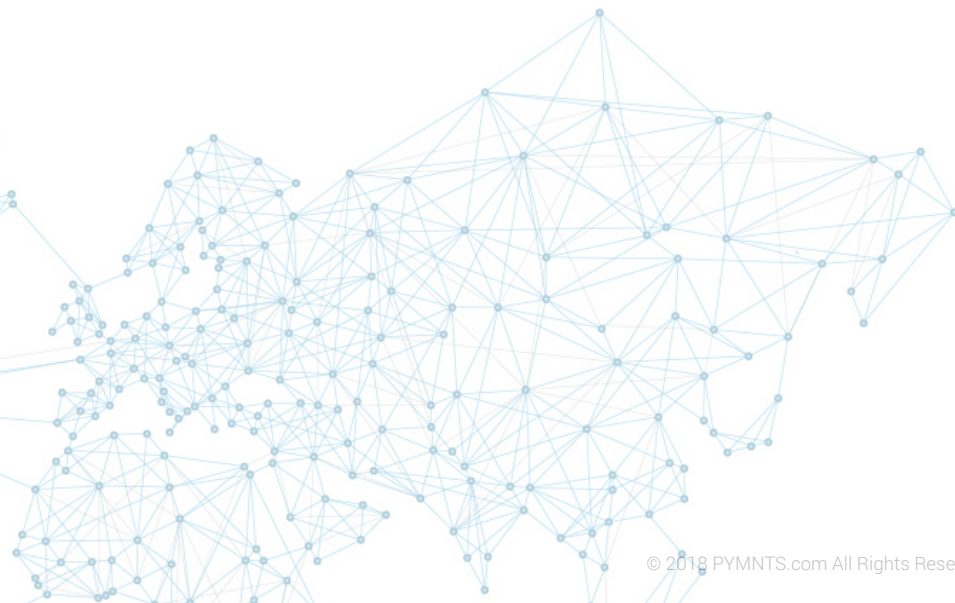
basis, meaning businesses are charged by the minute for each inbound or outbound phone call.

Some companies in Japan are already preparing for Amazon Connect, including transcosmos inc., which offers eCommerce and other digital technology services to corporate clients. According to a transcosmos [press release](#), the company has been using Amazon Connect via the Asia Pacific (Sydney) AWS region since 2018. The release states that transcosmos is developing cloud-based services that it intends to combine with Amazon Connect when the offering becomes available. These transcosmos services include IVR, FAQs, recommendations and a contact center key performance indicator dashboard.

### Semafone opens Australian office

Semafone also wants to expand into the Asia Pacific region. The contact center compliance and data security solution provider recently [opened](#) a new office in Canberra, Australia. The company already had offices in Boston and the U.K., but decided that adding an Australian location could better serve the time frames of some clients. The office will act as a support hub for customers in Australia and Asia to better perform 24/7 security patches and meet customers' schedules.

Semafone's clients value timely service, the company claimed. It noted in a press release that merchants must regularly update payment software to comply with the Payment Card Industry (PCI) Data Security Standard (DSS), but updates are usually done at night to avoid interrupting the workday.



# call center commerce ecosystem

The PYMNTS.com Call Center Commerce Tracker™ is designed to give a breakdown of the different players and cover the news and trends in the call center commerce ecosystem. Each month, new companies will be added to the provider directory based on movements in the space. Companies included in the directory have been sorted based on the following framework:



If you would like your company to be considered for inclusion in the Tracker's provider directory, or wish to have an existing listing reconsidered for an update, please head over to our [profile submission/update page](#).

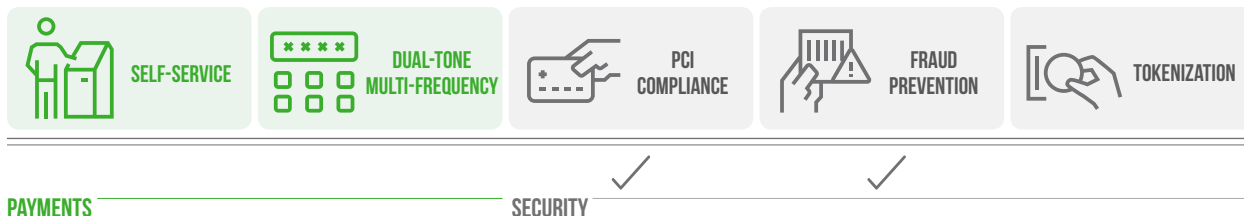


# point solution providers



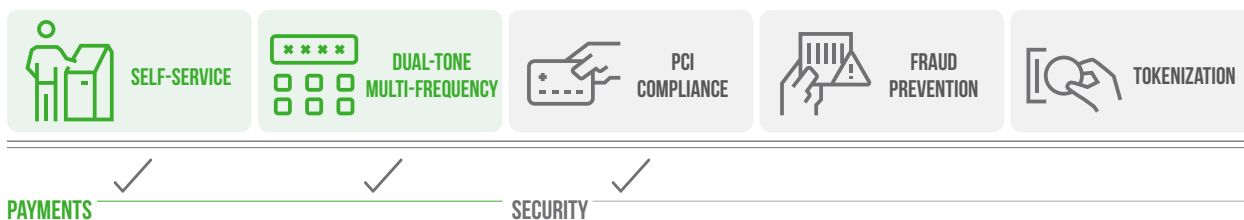
Founded: 1975

ACI Worldwide provides call center payments processing solutions. Its offerings include card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance and electronic bill presentment and payment, among others.



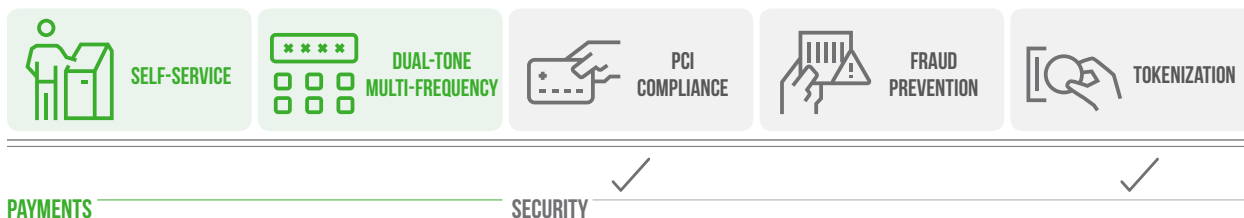
Founded: 1999

Agile Payments provides integrated payment solutions. The company's offerings are designed for software developers, featuring payment gateway integrations for software-as-a-service (SaaS) and platform-as-a-service (PaaS) applications.



Founded: 1987

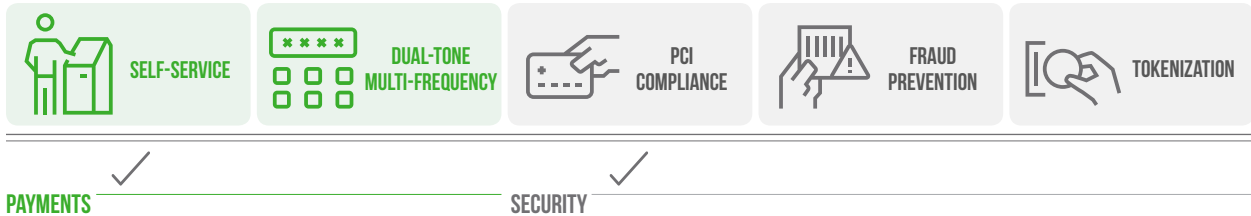
Auric Systems International is a call center service solutions provider. It offers payment card industry (PCI)-compliant payments processing software and services, including tokenization, custom solutions, tokenized payments, payment applications and cryptographic key management.





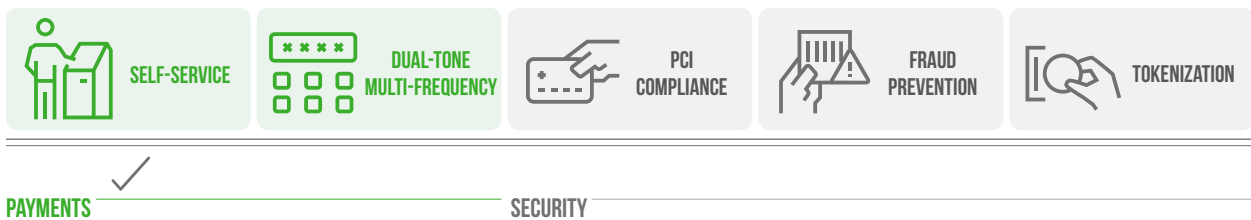
**Founded: 2003**

Billing Tree offers electronic payment processing services for a range of payment methods, including ACH, cash, credit and debit cards, mobile payments and paper check conversion, among others.



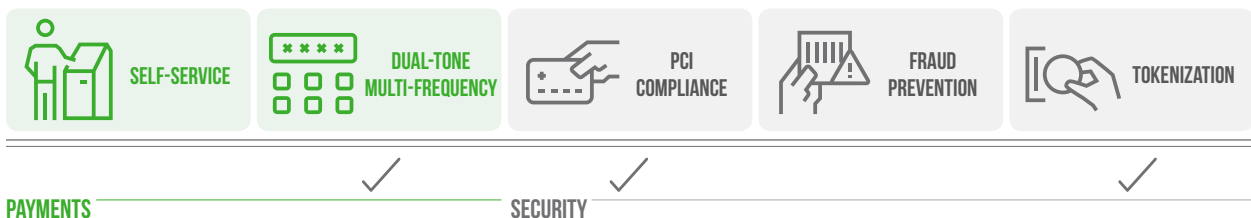
**Founded: 2004**

CallFire provides voice and text connectivity products to contact centers. The company's systems offering, include user interfaces, developer support, and customer care.



**Founded: 2002**

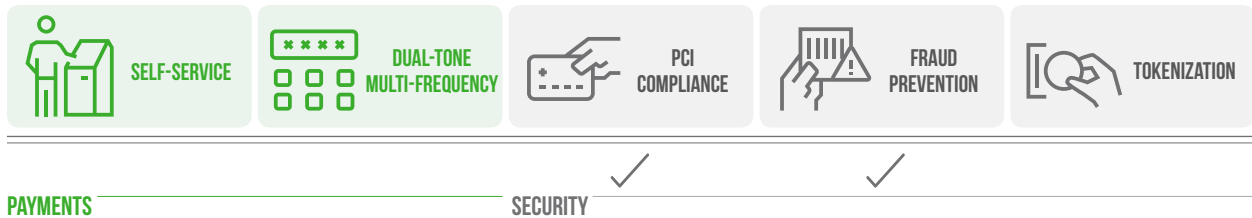
Callguard is a technology company specializing in developing robust and reliable PCI DSS-compliant call center solutions. Its offerings allow for storing sensitive data when taking card payments over the phone.





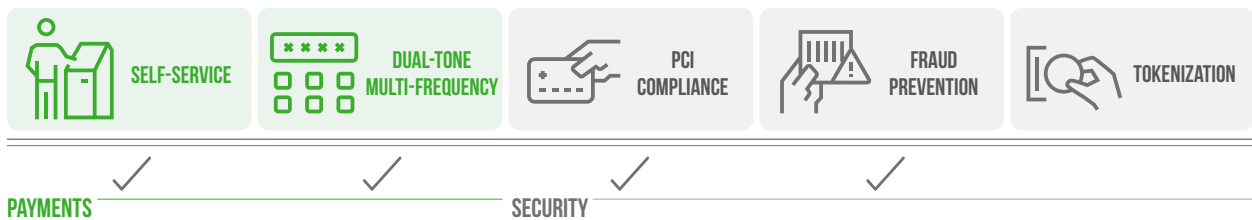
**Founded: 2001**

Coalfire is an information technology (IT) governance, risk management and compliance (GRC) advisory firms. The company serves as an advisor and IT GRC tools provider to various companies. It works to help clients recognize and control IT-related risks, as well as maintain compliance with all major industry and government standards.



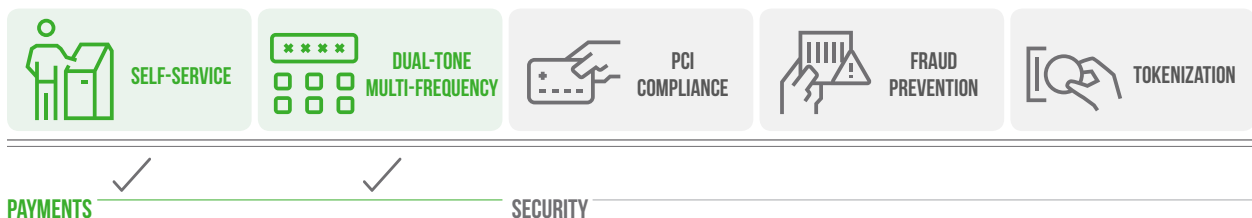
**Founded: 1986**

Enacomm offers a multi-modal self-service experience to an organization's customers via mobile, SMS, email, voice and other communication channels. The company provides organizations with hosted applications or on-demand cloud solutions.



**Founded: 1971**

First Data provides a range of call center payment services. It offers merchant transaction processing; credit, debit, private-label, gift, payroll and other prepaid card issuing and processing; fraud protection; authentication solutions; electronic check acceptance and integrated voice response (IVR) services.

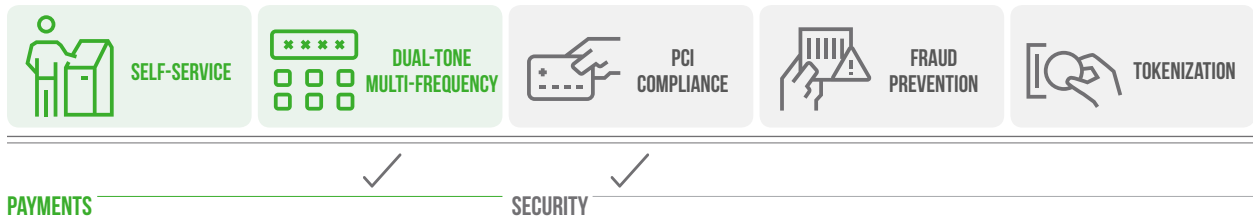






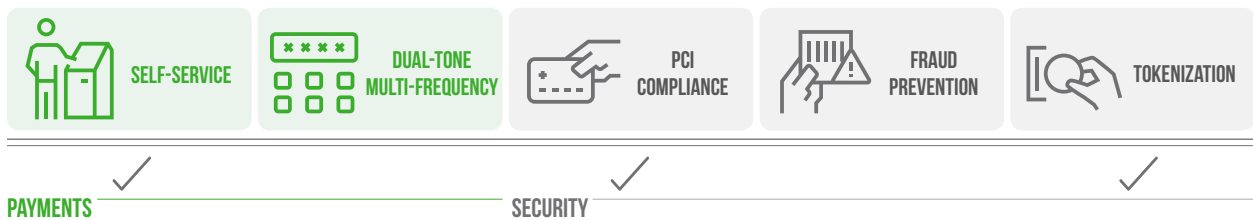
**Founded: 2003**

gPlex offers the gTalk Payment module, designed to support over-the-phone processing of credit card payments. Agents remain in voice communication throughout the payment process and are not exposed to sensitive data, even while customers enter card information using their phones' keypads.



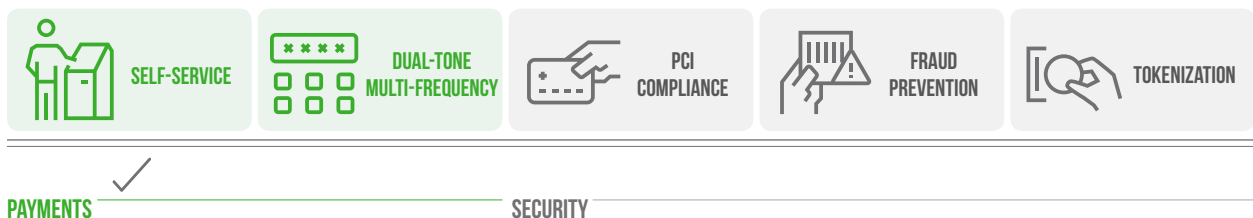
**Founded: 2001**

HostedPCI offers a PCI solution. The company's offering includes payment vault and tokenization services.



**Founded: 1999**

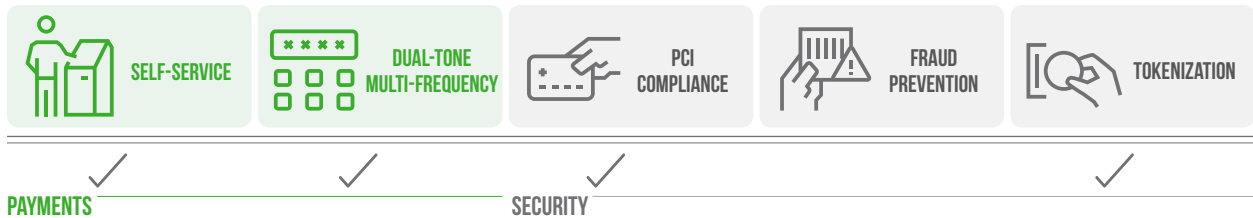
inConcert is a world class omnichannel contact center solution provider. The company's offerings include IVR, social media, predictive dialing, artificial intelligence, analytics and workforce management services.





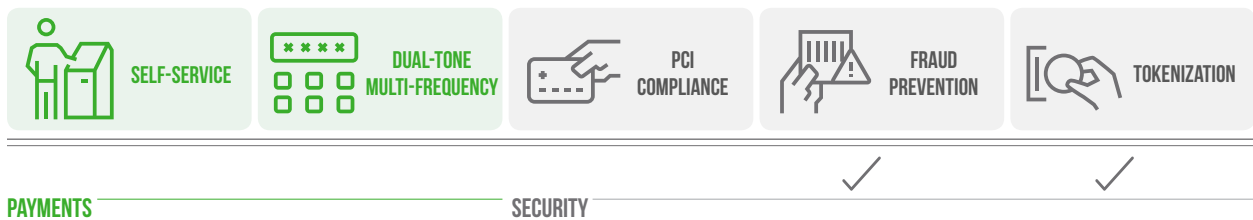
**Founded: 2008**

Merchant Warrior is a payments processor. Its offerings include a range of online payment solutions for worldwide merchants, including direct application program interface (API), token and phone payment processing.



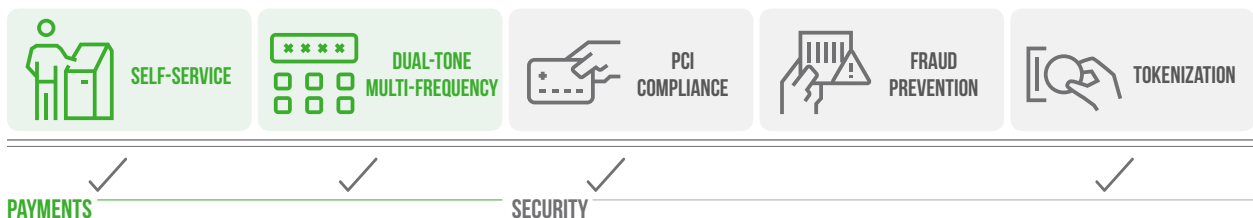
**Founded: 2008**

Payfone is a mobile and digital identity authentication solutions provider. It works to provide businesses with the ability to confirm customers' identities to enable secure and frictionless experiences across PCs, mobile phones and tablets.



**Founded: 1988**

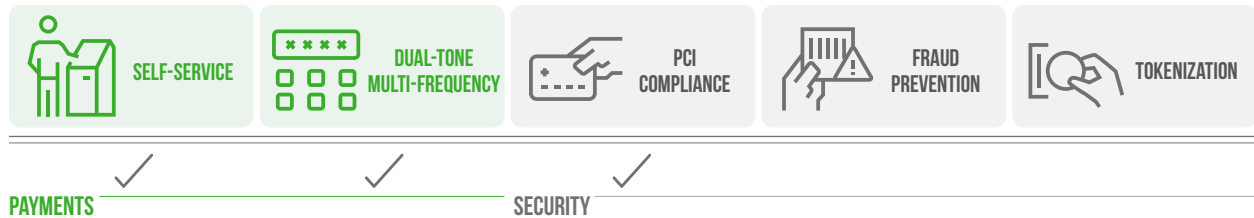
PaymentVision offers integrated payment solutions for merchants, including credit card processing, ACH processing and IVR bill pay. The company's electronic payment system solutions are biller-direct and PCI-certified. It also provides automated IVR phone payments and credit and payment risk management solutions.





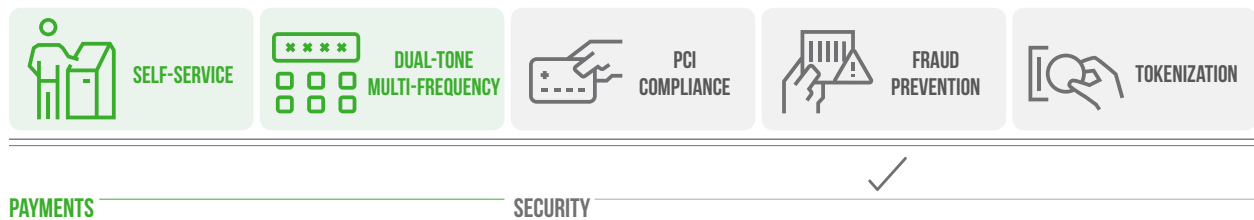
**Founded: 1999**

PCI Pal offers a pair of call center solutions known as Ansaback and CallScripter. Ansaback consists of both IP3 Telecom and PCI Pal software, while CallScripter is a customer interaction software suite developed for contact centers and telemarketing operations. The suite's solutions include call recording, short messaging services (SMS) and web services.



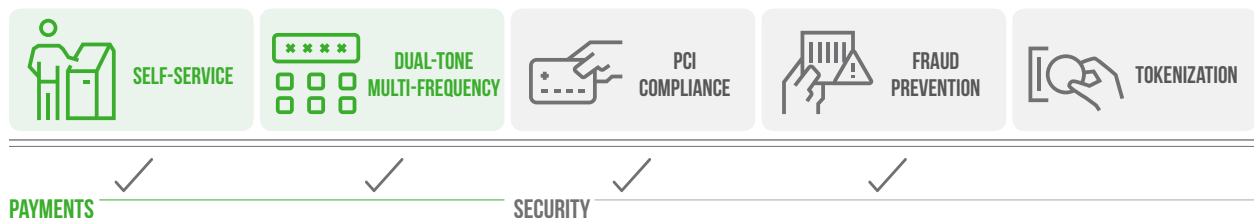
**Founded: 2011**

Pindrop Security provides enterprise solutions to help prevent phone-based fraud. Its acoustical fingerprinting technology works to detect fraudulent calls and authenticate legitimate callers, helping customers eliminate financial losses and reduce operational costs. The company's technology can fingerprint individual phone calls to provide verification of caller provenance.



**Founded: 2017**

Regal Technologies is a payment processing provider. The company's solutions include VirtualPay, a call center payment portal designed to enable merchant reps to take advantage of real-time ACH, credit card or check verification. The solution also includes full integration of a fraud detection suite (FDS) to prevent potentially fraudulent transactions.

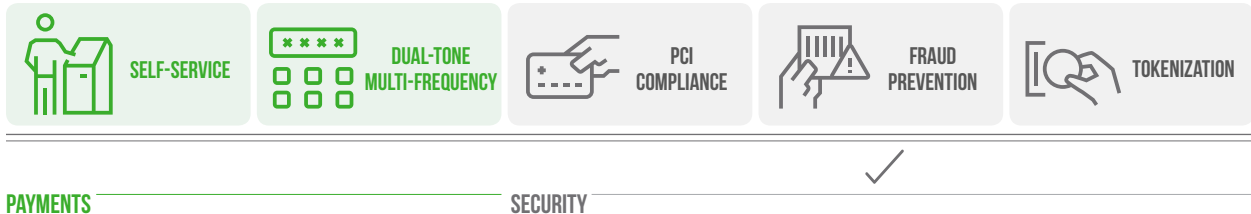


New!

# SAAVHA

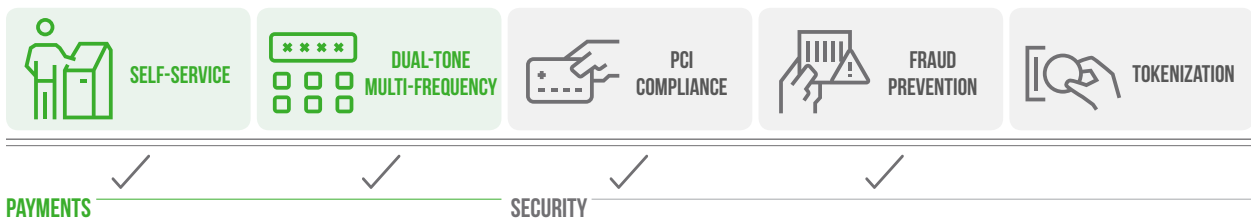
**Founded: 2016**

SAAVHA offers a SaaS platform that helps companies secure and streamline customer interactions. The company leverages blockchain technology for identity verification and provides voice print authentication.



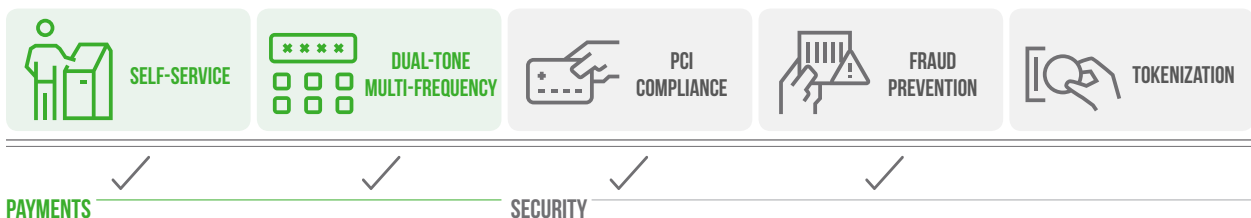
**Founded: 2012**

SecureCo delivers security, compliance and payments solutions. Its PCI DSS-compliant offerings cover web, storage, call center and payment environments to deliver 24/7 monitoring.



**Founded: 2009**

Semafone provides software to contact centers. The company's solutions are designed to allow for secure payment processing and use DTMF masking technology to prevent personal data from entering the contact center and ensure compliance with industry regulations such as PCI DSS.



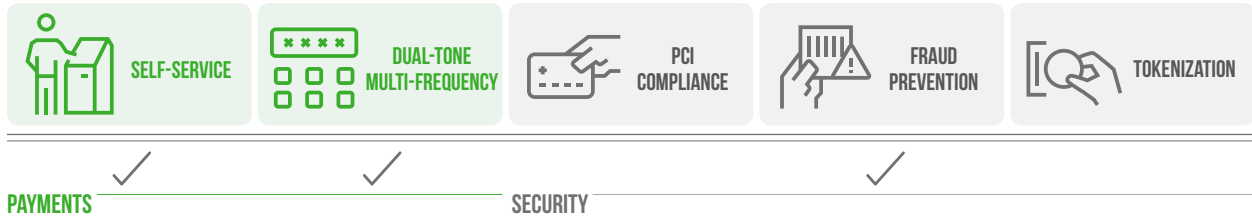


New!



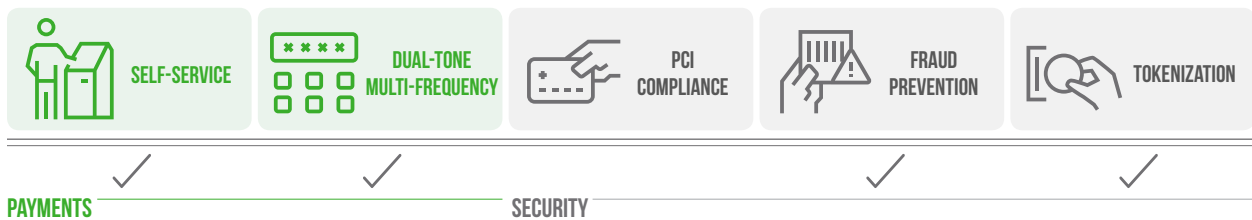
**Founded: 1993**

Sonant Corp. provides customized phone- and web-based contact automation and management, customer/citizen service and ePayment systems to a wide range of commercial and government organizations. Its all-in-one customer management, automated messaging and ePayment solutions can integrate with organizations' existing phone and data networks.



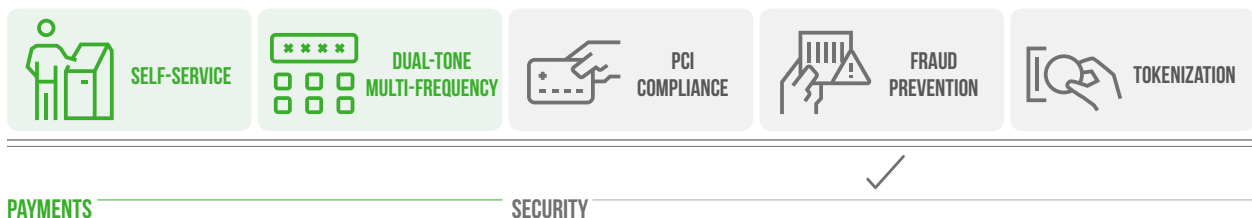
**Founded: 2010**

TokenEx provides tokenization solutions for one-time, recurring and archival transaction data. The company's solutions include an enterprise data security platform providing solutions for coupling tokenization, encryption and key management to ensure data security.



**Founded: 2007**

TRUSTID, Inc. is a call center technology platform provider. The company's solutions authenticate caller identity and provide security for remote banking and other remote, telephone-based commerce interactions.



New!



**Founded: 2008**

Uniphore is an India-based technology company that provides speech analytics, a virtual assistant, voice biometrics and other solutions to enterprise customers.



PAYMENTS

SECURITY



**Founded: 2001**

Voicent offers contact center solutions. The company's offerings include automated appointment reminder software, phone, email and text-message broadcasting software, customer-relationship management software, computer-contained PBX systems, and design software for creating customized IVR systems.



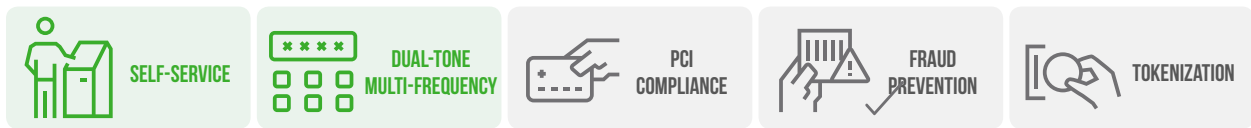
PAYMENTS

SECURITY



**Founded: 2011**

VoicePIN provides biometric voice authentication services. This technology enables consumers to securely log onto a system without having to remember passwords or personal identification numbers (PINs).



PAYMENTS

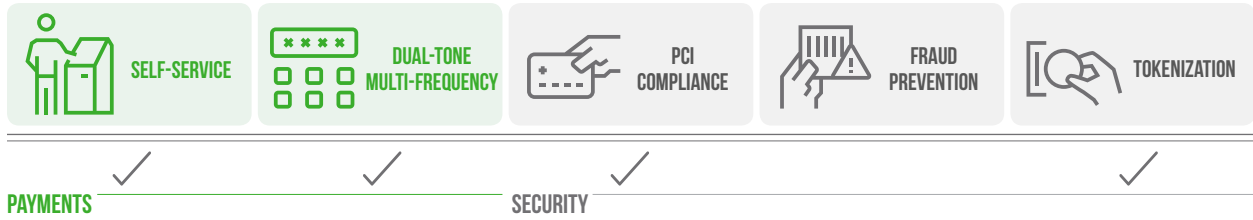
SECURITY

New!



**Founded: 1999**

Waterfield Technologies is a software and professional services organization. It provides voice and mobile solutions that support customer interactions across multiple channels, improve efficiency and reduce costs.

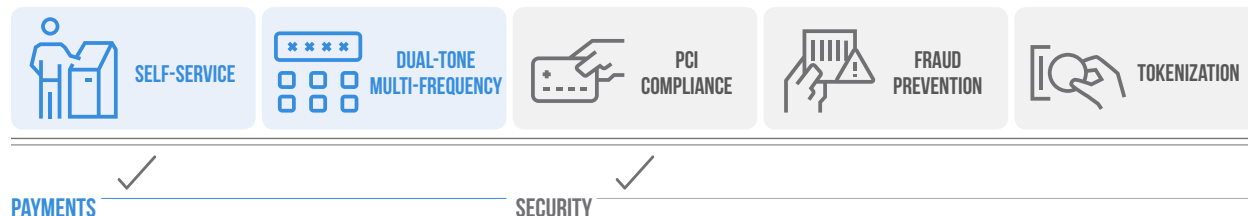


# platform providers



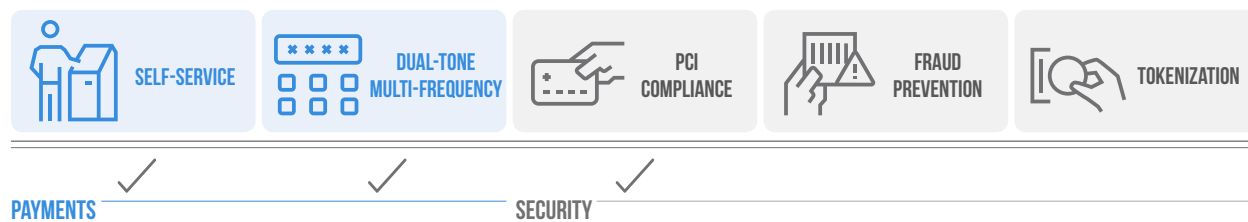
**Founded: 2005**

3C Logic offers a suite of inbound, outbound and blended cloud-based contact center solutions. The company's products are based on a distributed approach that eliminates the need for legacy server-centric architecture. Hosted on Amazon Web Services (AWS), it offers integration with other cloud-based solutions and features including multichannel communication, interactive voice response (IVR), automatic call distribution (ACD) and predictive dialer.



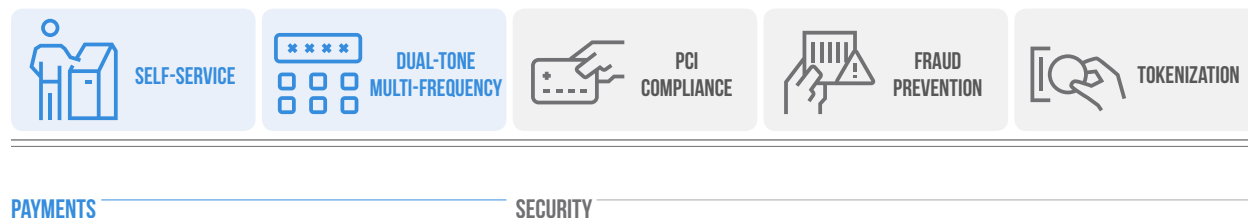
**Founded: 2002**

Aeriandi is a developer of voice security solutions. The company's payment card industry (PCI)-compliant payment services enable clients to take payments through dual-tone multi-frequency (DTMF) signaling and interactive voice response (IVR) channels. The company also provides other PCI-compliant solutions, including speech analytics, call recording and call archive software.



**Founded: 2014**

Aircall provides phone support software for startups and small and medium businesses. The company's solutions include Aircall, a software as a service (SaaS) application allowing companies to set up and manage phone support online.

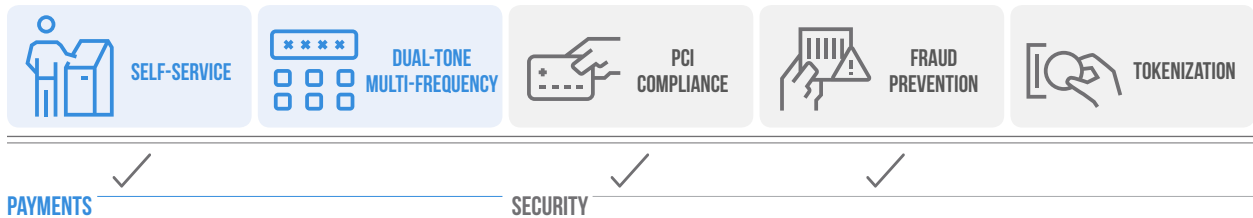






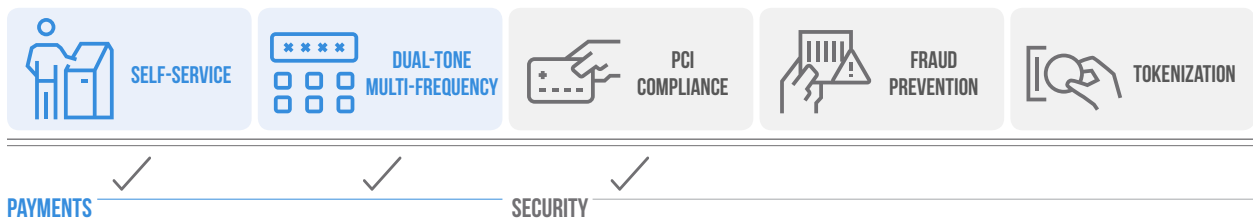
**Founded: 1999**

Alorica provides contact center software solutions, including those designed for acquisitions, sales and customer support. It offers customer relationship management, digital services, interactive voice response (IVR) and security features.



**Founded: 2001**

Altura offers automated payment reminders with cloud-based IVR payment solutions. Its solutions are designed to serve healthcare, government, financial services, nonprofits and other key enterprise verticals.

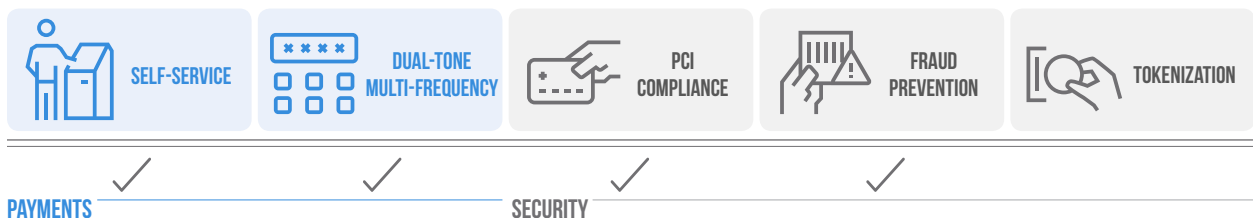


New!



**Founded: 1993**

Ameyo offers a contact center solution platform to organizations ranging from small businesses to enterprises. The solution supports the management of customer interactions and removes operational silos.





**Founded: 1973**

Aspect provides communications and contact center software solutions. The company's solutions offer features including protocol-based voice-over, automatic call distribution, predictive dialing, voice portal, internet contact, workflow management and multi-channel recording solutions.

SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
PAYMENTS		SECURITY		



**Founded: 2001**

AVOXI is a cloud communications provider. The company offers telecommunications and enhanced VoIP solutions, including toll free services, call recording, call termination, Cloud PBXs, call center solutions, toll free numbers worldwide, local numbers worldwide, SIP trunks, DID/DDI numbers, VPN solutions, business telephone systems, VoIP phone systems, and conference calling.

SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
PAYMENTS		SECURITY		



**Founded: 2002**

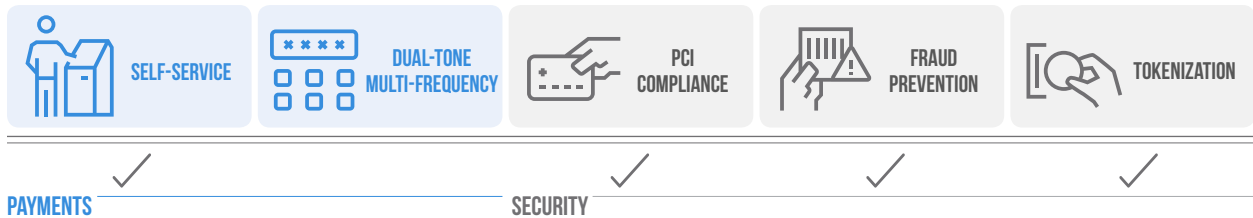
Bluefin offers PCI-validated secure POS systems that serve uses such as brick-and-mortar acceptance, call center transactions, and mobile and kiosk payments. Its omni-channel POS solutions enable secure payment processing through its PayConex Platform or through its Decryptx partners as a standalone solution.

SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
PAYMENTS		SECURITY		



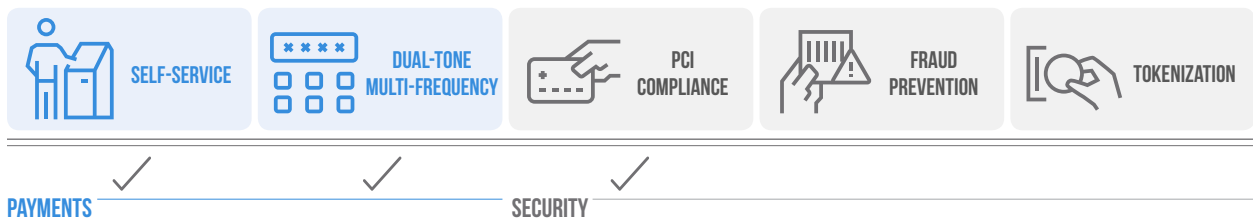
**Founded: 1987**

BluePay is a technology-enabled credit card payments processing services provider for enterprises, including small and medium-sized businesses (SMBs). It offers call center payments processing solutions, security features like tokenization and point-to-point encryption.



**Founded: 2014**

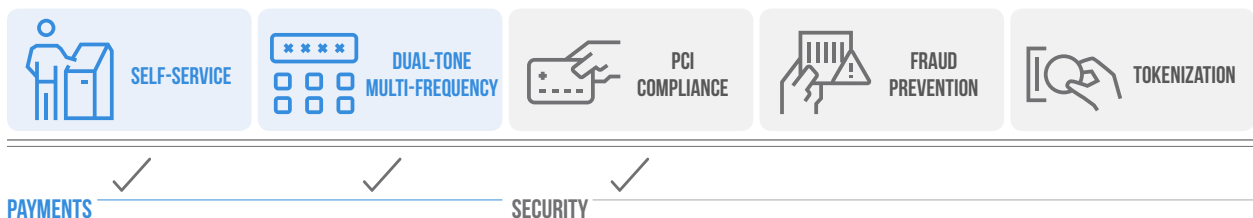
Callpay provides payment solutions for the payment industry and its strategic partners. Its solutions include the cloud-based Callpay Assist, Monitor and Request call center telephony payments platform, as well as products designed for call center, telephone and mobile payments.



**B R I •  
• G H T  
P A T •  
T E R N**

**Founded: 2010**

Bright Pattern is a multichannel cloud-based contact center software provider. It provides both cloud and virtual contact center software, offering payment card industry data security standard (PCI DSS)-compliant interactive voice response (IVR) and dual-tone multi-frequency (DTMF) payments solution.





**Founded: 1996**

ChaseData provides cloud-based call center technology. The company develops solutions for blended and inbound contact centers as well as outbound call management. Its services cover multichannel solutions, reporting and analytics.



PAYMENTS

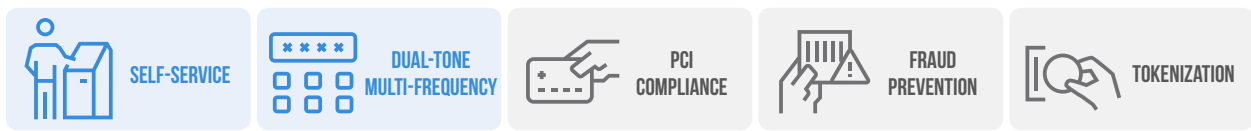
SECURITY



Communications Pioneers

**Founded: 2006**

Ciptex offers cloud communications solutions for contact centers and businesses. Its solutions offer integrated telephone and contact center applications.



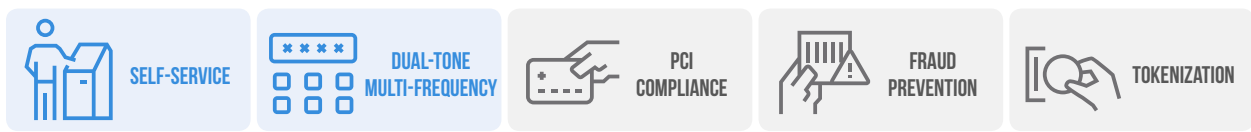
PAYMENTS

SECURITY



**Founded: 2005**

Clearant is a payment processor. The company's solutions use its proprietary payments platform in an effort to simplify business for customers and increase profits.



PAYMENTS

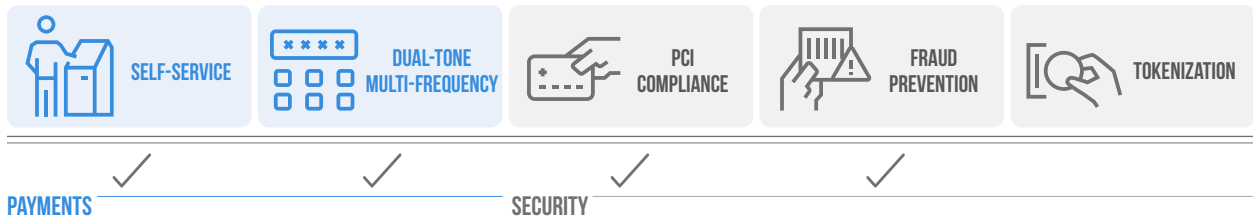
SECURITY





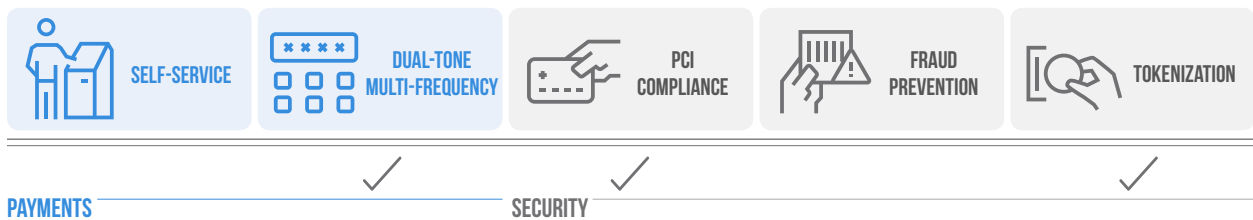
**Founded: 2004**

Connect First is a software-as-a-service (SaaS) telecommunications and cloud contact center software provider. Its offerings focus on customer satisfaction and hosted solutions, including cloud routing, inbound automatic call distribution (ACD), outbound dialing, call tracking, interactive voice response (IVR), voice broadcast, disaster recovery, predictive dialer, real-time telemetry, call data record (CDR) reporting and live agent chat, among other features.



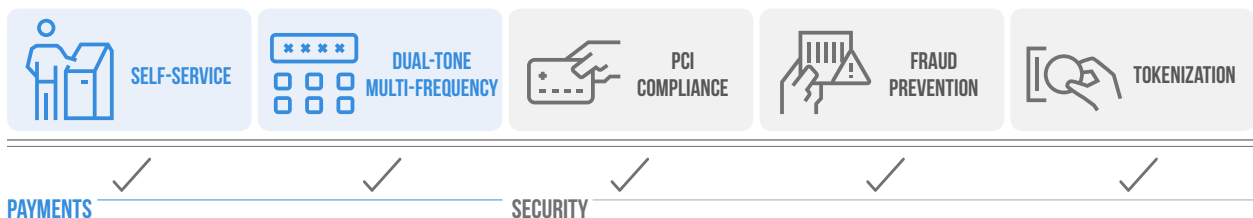
**Founded: 1994**

CyberSource is a payment management company that offers solutions for processing online payments, streamlining fraud management and simplifying payment security.



**Founded: 2006**

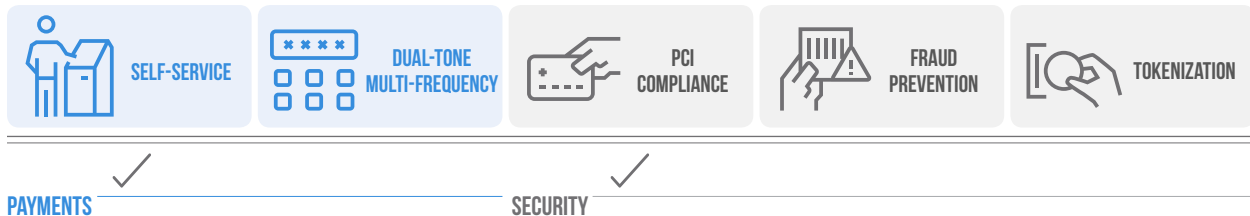
DAKCS offers cloud and on-premise collection agency management software to support debt collection and accounts receivable management, with a focus on recording debts for medical and healthcare, financial services, law firms, governments and first-party accounts receivables.



## DATATEL COMMUNICATION TECHNOLOGIES

**Founded: 1996**

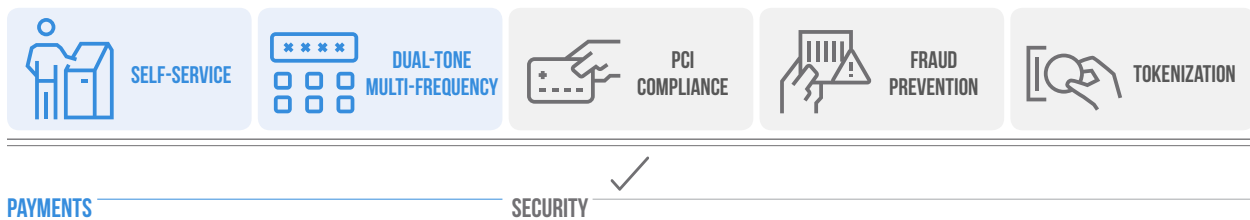
Datatel Communication Technologies provides interactive voice response (IVR) payment solutions. Its Payment Card Industry (PCI)-compliant, cloud-based solutions are designed for merchants, healthcare providers, governments and nonprofits.



## DATAMARK INCORPORATED

**Founded: 1989**

DATAMARK provides outsourced business services. The company offers on- and offsite digital mailroom services, invoice document processing, manual data entry, automated data capture, business continuity planning, disaster recovery, bilingual customer contact center services, storage and retrieval services and finance and accounting.



## DELEGO

**Founded: 1997**

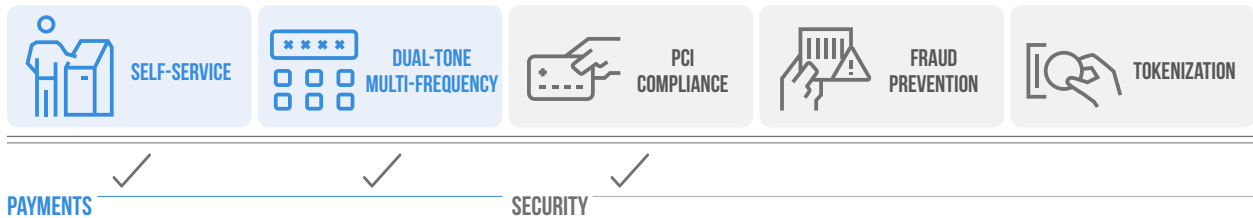
Delego helps companies expand their e-payment capabilities, and integrates and secures their payments ecosystem with SAP using flexible and tailored Delego solutions. Those solutions include secure cloud, proprietary tokenization and Point-to-Point Encryption.





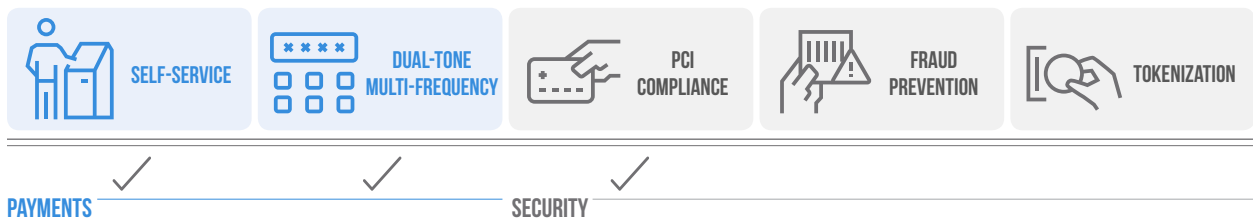
**Founded: 1997**

Eckoh is a provider of customer engagement, payment and operational solutions. The company's payment card industry (PCI)- and data security standard (DSS)-compliant solutions for contact centers include dual-tone multi-frequency (DTMF) masking and audio tokenization, and enable call centers to take self-service payments via interactive voice response (IVR) technology.



**Founded: 2014**

EnergyCare enables customers to speak to a live operator at any time to make ACH, credit card, debit card and prepaid card payments securely and privately. The system features Spanish and English options and is available as a standalone service or as part of the company's customer care offerings.

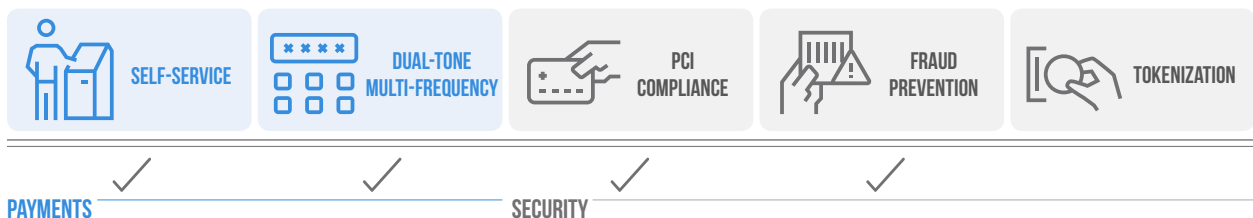


New!



**Founded: 1999**

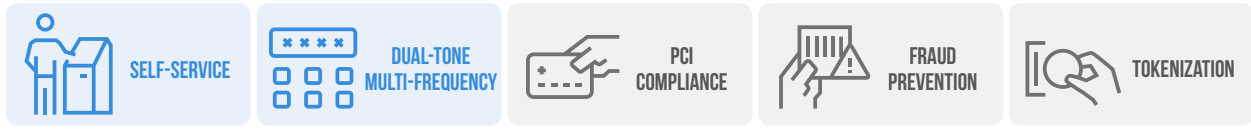
E-Complish offers customer-facing eCommerce solutions, representative-facing payment portals, back-end check, and credit card processing and IVR telephone payment tools.





**Founded: 1994**

Enghouse Interactive provides customer contact solutions for organizations. It offers solutions for computer and telephone integration, self-service interactive voice response, knowledge management, operator consoles, call recording, quality monitoring, media voice services and outbound dialers.



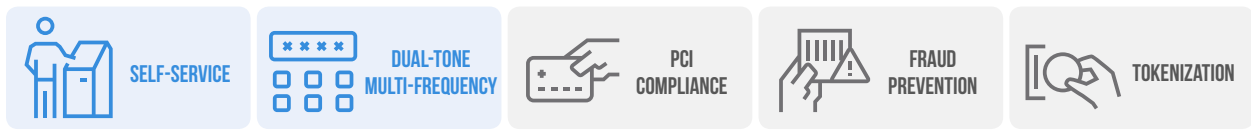
**Founded: 2001**

Five9 delivers cloud software for the enterprise contact center market. It works to develop solutions ranging from inbound and outbound to workforce optimization. These include products such as automatic call distribution (ACD), interactive voice response (IVR), Telephone Consumer Protection Act (TCPA) compliance tools and dialing solutions.



**Founded: 1990**

Genesys offers a set of contact center solutions covering customer engagement, employee engagement and business optimization. The company's customer engagement products include self-service, inbound, outbound and digital services, as well as a payment card industry (PCI)-compliant payment solution.

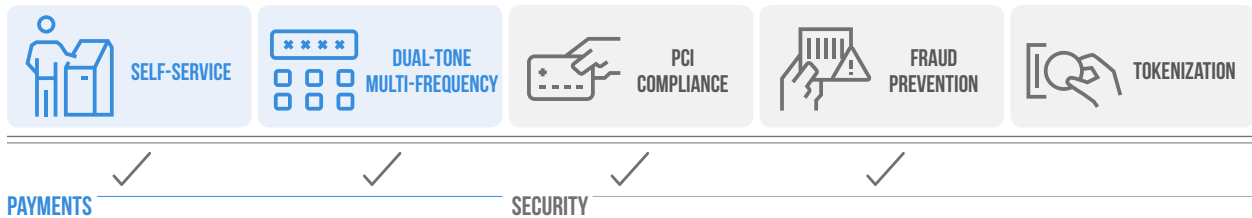




## GOVOLUTION

**Founded: 2000**

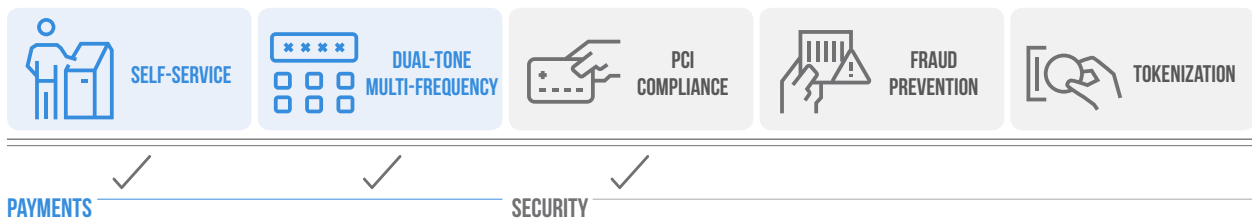
Govolution is an enterprise electronic payment solutions provider. The company's offers virtual terminal, gateway payments, web payments, bill presentment, reporting and shopping cart solutions. It also provides mobile, interactive voice response (IVR) and phone payments solutions, and its Velocity Payment System, which includes credit card, eCheck and debit card processing.



## INTELLIGENT CONTACTS

**Founded: 2010**

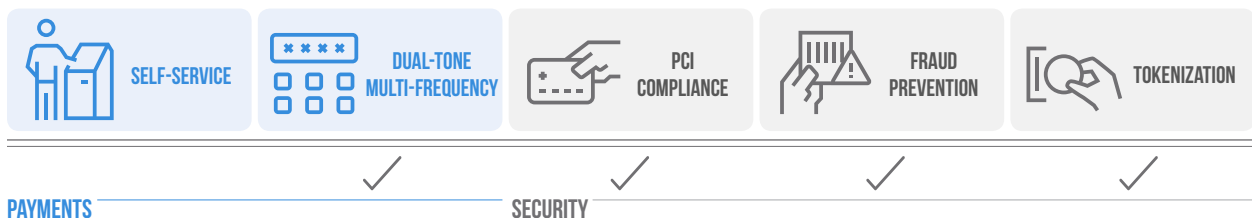
Intelligent Contacts offers communications and payments solutions that are PCI-compliant. Its solutions suite includes automatic call distributor groups with skills-based routing, an IVR system with text-to-speech, full call recording, automated payment negotiation, real-time data services and other services.



## IntraNext systems

**Founded: 1996**

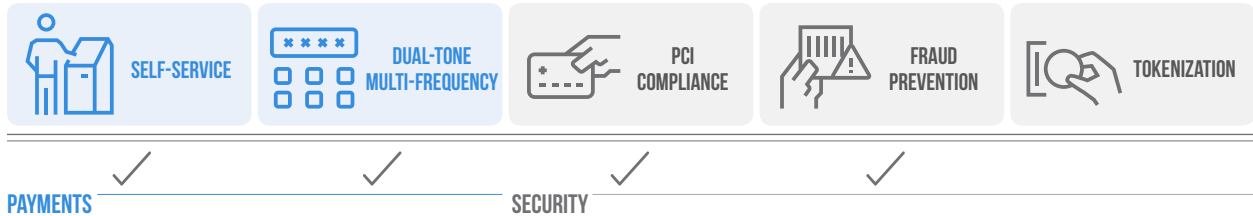
IntraNext Systems is a provider of payment card industry (PCI) software for contact centers. The company's solutions include iGuard, which enables contact centers to store user data without breaking PCI compliance, and Nextsys CTI, a group of computer-telephone integration capabilities to boost efficiency, improve service and reduce costs.





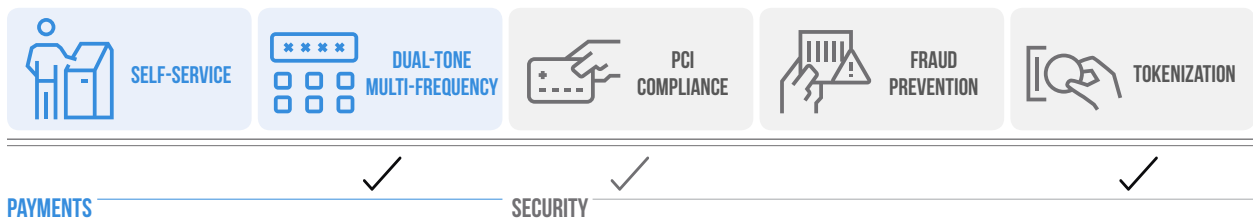
**Founded: 1996**

IVR Technology Group works to build secure voice and text applications to improve overall customer experience. The company has a focus on creating offerings that boost compliance, data security and positive user interactions.



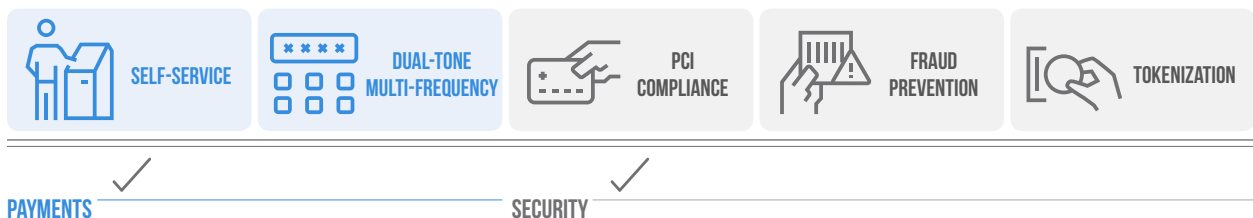
**Founded: 1994**

Key IVR offers automated payment services in the U.K. and internationally through Europe and into the U.S. Its services include PCI-compliant payment collection IVR systems and contact center solutions from DTMF suppression to sensitive customer detail masking.



**Founded: 2005**

Liquid Voice provides call recording, quality management and interaction analytics solutions. Its products are developed using integrated computer telephony integration (CTI) and interactive voice response (IVR) technologies, and are designed for utilities, financial services, legal, outsourced contact centers and the public sector.

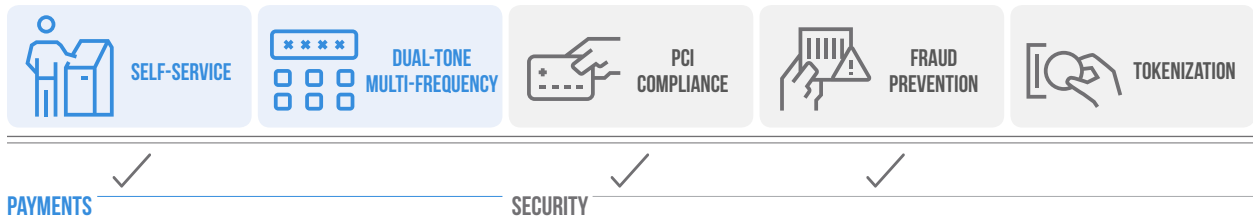


New!



**Founded: 2009**

Natterbox is a British telecommunications company that offers a global cloud telephony platform. The platform provides end-to-end telephony services that are embedded and managed within the Salesforce platform.

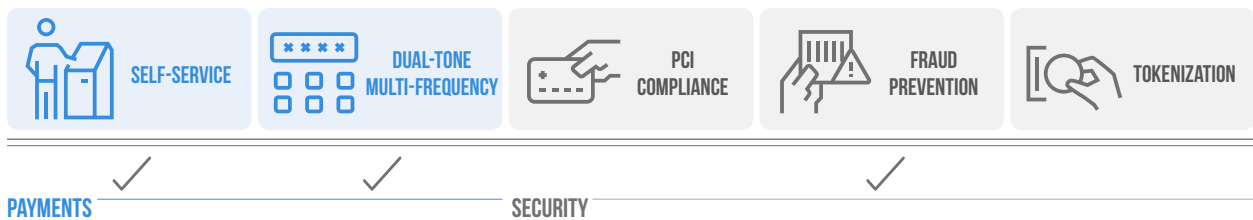


New!



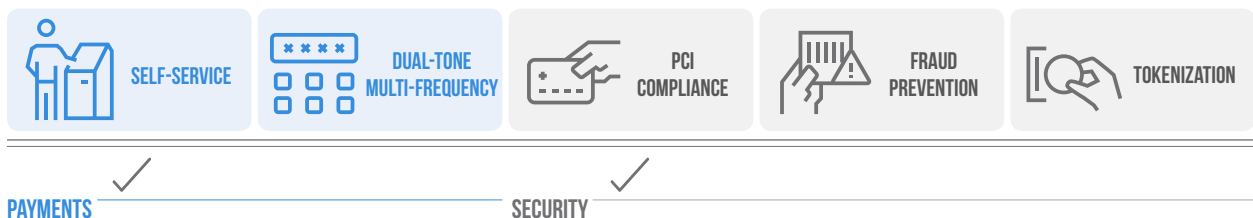
**Founded: 1984**

Netcall provides tailored, hosted, on-premise and hybrid call center solutions that support customer engagement for clients in the healthcare and public and private sectors.



**Founded: 2000**

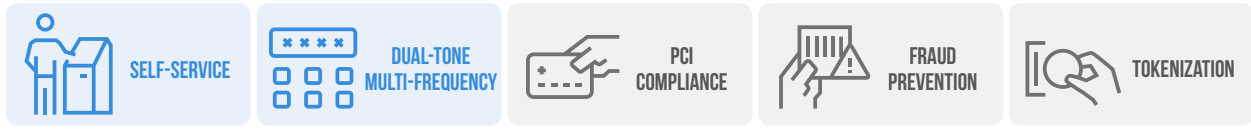
NewVoiceMedia develops and delivers cloud contact center solutions for organizations. Its product list includes ContactWorld for Salesforce, an integrated solution for the Salesforce CRM, and ContactWorld PCI, designed to help merchants deliver payment card industry (PCI)- and data security standard (DSS)-compliant telephone-based credit card transactions.





**Founded: 2008**

Nextiva is a provider of cloud-based business communications solutions. The company's solutions include automatic call distribution (ACD), interactive voice response (IVR) technology with remote and virtual agents, queuing and monitoring.



PAYMENTS

SECURITY



**Founded: 1997**

NICE inContact, part of software solutions provider NICE Systems Ltd., develops cloud contact center solutions. The company's CXone platform provides analytics and workforce optimization solutions, a contact routing and interaction management suite and self-service products.



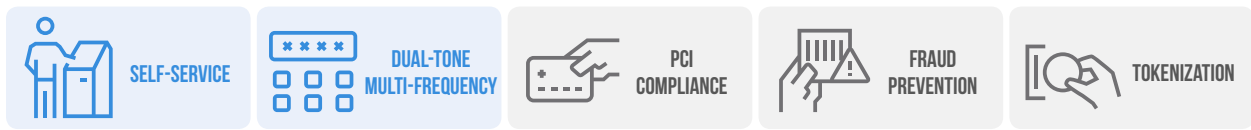
PAYMENTS

SECURITY ✓



**Founded: 1989**

Noble Systems Corporation provides solutions for contact centers, workforce engagement and analytics technologies. Its premise/cloud hybrid platforms include automatic call distributors, predictive dialing, blended processing, recording and monitoring, IVR, messaging, interaction analytics, workforce management and gamification.



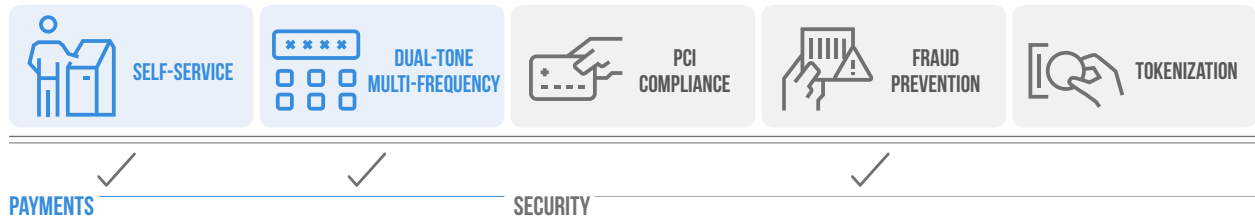
PAYMENTS ✓

SECURITY ✓



**Founded: 1992**

Nuance Communications provides voice recognition and natural language understanding solutions worldwide. Its enterprise segment provides customer service through voice, mobile, web and messaging channels, with inbound and outbound customer service and engagement, voice biometrics, and virtual assistant capabilities.

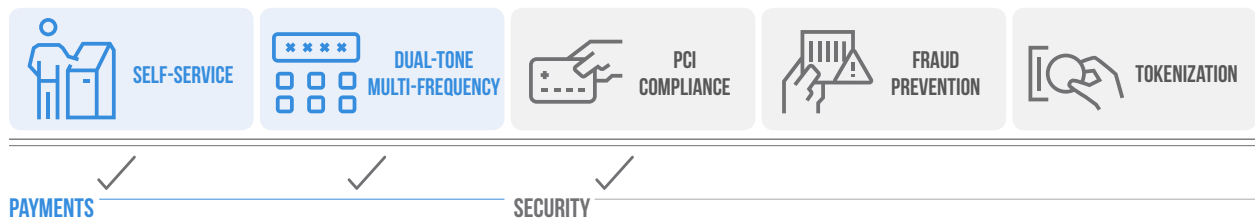


New!

## Paymentus

**Founded: 2004**

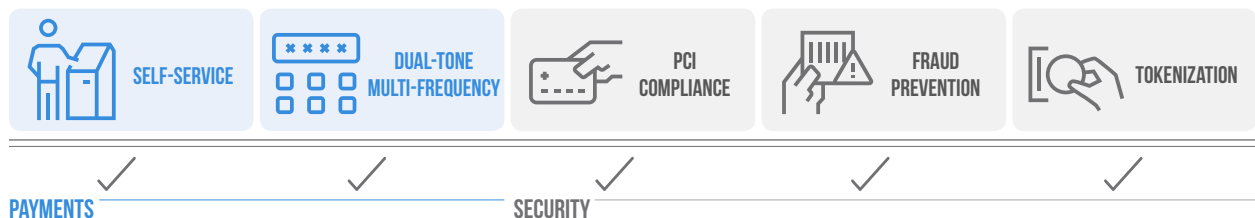
Paymentus delivers paperless eBilling and payment solutions to more than 1,300 clients across North America. Its offerings include a SaaS-based customer engagement and payment platform for direct-bill organizations.



A Vantiv Company

**Founded: 1998**

Paymetric, Inc. provides payment acceptance solutions for call centers. The company offers an integrated, processor-agnostic tokenization solution supported by customer service, and the company's XiSecure solutions work to protect cardholder and other sensitive data.

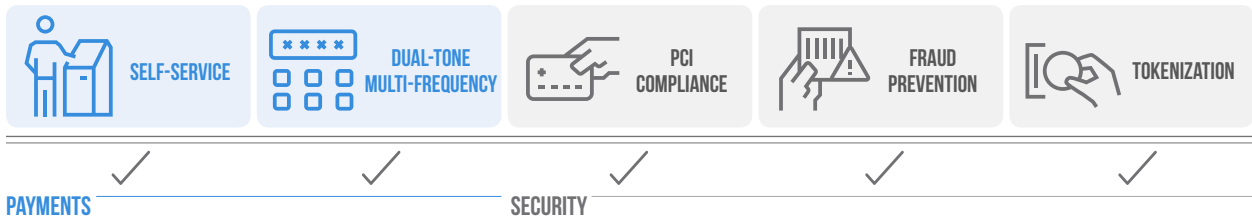






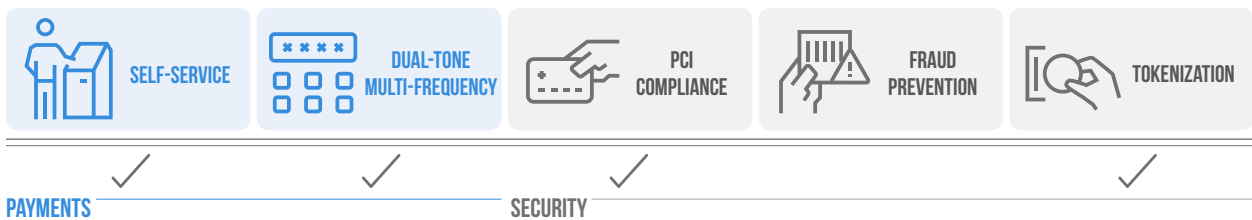
**Founded: 2003**

PDCflow provides PCI-compliant IVR payment solutions that support credit/debit card and ACH processing, with payment data encrypted, tokenized and stored in a secure vault.



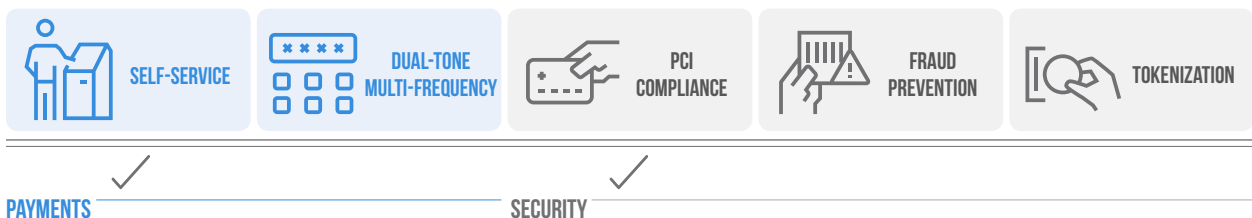
**Founded: 2011**

Plivo is a cloud API platform and global carrier services provider. The company offers HTTP APIs to add voice and SMS capabilities to any web or mobile using any web standard language.



**Founded: 2000**

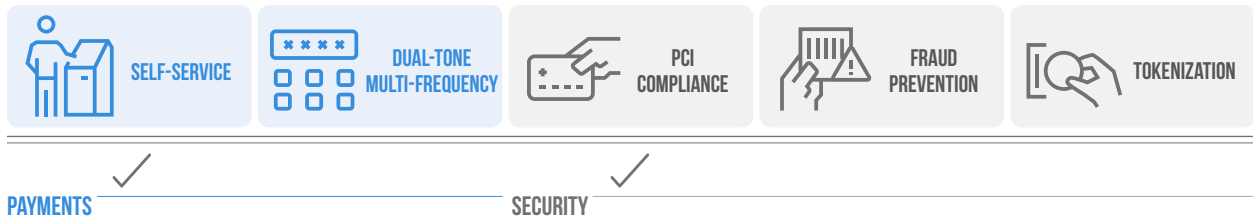
Plum Voice provides contact center solutions. Its offerings include interactive voice response (IVR) platforms, systems and hosting services.





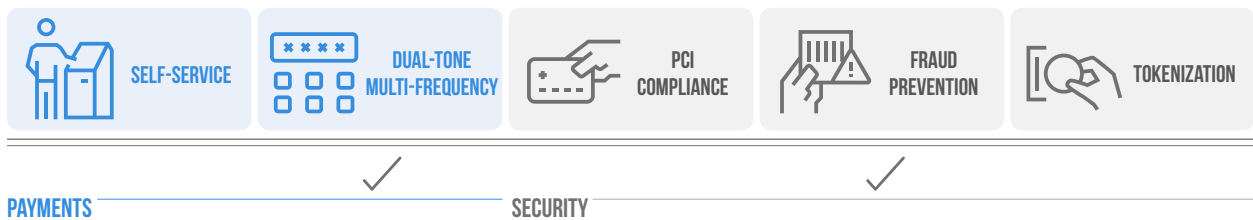
**Founded: 2017**

Puzzel offers a cloud-based contact center, including leading mobile messaging and payments features, to deliver a flexible and customizable customer interaction platform.



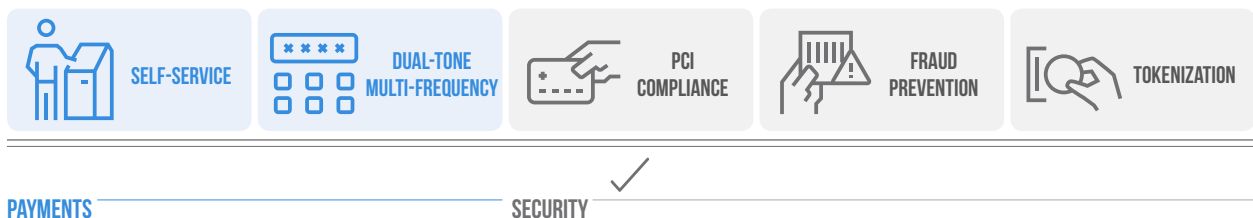
**Founded: 2006**

REPAY provides electronic transaction processing services for a variety of integrated end markets. Its platform provides access to a suite of payment technology products including credit/debit card processing, IVR/phone pay and text pay, among others.



**Founded: 1978**

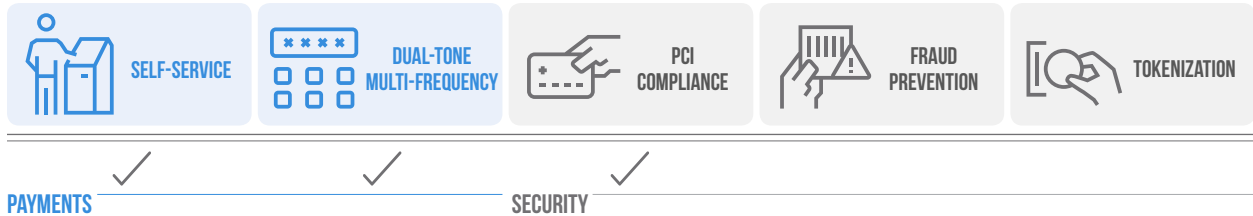
RingCentral is a provider of communications and collaboration solutions. The company's contact center solution offers a range of capabilities, including smart routing, CRM integrations, workforce optimization and real-time reports and analytics.





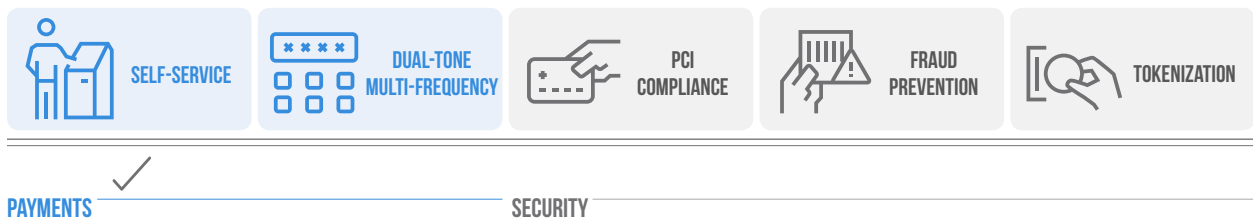
**Founded: 2011**

Sharpen Technologies is a software-as-a-service (SaaS) company. Its products are customizable to meet companies' specific needs and designed to help them communicate and connect with customers. It offers payment card industry (PCI)-compliant self-service solutions, including interactive voice response (IVR) and dual-tone multi-frequency (DTMF) payments.



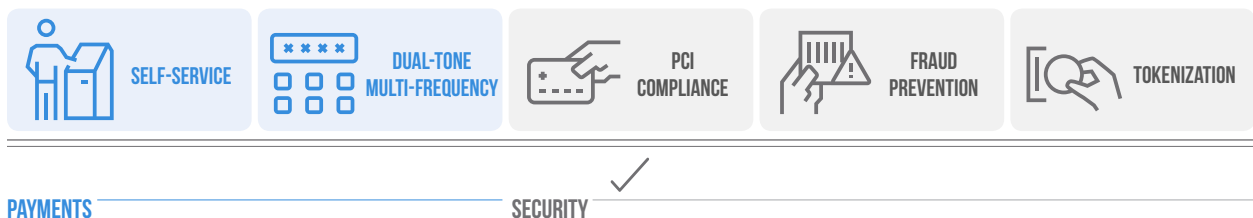
**Founded: 2009**

SmartAction provides artificial intelligence-based voice self-service software. SmartAction's Intelligent Voice Automation is a hosted IVR platform using natural language speech recognition. The solution is based on an object-oriented coding framework.



**Founded: 1954**

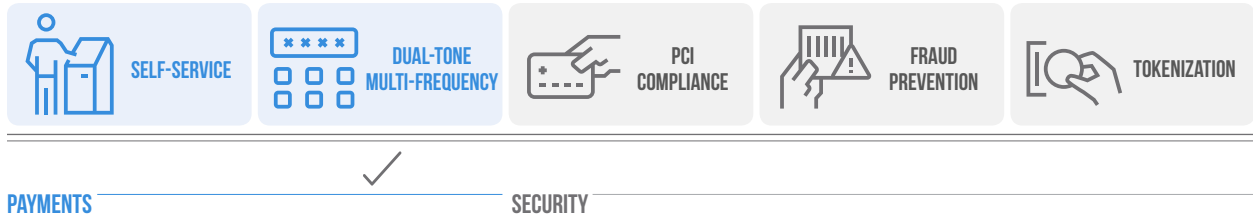
Stenocall is a telecommunications technology provider. Its solutions include Payment Card Industry Data Security Standard (PCI DSS)-compliant services for call center payments.





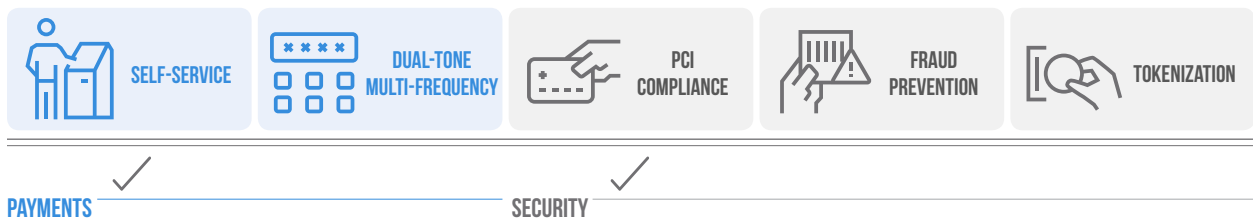
**Founded: 2017**

Speedpay provides electronic and cash bill payment services for utility, auto finance, mortgage, insurance and government industries. Its offerings include a suite of mobile payment solutions and enabling bill receipt payments from CSR or IVR channels.



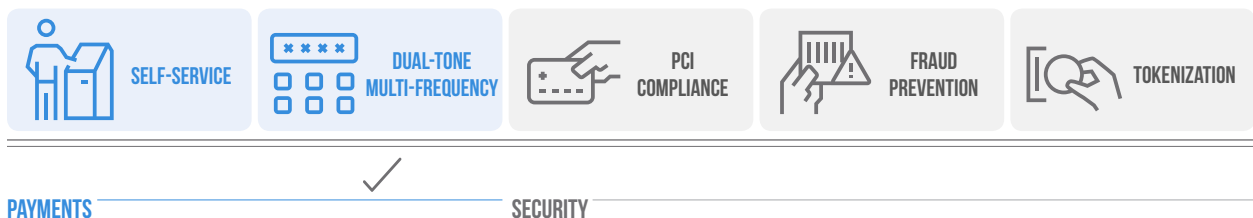
**Founded: 2005**

Spoken Communications provides digital conversation solutions. Its offerings include a conversation-centric solution for contact centers and a single artificial intelligence (AI)-enabled platform for channeling, managing and analyzing digital conversations.



**Founded: 1989**

StarTek provides contact center outsourcing and a menu of cloud-based managed service solutions. Its offerings include IVR and secure payments applications.

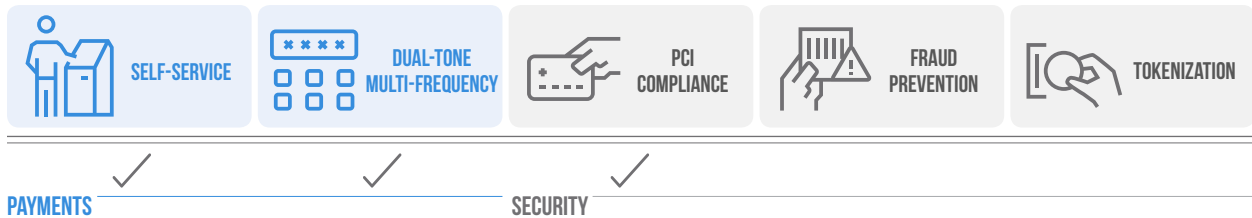


# Syntec

Integrated contact centre systems

**Founded: 1998**

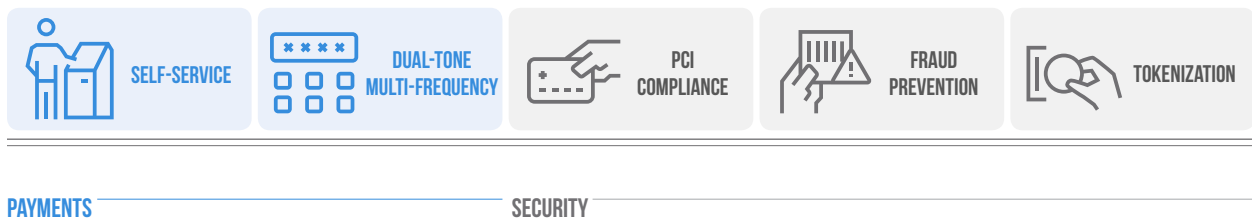
Syntec Ltd. is a telecom services provider, offering least-cost routing (LCR), network and telecommunications services (NTS) and interactive voice response (IVR). Syntec has also developed a payment card industry (PCI)- and data security standard (DSS)-compliant call recording tool and a dual-tone multi-frequency (DTMF) payment solution.



# talkdesk

**Founded: 2011**

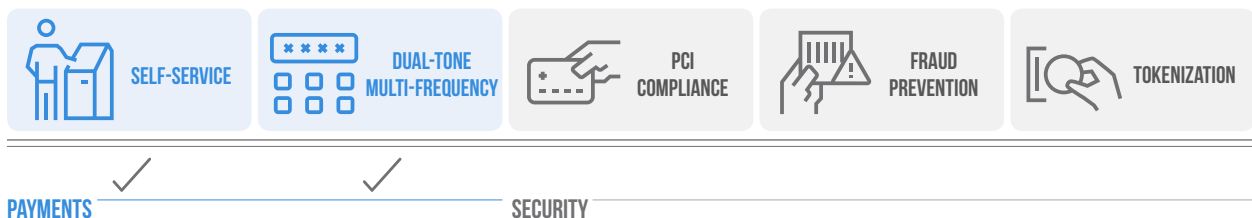
Talkdesk provides browser-based call center software solutions for small businesses. The company offers features like real-time call monitoring and historical reports, and its Talkdesk Context solution provides up-to-the minute intelligence on customer self-service activity for live contact center agents.



# telax

**Founded: 1997**

Telax provides a cloud contact center solution. The company offers enhanced interactive voice response (IVR) for self service, agent call-flow scripting, multi-skill routing, CRM Integration and advanced automatic call distribution (ACD). It also provides outbound and blended voice queues, automated call-back and click-to-call services, among others.







**Teleperformance**

**Founded: 2003**

Teleperformance provides outsourced omnichannel customer experience management solutions. The company's contact center services are designed for the areas of customer care, technical support and sales. Teleperformance also provides analytics solutions and back-office services.

SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
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PAYMENTS

SECURITY



**TeleTech**

**Founded: 1982**

TeleTech is a global provider of customer engagement services and software. The company offers an integrated platform for call centers combining analytics, strategy, process, systems integration, technology and operations.

SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
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PAYMENTS

SECURITY



New!



**ultracomms**

**Founded: 2004**

Ultracomms provides a range of flexible, scalable and secure phone payment handling solutions for contact centers and telephone network operators. The solutions can be delivered via the cloud, integrated with the telephone network or installed locally.

SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
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PAYMENTS

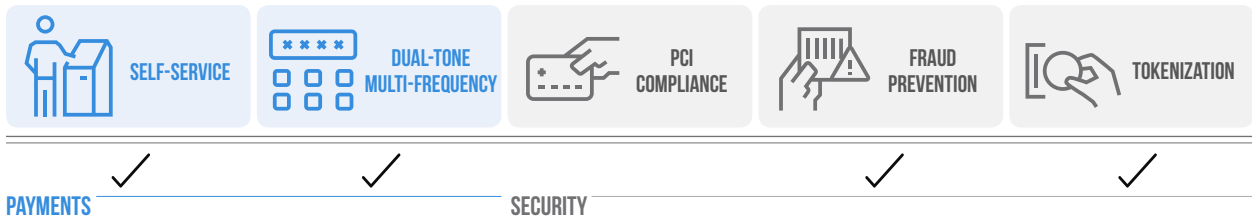
SECURITY





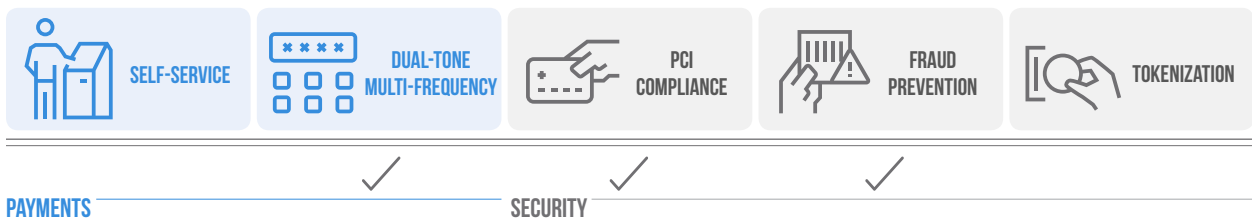
**Founded: 2015**

Upwire is a cloud-based platform that enables users to build customer communication flows with a “drag-and-drop” module, including customer communications via email, chatbots, IVRs with voice biometric authentication and more. Its offerings also allow businesses to securely accept credit card payments over the phone or via SMS.



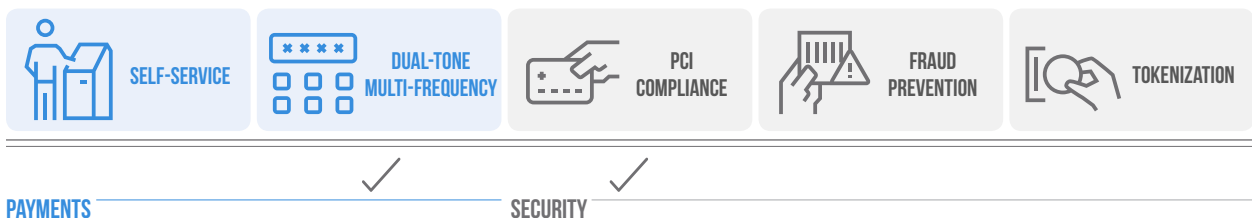
**Founded: 1989**

USAN offers hosted call center solutions connecting people with information for enterprise businesses and telecommunications carriers. The company offers network-based interactive voice response systems, courtesy and predictive dialer solutions, outbound dialers, live agent call care, computer-telephone interface routing and credit card transaction processing.



**Founded: 1999**

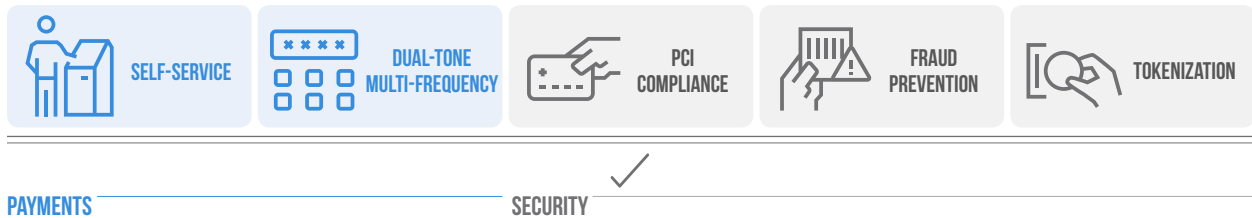
VCC Live is a call center and telecommunication technology provider. The company offers managements services, contact center functions such as digital voice over internet protocol (VoIP) lines, automated emails, customized short messaging services (SMS) messages and dual-tone, multi-frequency (DTMF) interactive voice responses (IVRs).





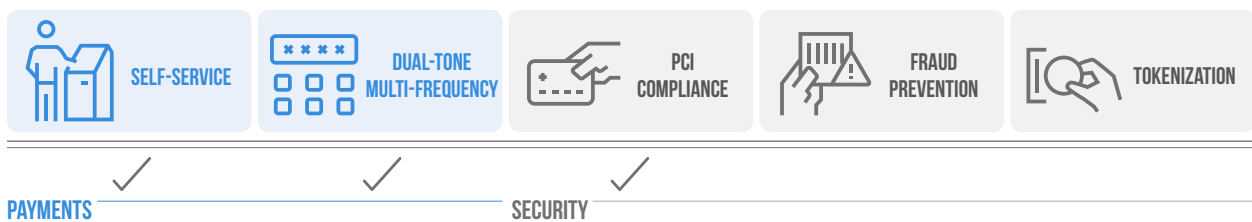
**Founded: 1996**

Vocalcom manufactures and implements call center solutions. The company offers call center software for multi-site voice over internet protocol (VoIP) architectures, and its solutions include answering machine detection, voice messaging, callback, automated after-call messaging and distant listening call recording features.



**Founded: 2005**

Voxai Solutions provides consulting services and strategies to transform contact center infrastructures into a distributed network application, utilizing Genesys exclusively. Its full software suite, including both self-service IVR and agent-assisted services, can be deployed in a hosted environment and is offered as a “pay as you go” or an “on-demand” model.



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