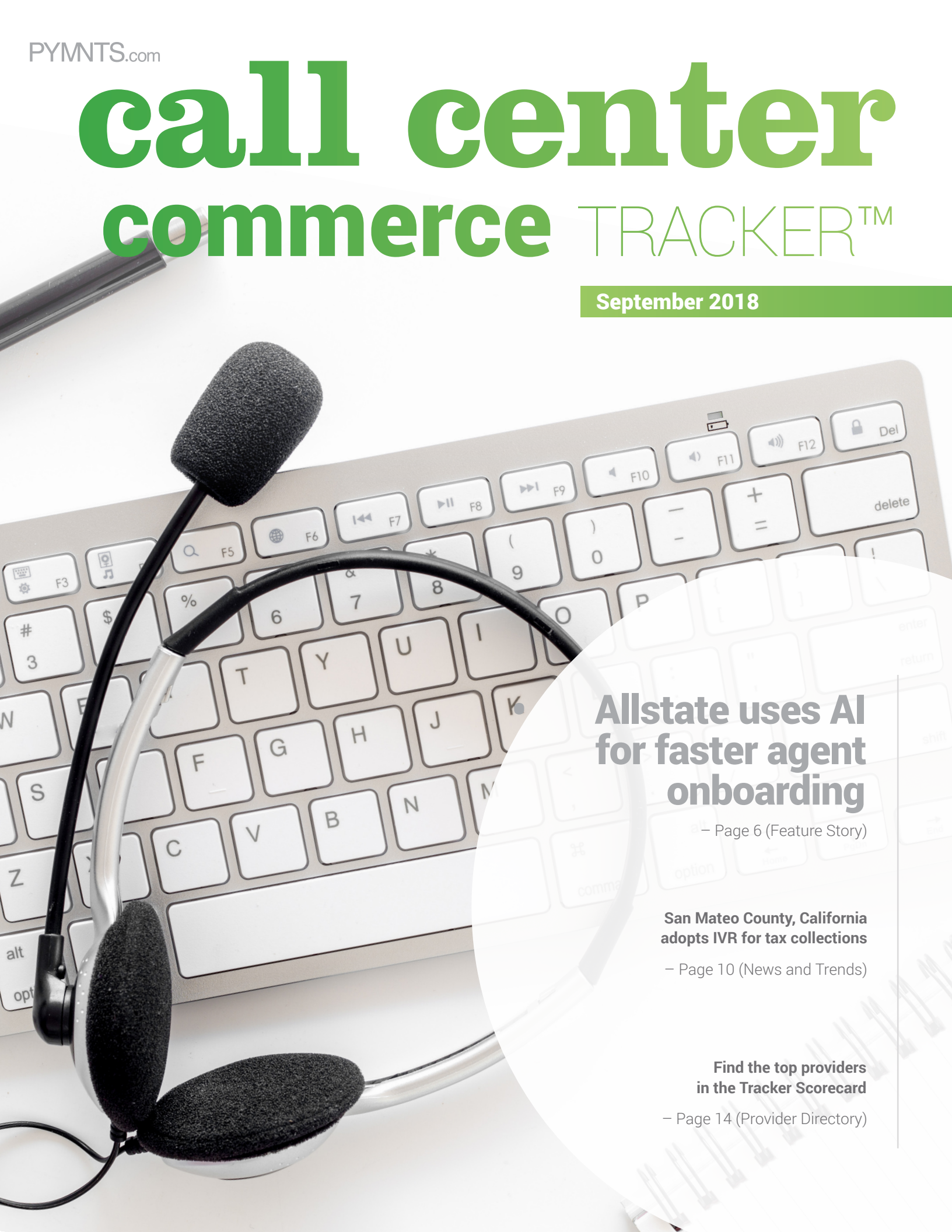


call center commerce TRACKER™

September 2018



Allstate uses AI for faster agent onboarding

– Page 6 (Feature Story)

**San Mateo County, California
adopts IVR for tax collections**

– Page 10 (News and Trends)

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in the Tracker Scorecard**

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PYMNTS.com

call center commerce tracker™

what's INSIDE



Governments face many challenges when adopting new technologies. Some seek to drive rapid improvements by diving into the latest tech, while others play it safe, only [adopting](#) solutions after they are thoroughly tested by, and established in, the private sector.

Researchers project the global interactive voice response (IVR) software market will [rise](#) at a CAGR of 12.1 percent between 2018 and 2025, and as that market heats up, more governments are getting on board with the tech. Recently, the San Mateo County Tax Collector [implemented](#) IVR to help residents pay property taxes more easily, while helping the local government get paid sooner.

New Mexico has also [been working](#) to offer IVR and other digital channels, such as web and mobile device, to consumers who need to make payments to the Motor Vehicle Division. These payments are supported by a new contract with electronic payment platform provider PaymentExpress.

The private sector is also pushing to enhance automated technologies for call centers. Japan-based telecommunications company Nippon Telegraph and Telephone Corporation (NTT), for one, is [leveraging](#) a platform from technology company NVIDIA, which supports its efforts to develop AI-powered chat and language processing capabilities for call centers.

As this space continues to grow, more governments may begin to feel secure about dialing up their call center payments technologies.

Around the call center commerce world

Implementing automation for faster service speeds and greater availability is only part of what call center technology providers must do. They also need to find ways to help call centers securely handle customer information, and verify that customers are who they claim to be.

In an effort to improve security and protect customer information, companies like customer experience solutions provider Avtex, are offering clients new solutions featuring dual-tone multi-frequency (DTMF). In Avtex's case, this [offering](#) comes care of call center data security and compliance solution company Semafone.

Providers are also focusing on customer authentication. For financial services technology company Fiserv, that means

[rolling out](#) a solution that analyzes customer behavior for red flags during their interactions with IVR systems. It has also unveiled another solution that emails or texts a digital code to customers, which they must provide during the phone call for identity verification purposes.

Voicelt, a biometric security platform, is skipping device-based authentication altogether, offering voice-based biometric identification instead. It recently [integrated](#) its solution into Upwire's workflow builder platform in a move intended to make it easier for organizations to adopt voice authentication into their IVR workflows.

Leveraging AI for quicker insurance claims service

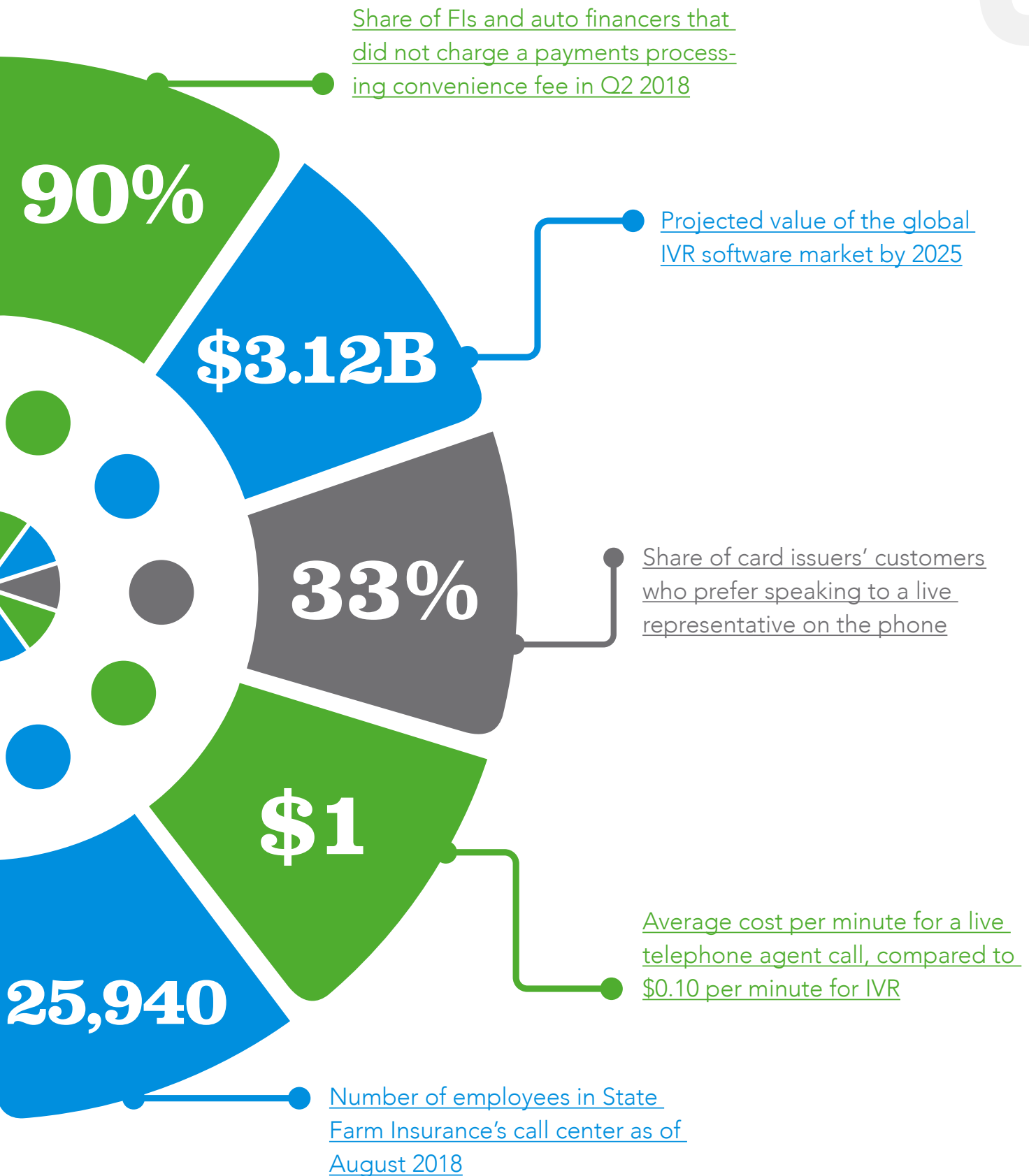
In times of natural disasters, calls made to insurance agents ramp up. Managing that influx often means using

technologies to automate simpler requests, freeing up human specialists to help with more complicated customer needs, according to Carla Zuniga, senior vice president of [Allstate](#). In this month's feature story, Zuniga explains how Allstate is using customer-facing automation and an agent-facing virtual assistant to support agents with customer needs and onboard new hires faster.

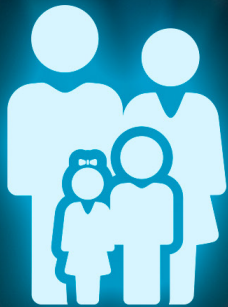
September Tracker updates

This issue of the Call Center Commerce Tracker™ highlights 70 notable global providers from around the space in our ever-expanding provider directory, including ten new additions: Altura, DAKCS, Noble Systems Corporation, Nuance Communications, PDCflow, REPAY, Speedpay, StarTek, Upwire and Voxai.





FEATURE STORY



AGENT-FACING AI

FOR SWIFTER

INSURANCE SUPPORT

Natural disasters have shaken communities across the world this month, from Typhoon Mangkhut raging in the Asia-Pacific to Hurricane Florence battering the U.S.'s eastern coast. The recovery process after any catastrophic event often requires people to reach out to their insurance companies for funds to help clear the path to stability and normalcy. Those affected need to call contact centers to file a claim and get help, or go through other channels such as websites, mobile apps or visiting a staffed office location. Even in less drastic situations, such as automobile collisions or more routine property damage, contacting insurance companies is key to restoring order. In a recent interview with PYMNTS, Carla Zuniga, senior vice president of [Allstate](#), discussed the strategies the company uses in its call centers to provide quick support to customers during times of high demand.

Faster onboarding

To prepare its call centers for all manners of customer needs, Allstate has turned to an agent-facing AI-powered virtual assistant to get new hires up to speed quickly. The solution, Amelia, advises agents during customer calls by providing information on legal restrictions, policies, and other guidance depending on the customer's request. That information can be particularly important in a highly regulated industry.

"[The agents] are guided through the call — not necessarily with a script, but rather with the rules and guidelines that apply to their role," she explained. "[Amelia helps] them understand what they're empowered to do for different customer inquiry types, [what they] might be limited to do from a licensing standpoint, and the policies and procedures that apply to those requests."

Quicker onboarding is especially valuable in call centers, where retention can be a challenge, Zuniga said. It's even more important for the insurance agency, where onboarding often is a more lengthy undertaking, due to the amount of regulations that agents must be familiar with. Their training can be an 8- to 12-week process, but Amelia helps shave a few days off of the curriculum, allowing agents to focus on more common scenarios, since they can fall back on Amelia for support in rarer cases. Agents usually take 20 to 24 weeks to reach a skill level regarded as "proficient," but with Amelia's support, they're able to provide proficient-level service four weeks sooner.

Allstate also uses automated tools help employees from outside the main claims handling team refresh their training, enabling them to pitch in when there's an influx of demand. The technology enables the company to enlist dozens or hundreds of representatives who don't normally spend their days on customer phone calls, helping them with first call responses and initial documentation, before they pass customers on to claims specialists.

"Automation helps flatten out the demand curve."

"Technology does support some of the quick and easy onboarding of representatives who may not spend a lot of time on the phone ... but who are some of our residual support we depend on," she said. "We keep training fairly simple and straightforward so they're ready when customers call."

Automation and self-service

On the other hand, customer-facing automated systems can handle initial inquiries and loss procedures, while directing only those that need it to a live agent. That frees specialists to focus on more complicated cases.

"Automation helps flatten out the demand curve," Zuniga said. "[It] is a key strategy in being able to respond to catastrophic situations and general seasonal fluctuations that we see."

The company has been testing natural language chatbots for routing and resolving customer requests. It is also considering bringing virtual assistant capabilities into voice support, text and chat interactions. Customers have shown positive responses to self-service options, readily turning to the insurance company's mobile and web channels to conduct straightforward transactions that don't require speaking with a professional. Looking forward, Zuniga expects the use of automation to increase.

"Eventually, [with expected developments,] the need to talk to human representatives will be minimized," she predicted. "We'll save those interactions for the more complex, highly-regulated, difficult transactions that we'd never [force] customers to solve by themselves with a machine."

UNDER the hood

Carla Zuniga

senior vice president of [Allstate](#)

How are you seeing customer preferences change regarding how they prefer to reach call centers?

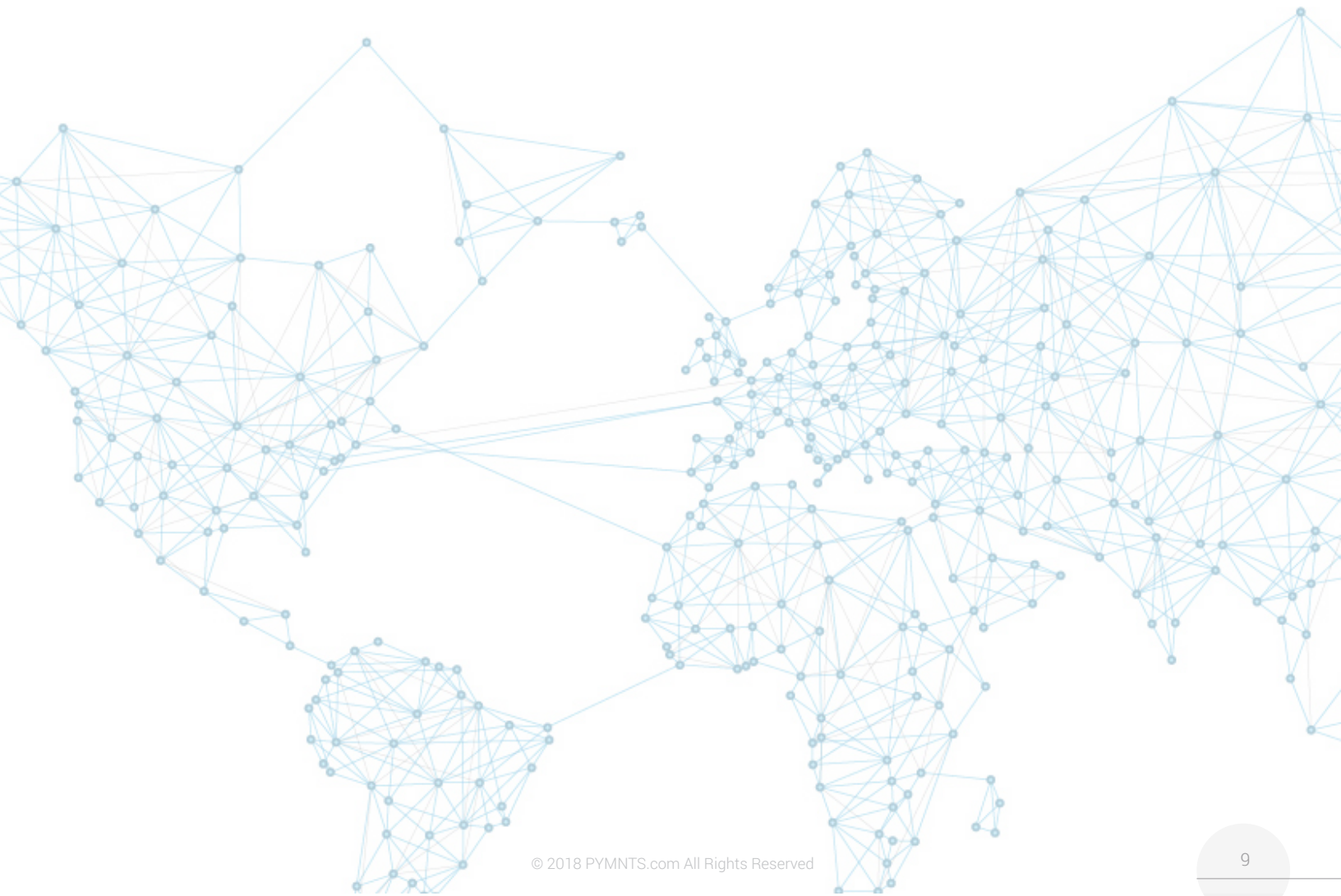
"For many types of insurance transactions, there's a large dependency on the trusted advisor — the agency. But when [customers] choose to call Allstate or are interacting via the web or mobile, it seems that interest is expanding around their ability not just to get to Allstate, but to also complete transactions in a much more empowered, self-service mode. We're reacting to what we see as growing preferences, [allowing automation to tackle] some of the more straightforward, simpler service requests that don't require a license or a level of deeper policy proficiency. It seems like that's meeting with a lot of positive reception. Even after the interaction with an advisor in some of the simple look-ups, we're finding that, while they may land in a contact center, even the web and mobile application are seeing quite a bit of activity as a channel of preference over a 1-800 number inquiry."

In the coming years, Zuniga expects there will be deeper levels of machine learning and systems that are capable of identifying patterns and leveraging that information to proactively serve customers. Even as the use of digital channels and automation continues to grow, she said technology will not replace the need for human representatives, but instead bolster their efforts.

"Technology can supplement the relationship and support the representatives that are working largely in case management and complex insurance situations, as well as advise and guide our agency force through the very best ways to focus [and grow] the relationship ... and increase protection," she said. "It's figuring out how

great technologies can augment the relationship-based organization that we are, whether that's internal or with customers."

In times of instability, sometimes the most reassuring thing is having a person there and ready to help. Allstate's support even includes bringing staff to catastrophe areas in mobile units to act as local, on-the-ground service hubs, providing face-to-face assistance, alongside agents that are available on the phone. Automation ensures those live agents aren't tied up handling basic inquiries and procedures, but instead are ready to roll up their sleeves and dive into the complex work of helping customers get back on their feet.



news and TRENDS

Authentication and fraud

Fiserv debuts a pair of customer authentication solutions

Knowledge is power, and fraudsters that can beat knowledge-based authentication measures get power over consumers. Thanks to social media, bad actors have easier access to personally identifying information, which gives them leverage against knowledge-based authentication. Fiserv aims to tackle that problem with two [recently announced](#) solutions.

The first solution, identity verification, provides clients with real-time analysis of high-risk behavior from cardholders engaging with IVR systems. Additionally, layered, multi-factor authentication works to determine the caller's identity, and that information is sent to other fraud applications. The second solution, step-up authentication, involves emailing or texting customers a single-use, five-digit code, which must be presented to confirm their identities. The code is only valid during that call.

Voicelt and Upwire partner for voice biometric workflows

While Fiserv is promoting authentication based on single-use codes, [Voicelt](#) is, as its name implies, focusing on the voice. Its cloud-based service provides biometric authentication using what it describes as the customers' "voiceprint." Under a [new integration](#) with communication workflow builder platform Upwire, the solution is expected to come to more call centers.



With the partnership in place, companies can use Upwire's offering — a drag-and-drop module for creating workflows — to create biometric enrollment and verification IVR workflows. Voicelt's founder and president, Noel Grover, said he expects the partnership to make it easier for organizations to implement biometric security into their IVR systems, while helping Voicelt add more value to its biometric security suite.

Entersekt CEO on standardizing authentication

Fiserv, Voicelt and other companies may be exploring new authentication methods, but Entersekt, a mobile-based authentication and app security software provider, believes it is time to standardize authentication. Lack of common

security procedures can introduce risk, Chief Commercial Officer Dewald Nolte said in a [recent conversation](#) with PYMNTS' Karen Webster. That risk, he claimed, comes when customers no longer know what to expect in an authentication process, and, as such, are unprepared to identify red flags.

"Fraudsters can take advantage of the fact that authentication is all over the map," he said. "Especially if they manage to intercept legitimate calls. Customers don't know when to ask, 'When do I not trust this anymore?' Every time they [verify their identities] there are different requirements and answering a lot of personal questions doesn't strike consumers as odd."

Nolte recommended that companies take advantage of mobile phones as an authentication factor. If a customer calls into a bank and is authenticated, but then needs to be transferred to a merchant, that same authentication information should be able to transfer with the customer. He also pointed to the fact that customers also need ways to confirm that an organization calling them is the company it claims to be.

Encryption and PCI

KomBea releases SecureCall

Fraud doesn't only come in the form of bad actors impersonating customers or companies. KomBea, a call center technologies company, recently launched SecureCall, which secures sensitive personal and payments information from theft and mishandling. The solution also safeguards against other attacks, such as hacking, which might exploit weaknesses in the call center's infrastructure.

When a customer provides sensitive information, such as their credit card, healthcare information, Social Security Number or tax details, SecureCall routes that data around the call center, eliminating Payment Card Industry (PCI) scope, according to the company's [website](#). The call center agent stays on the line, available to help, but is not exposed to any data — customers enter their information via a phone keypad or text interface, and SecureCall masks the sounds and display from agents. The solution works with call centers' existing phone or customer relationship management systems.

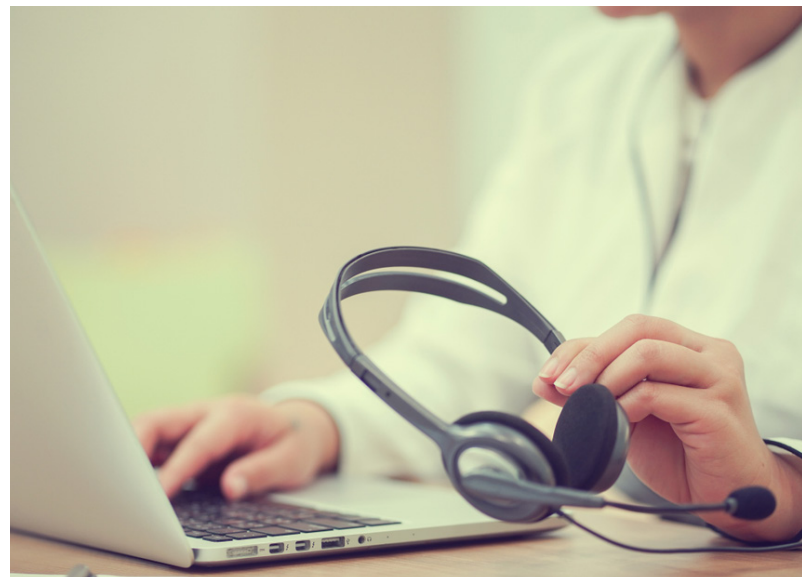
Avtex to bring Semafone's Cardprotect to clients

Semafone, a call center data security and compliance solutions company, is also promoting masking-based security. Its Cardprotect solution uses DTMF technology to obscure sensitive consumer information while enabling agents and other staff to remain on the line. Under a newly-signed [agreement](#), Cardprotect will be provided to North American call centers through partner company Avtex, a customer experience consulting and technology provider.

The solution will help clients with PCI Data Security Standard (DSS) compliance avoid accepting sensitive information themselves. The two companies are hoping the solution will appeal to Avtex's public sector healthcare and financial service industry clients, which are subject to strict regulations and standards.

Voxai partners with 128 Technology on network supports, integrations

PCI DSS compliance also is a concern for Voxai Solutions, a contact center technologies services and solutions provider. With help from 128 Technology, a software-based networking company, Voxai recently enhanced its vInteract cloud-based contact center platform, aimed at mid-sized



and large businesses. The enhancements will bring greater PCI DSS compliance support, among other features.

According to a [press release](#), 128 Technology provided Voxai with its 128T Networking Platform, enabling Voxai to resolve traditional network integration issues and make various improvements. Voxai, the release claims, used the technology to encrypt vInteract service communications for better PCI DSS compliance. It also used the product to make changes that would maintain call center media session availability during surprise network or infrastructure outages, as well allow vInteract's cloud connectivity to layer into a clients' existing network and security topology.

Debts and taxes

New Mexico taps PaymentExpress for fines and fees

The Land of Enchantment is getting a new service that aims to make revenue collection friction-free. The New Mexico

Taxation and Revenue Department (NMTRD) [recently selected](#) government-focused FinTech PaymentExpress as its payments acceptance platform. Using IVR, PaymentExpress will process all payments, fines and fees made via the web, phone, mobile device or at any of the state's 85 Motor Vehicle Department office locations. The service is slated to go live in October.

San Mateo's Tax Collector implements IVR

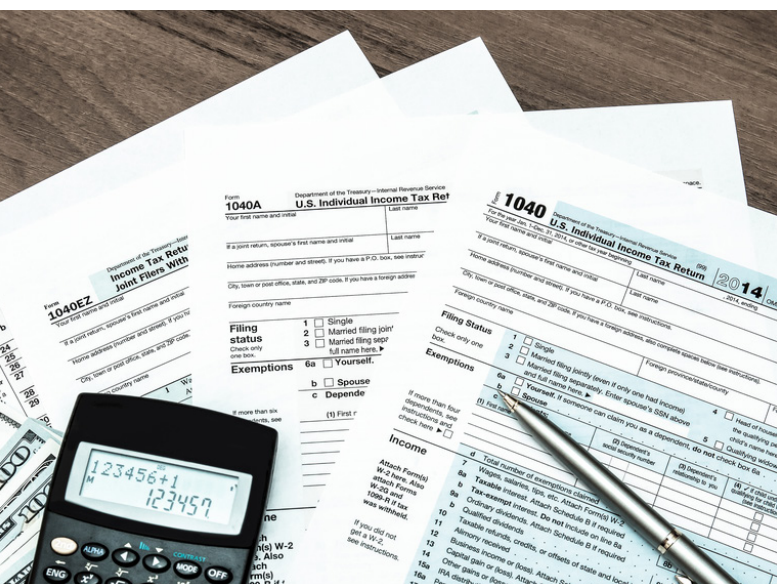
The taxman also has some new tools in California. The San Mateo County Tax Collector [introduced](#) IVR technology to handle phone calls from citizens seeking to review and pay property taxes. The bilingual service — English and Spanish — provides payments services and answers to commonly-asked questions.

Sandie Arnott, the county's tax collector and treasurer, said that the solution will provide residents with better service. Pairing the IVR system with a designated toll-free number would "ensure that all of [the tax collector's] customers are able to [call] from wherever they may be located." San Mateo County tapped Verascape, which has previously furnished tax collectors in San Bernardino and Sacramento, for the technology.

InterProse collaborates with REPAY

Outside the public sector, accounts receivable divisions are also eager for better ways to collect payments. REPAY Realtime Electronic Payments, an electronic transaction processing services provider, and InterProse, a debt collection software provider, are integrating their technologies to remove operational redundancies and provide wider arrays of payment options, REPAY said in a [press release](#).

Under the partnership, InterProse clients, through various channels and at any time of day, will be able to use REPAY's technology to accept credit and debit cards, as well as payments made with Health Savings Account (HSA) cards and bank accounts. Additionally, clients will no longer have



to post payments into multiple systems, which is expected to make for a smoother reconciliation process.

Preferred CMS taps TCN, REPAY

REPAY also forged an agreement with Florida-based revenue recovery agency Preferred Collection Management Services Inc. and contact center technology provider TCN, according to a [press release](#). The new alliance supports the collection of payments from consumers, with a focus on medical patients, by providing consumers with more convenient, automated payment channels.

The new agreement allows customers to use TCN's automated systems to make payments through web portals, SMS messaging and IVR. The payments will be processed by REPAY, which will then send payment details to Preferred CMS. Matt Kiefer, Preferred CMS's chief officer of information, compliance and development, said that this move was prompted by growing consumer desire to pay bills at any time of day without having to engage with a live agent.

TCN's platform supports multichannel options for companies and customers to communicate, including interactive voice messaging, SMS, predictive dialing, voicemail drop, IVR and email. Meanwhile, REPAY offers integrated payment technology solutions that help businesses accept real-time payments made with various payment methods.

Intelligence and integrations

Speedpay implements Beguiled's Avapay

For other players, expanding automation and payment methods means turning to virtual agents. Billing and payments solutions provider Speedpay, a Western Union subsidiary, recently announced it is integrating Beguiled's Avapay into its platform. According to a [press release](#),

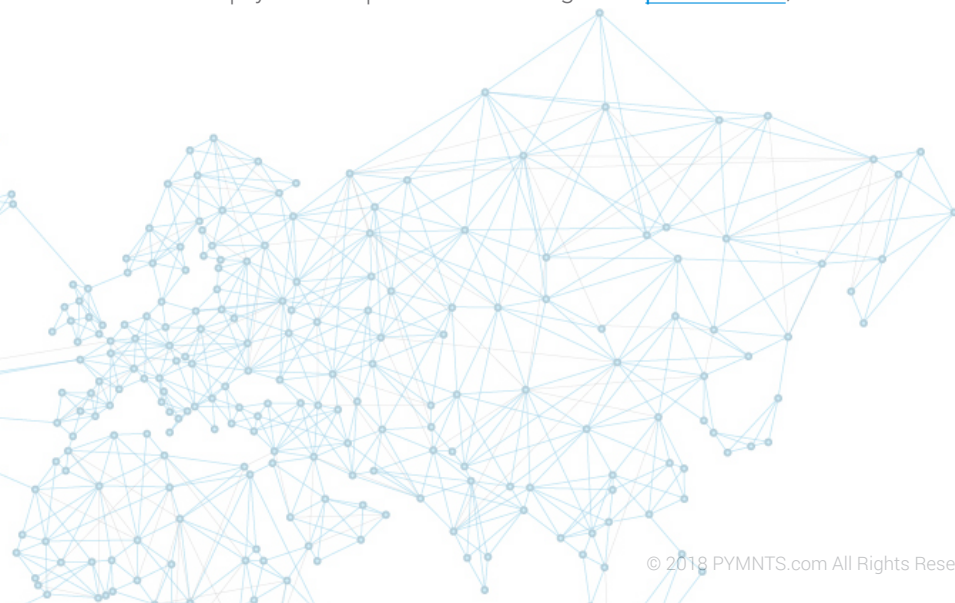
AI-powered Avapay provides a self-service channel that customers can use to make payments and give feedback, 24/7. The channel's customizable virtual agent guides customers through the payment process.

Speedpay expects the solution to reduce 30-, 60- and 90-day delinquency for its clients, up their rate of early-stage collections and reduce inbound traffic to their call centers. Frank Lockridge, head of Speedpay and senior vice president of Western Union Global Payments, said that this solution will streamline payments processes by offloading some services from live agents to Avapay, freeing the agents to focus on more complex issues.

NTT turns to NVIDIA to boost AI projects

Japanese telecom company Nippon Telegraph and Telephone Corporation (NTT) has been focusing on developing AI-based call center solutions, particularly in light of the country's shrinking workforce and aging population. NTT recently [tapped](#) technology from NVIDIA in America to support new AI products released under its "corevo" initiative. NTT plans to build corevo's cloud-based AI resource center on the NVIDIA Tesla V100 platform, which uses NVIDIA's seventh-generation graphic processing unit (GPU) architecture.

Among the four key projects from the corevo initiative is the "AI Agent" project, which focuses on developing AI-powered chat and natural language processing. Other projects include AI for big data analytics, traffic analysis and management, AI focused on emotion and body analysis, and AI for networking monitoring, failure prediction and anonymous detection.



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:



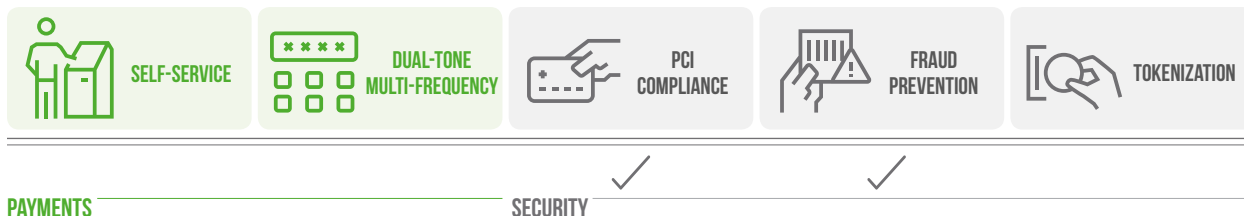
If you would like your company to be considered for inclusion in the Tracker's provider directory, or wish to have an existing listing reconsidered for an update, please head over to our [profile submission/update page](#).

point solution providers



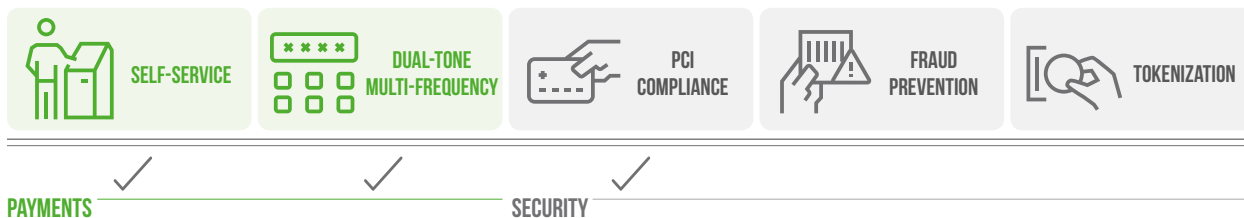
Founded: 1975

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.



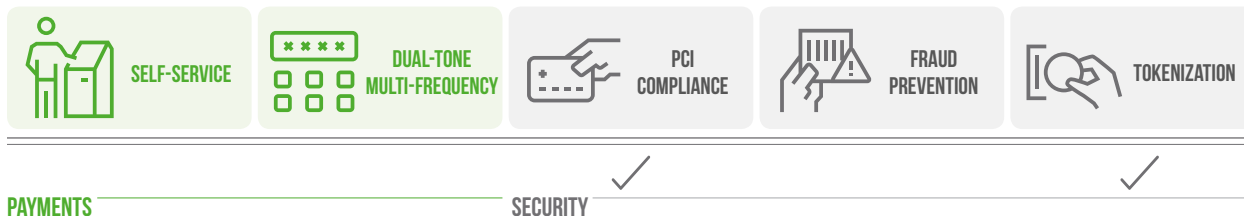
Founded: 1999

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

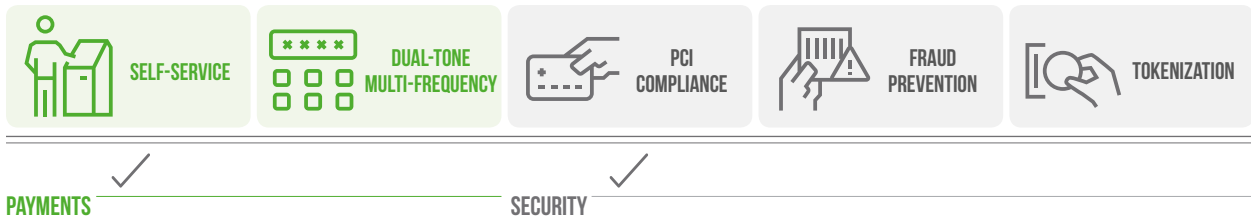
Auric Systems International is a call center service solutions provider. It offers payment card industry (PCI)-compliant payments processing software and services, including tokenization, custom solutions, tokenized payments, payment applications and cryptographic key management.





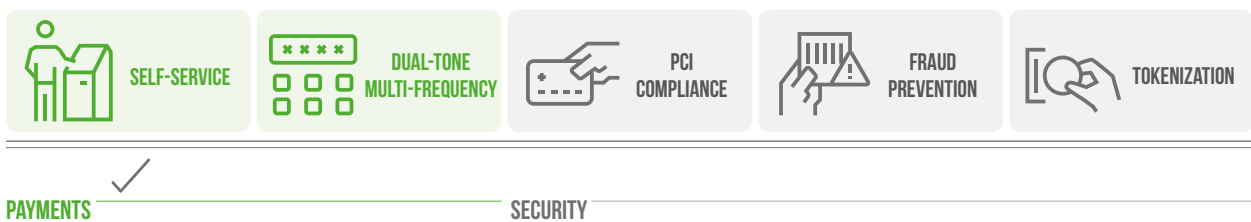
Founded: 2003

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.



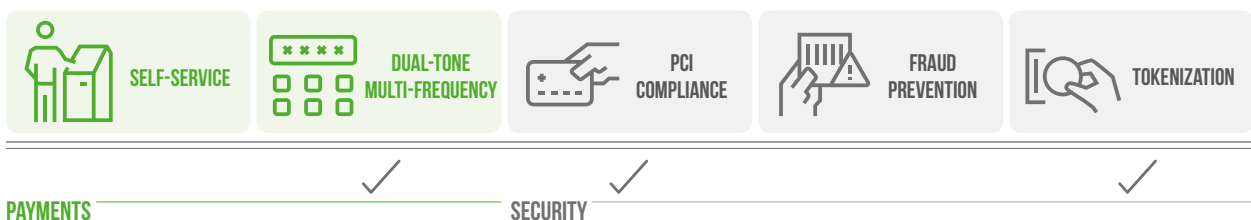
Founded: 2004

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

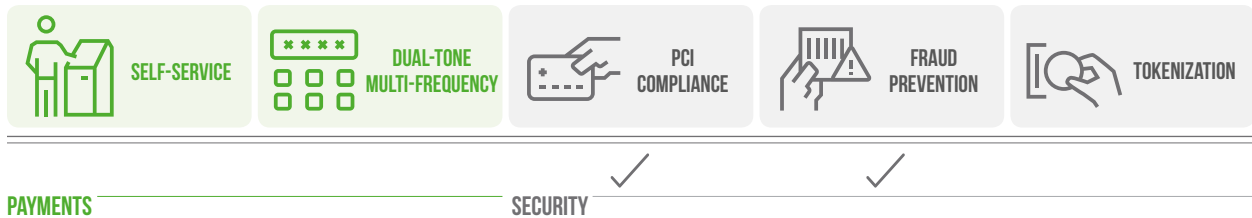
Callguard is a technology company specializing in developing robust and reliable PCI DSS-compliant call center solutions. Its offerings allow for storing sensitive data when taking card payments over the phone.





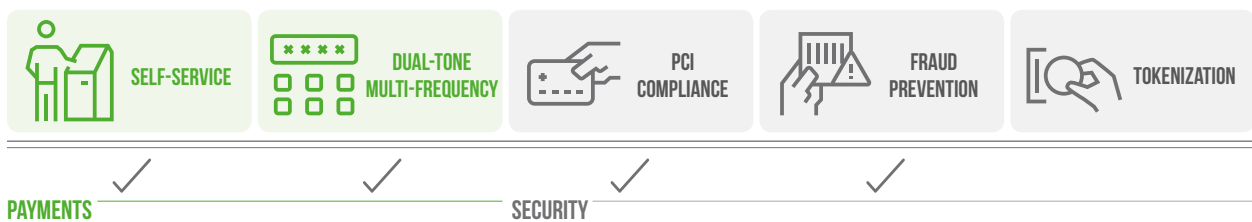
Founded: 2001

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.



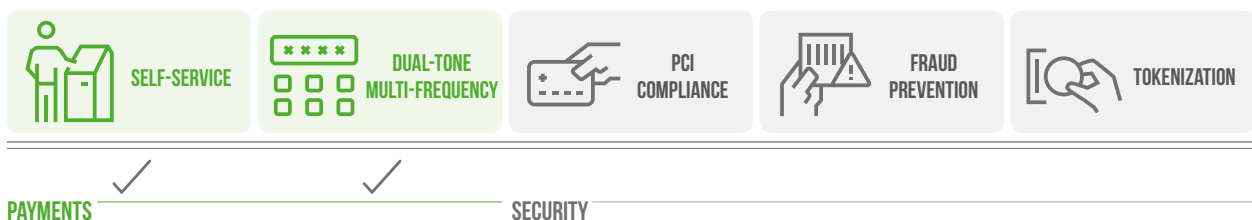
Founded: 1986

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

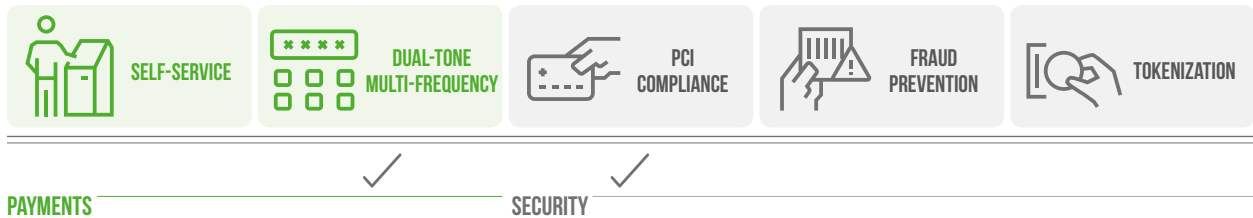
First Data provides a range of call center payment services. It offers merchant transaction processing; credit, debit, private-label, gift, payroll and other prepaid card issuing and processing; fraud protection; authentication solutions; electronic check acceptance and integrated voice response (IVR)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





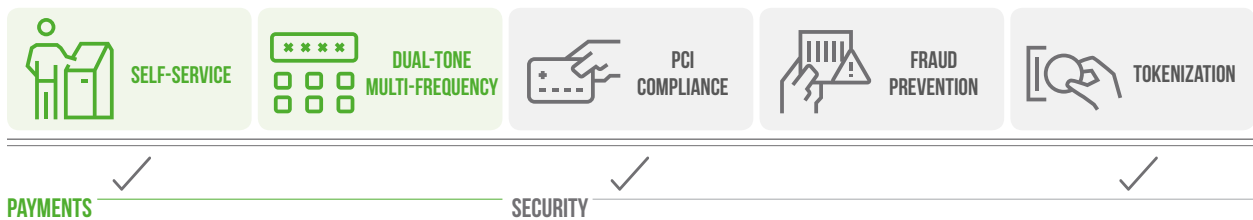
Founded: 2003

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.



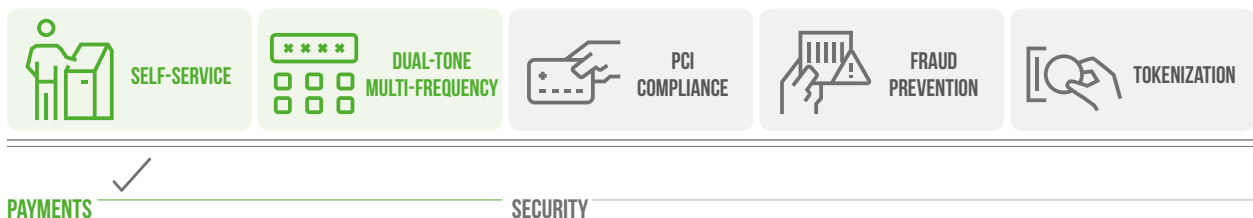
Founded: 2001

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



Founded: 1999

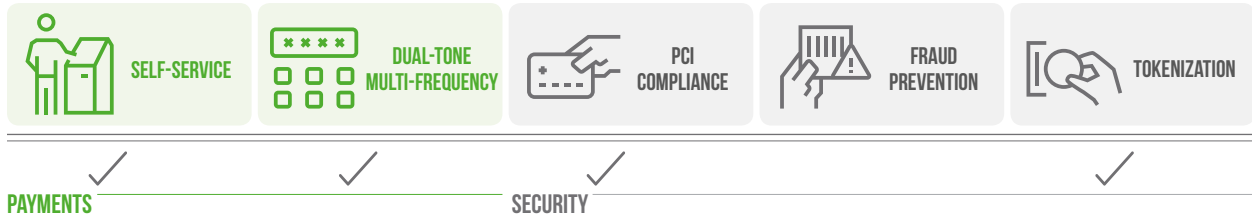
inConcert is a world class omnichannel contact center solution provider. The company's offerings include IVR, social media, predictive dialing, artificial intelligence, analytics and workforce management services.





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.

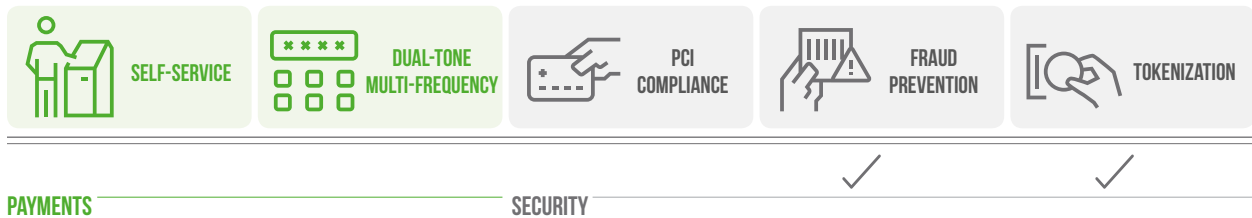


Update!



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.

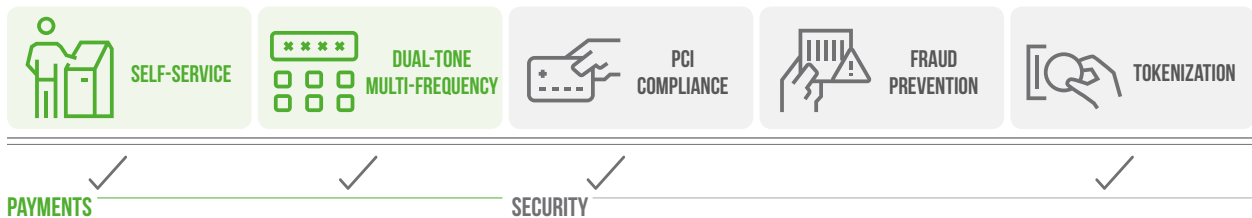


Update!



Founded: 1988

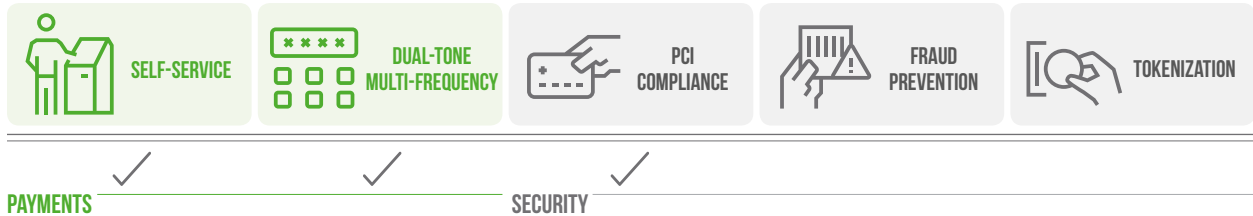
PaymentVision offers integrated payment solutions for merchants, including credit card processing, ACH processing and IVR bill pay. The company's electronic payment system solutions are biller-direct and PCI-certified. It also provides automated IVR phone payments and credit and payment risk management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





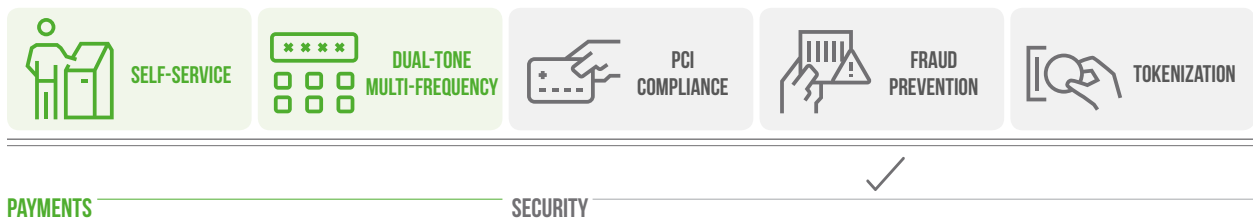
Founded: 1999

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.



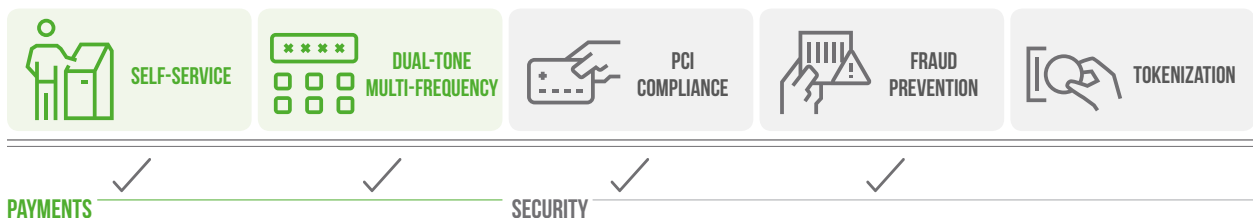
Founded: 2011

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

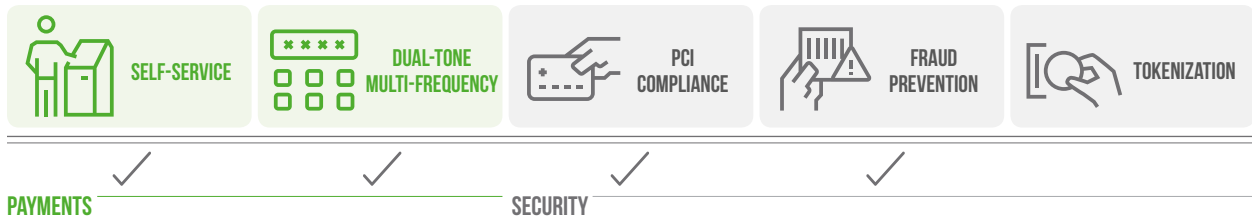
Regal Technologies is a payment processing provider. The company's solutions include VirtualPay, a call center payment portal designed to enable merchant reps to take advantage of real-time ACH, credit card or check verification. The solution also includes full integration of a fraud detection suite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





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.

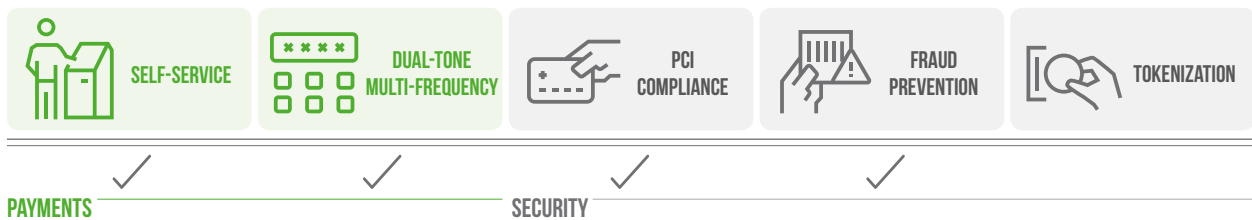


Update!



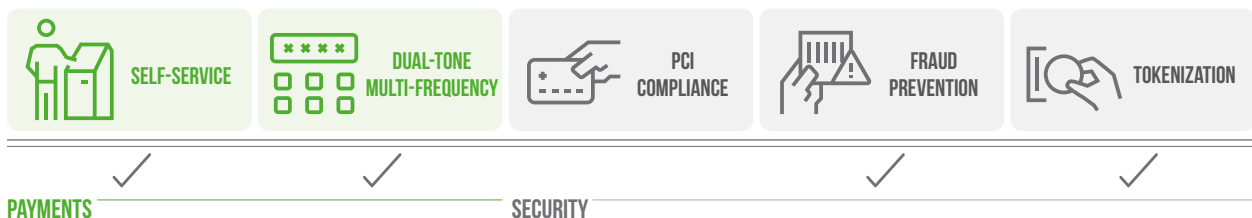
Founded: 2009

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.



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.



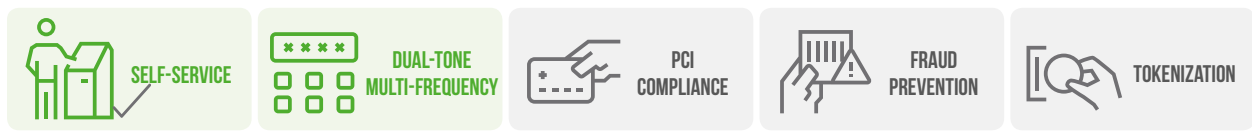
PAYMENTS

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.



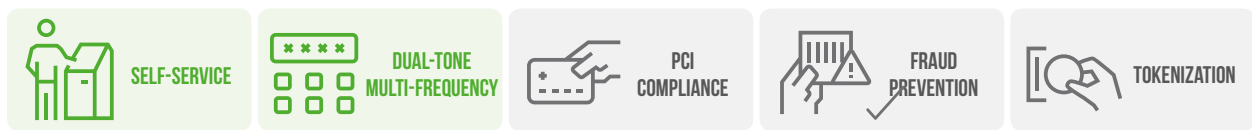
PAYMENTS

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

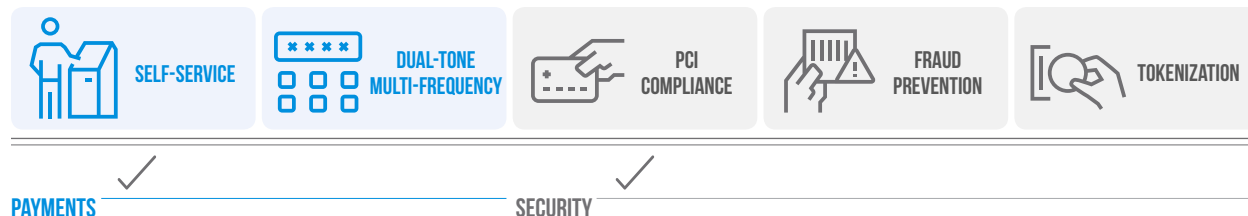
SECURITY

platform providers



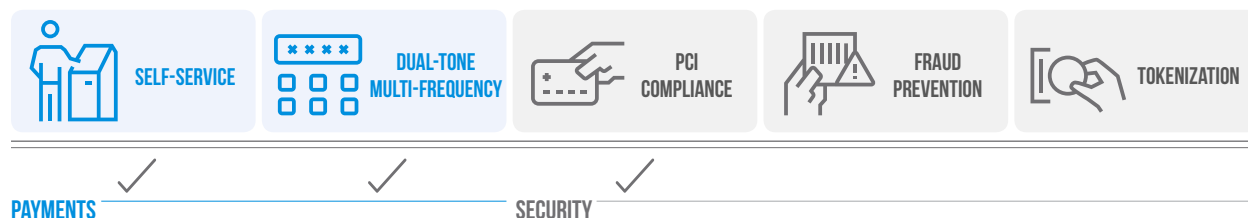
Founded: 2005

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.



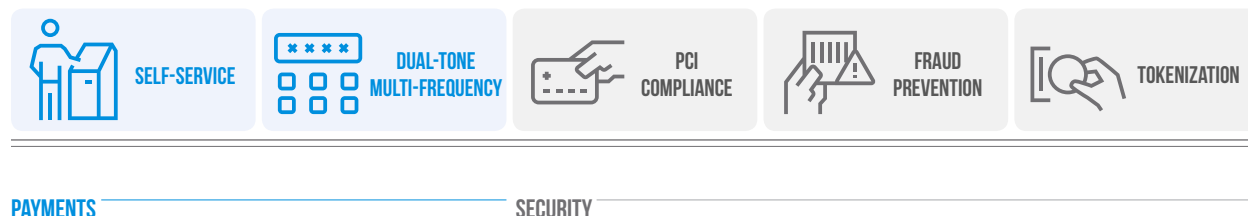
Founded: 2002

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

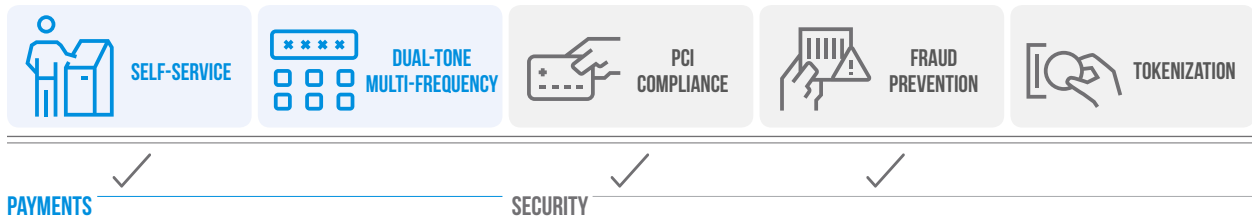
Aircall provides phone support software for startups and small and medium businesses. The company's solutions include Aircall, a software as a service (SaaS) application allowing companies to set up and manage phone support online.





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.

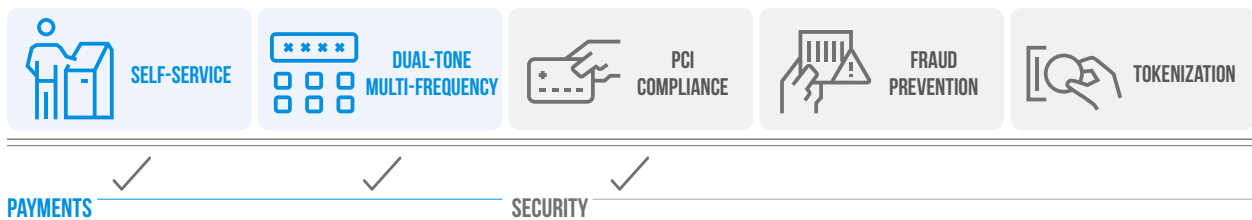


New!



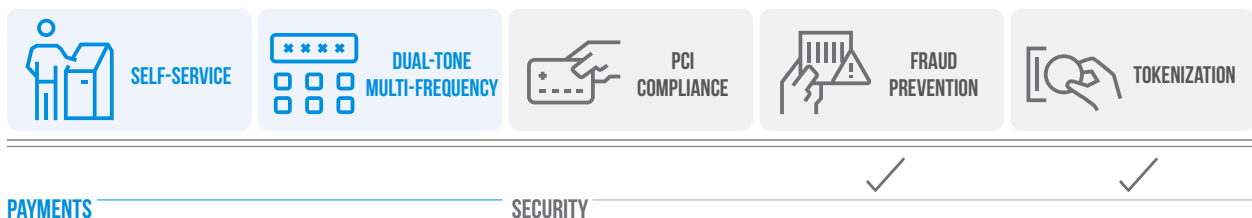
Founded: 2001

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.



Founded: 1973

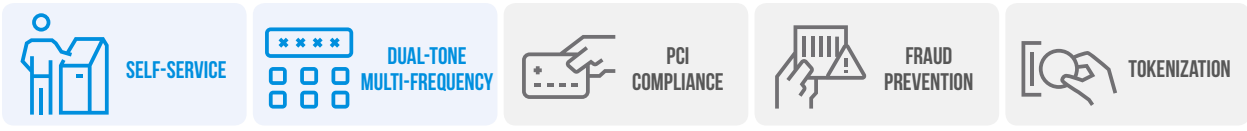
Aspect provides communications and contact center software solutions. The company's solutions offer features including protocol-based voice-over, automatic call distribution, predictive dialing, voice portal, internet contact, workflow management and multi-channel recording solutions.





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.



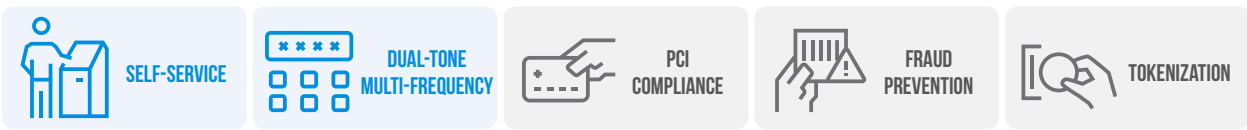
Founded: 2002

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.



Founded: 1987

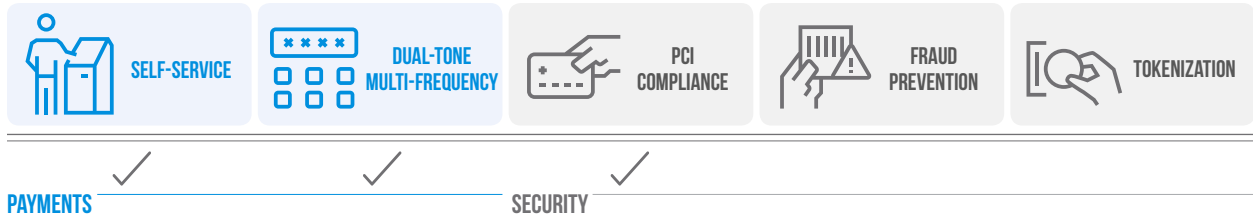
BluePay is a technology-enabled credit card payments processing services provider for enterprises, including small and medium-sized businesses (SMBs). It offers call center payments processing solutions, security features like tokenization and point-to-point encryption.





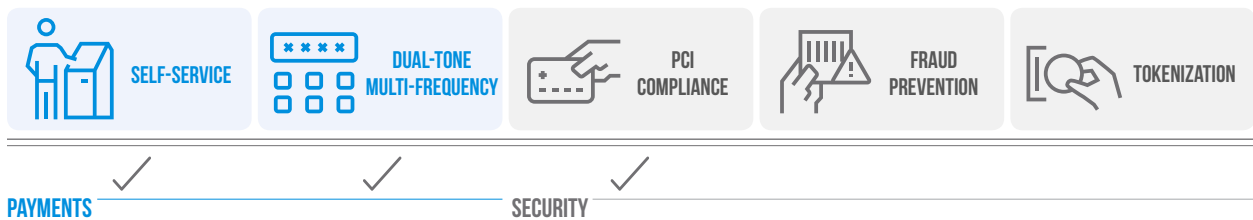
Founded: 2014

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.



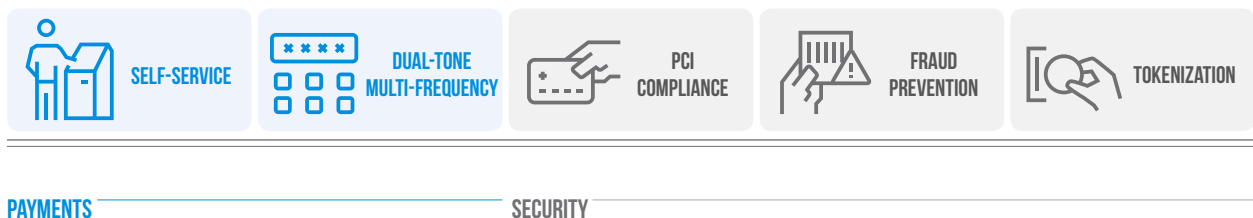
Founded: 2010

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

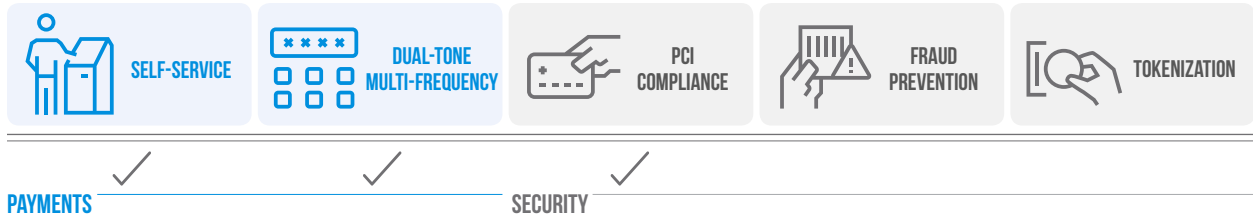
ChaseData provides cloud-based call center technology. The company develops solutions for blended and inbound contact centers as well as outbound call management. Its services cover multichannel solutions, reporting and analytics.





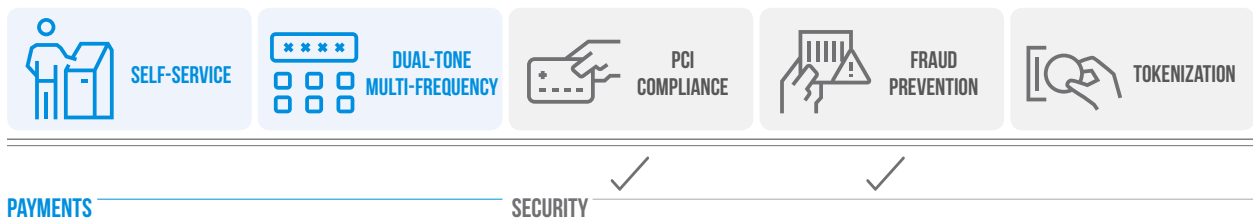
Founded: 2006

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



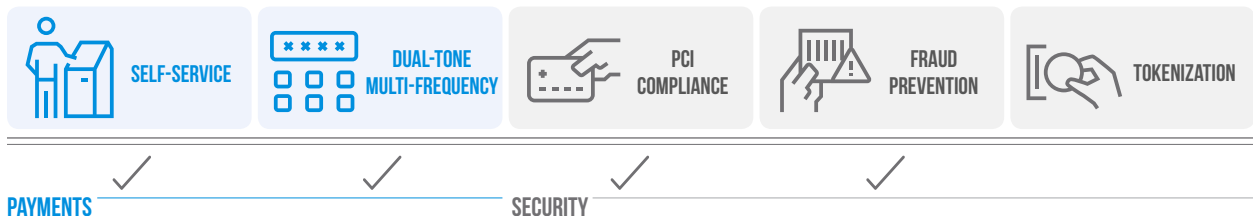
Founded: 2005

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



Founded: 2004

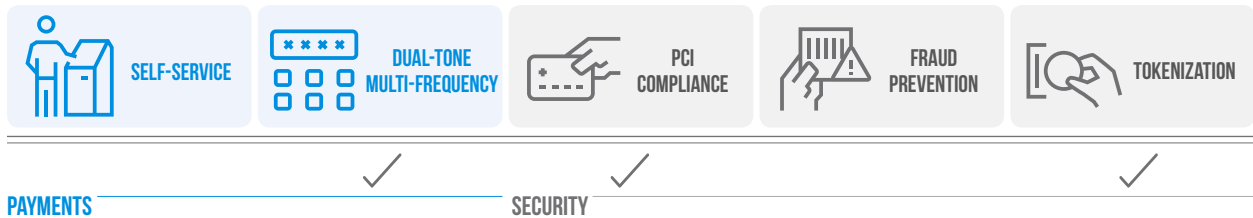
Connect First is a software-as-a-service (SaaS) telecommunications and cloud contact center software provider. Its offerings focus on customer satisfaction and hosted solutions, including cloud routing, inbound automatic call distribution (ACD), outbound dialing, call tracking, interactive voice response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



CyberSource®

Founded: 1994

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

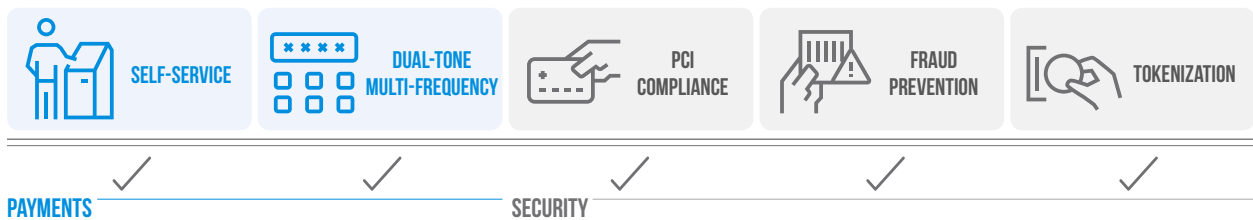


New!

DAKCS

Founded: 2006

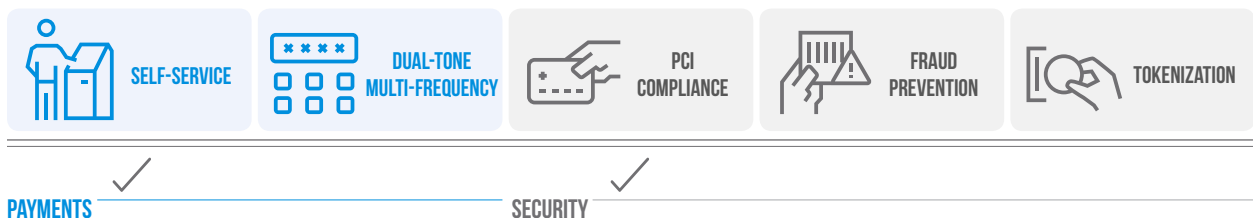
DAKCS offers cloud and on-premise collection agency management software to support debt collection and accounts receivable management, with a focus on recording debts for medical and healthcare, financial services, law firms, governments and first-party accounts receivables.



DATATEL COMMUNICATION TECHNOLOGIES

Founded: 1996

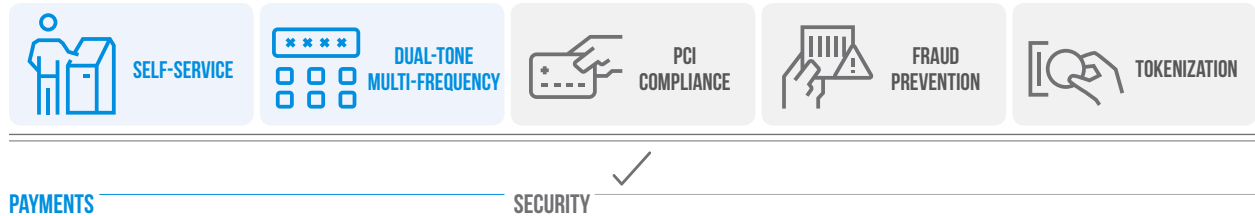
Datatel Communication Technologies provides interactive voice response (IVR) payment solutions. Its Payment Card Industry (PCI)-compliant, cloud-based solutions are designed for merchants, healthcare providers, governments and nonprofits.



DATAMARK INCORPORATED

Founded: 1989

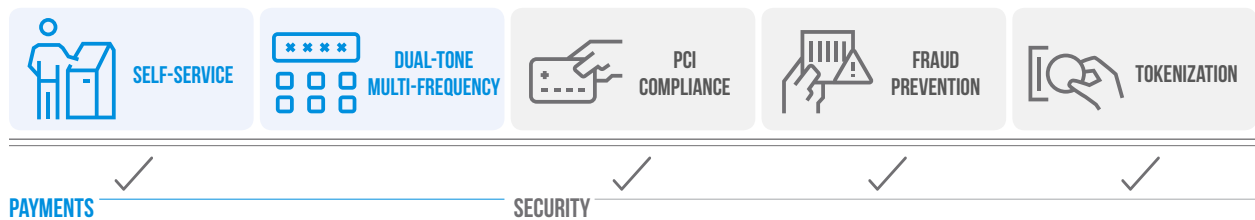
DATAMARK provides outsourced business services. The company offers on- and offsite digital mailroom services, invoice document processing, manual data entry, automated data capture, business continuity planning, disaster recovery, bilingual customer contact center services, storage and retrieval services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



DELEGO

Founded: 1997

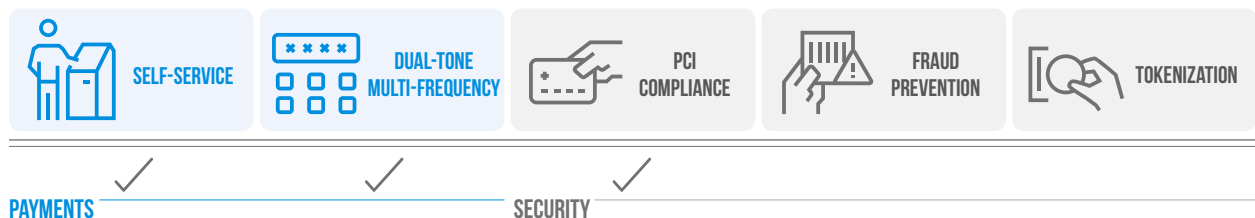
Delego helps companies expand their e-payment capabilities, and integrates and secures their payments ecosystem with SAP using flexible and tailored Delego solutions. Those solutions include secure cloud, proprietary tokenization and Point-to-Point Encryption.



Eckoh

Founded: 1997

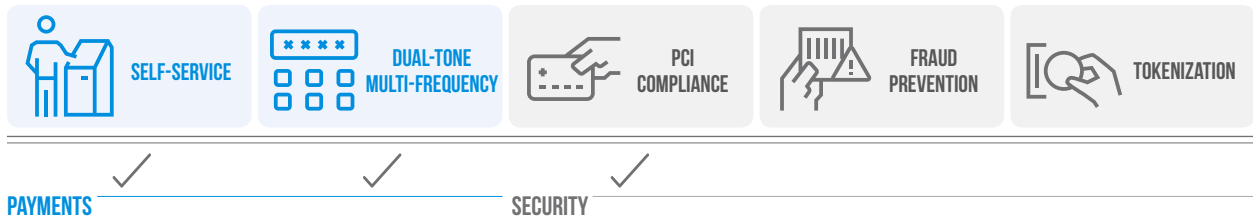
Eckoh is a provider of customer engagement, payment and operational solutions. The company's payment card industry (PCI)- and data security standard (DSS)-compliant solutions for contact centers include dual-tone multi-frequency (DTMF) masking and audio tokenization, and enable call centers to take self-service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





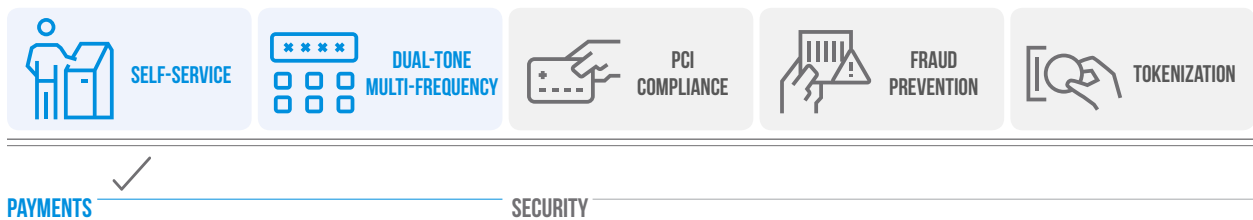
Founded: 2014

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.



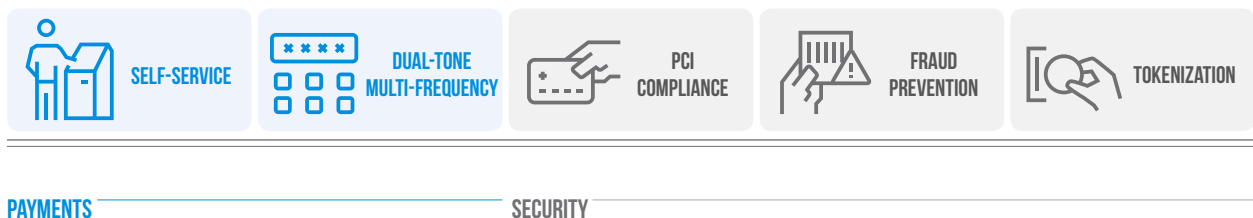
Founded: 1994

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

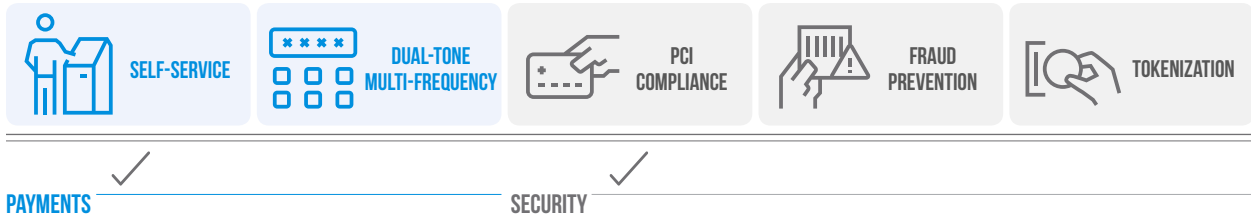
Five9 delivers cloud software for the enterprise contact center market. It works to develop solutions ranging from inbound and outbound to workforce optimization. These include products such as automatic call distribution (ACD), interactive voice response (IVR), Telephone Consumer Protection Act (TCPA)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





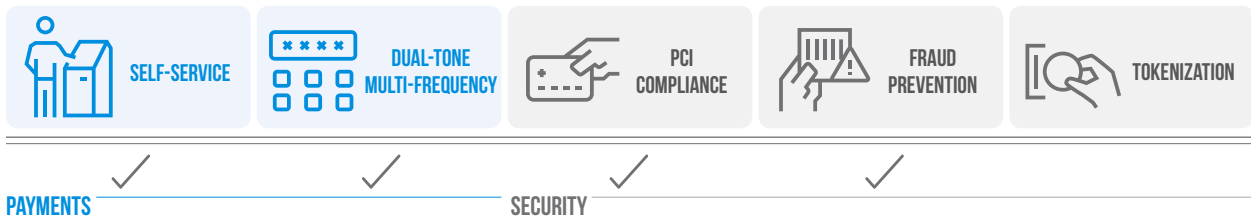
Founded: 1990

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.



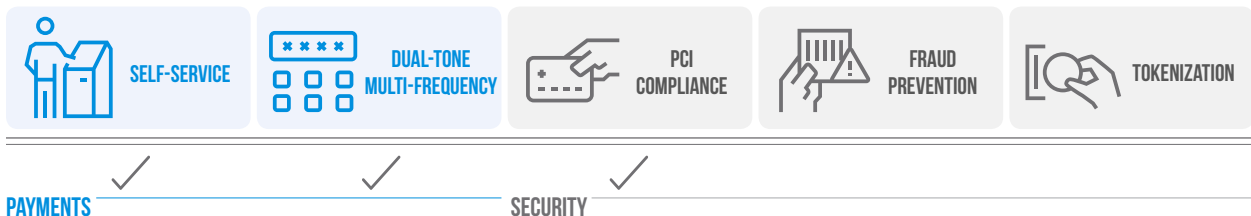
Founded: 2000

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.



Founded: 2010

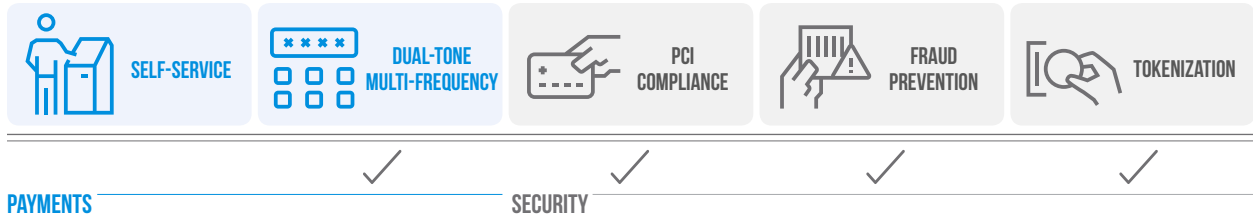
Intelligent Contacts offers communications and payments solutions that are PCI-compliant. Its solutions suite includes automatic call distributor groups with skills-based routing, an IVR system with text-to-speech, full call recording, automated payment negotiation, real-time data services and other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





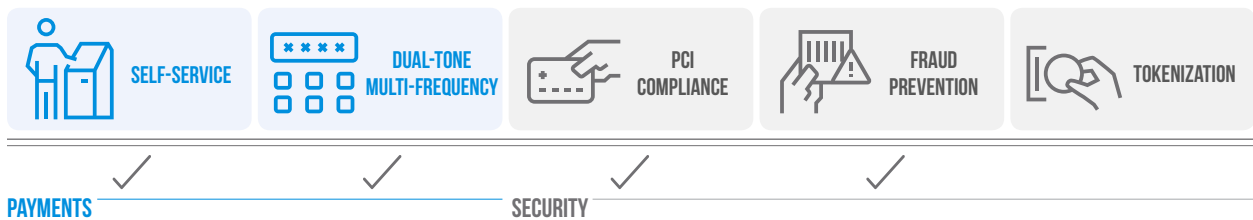
Founded: 1996

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.



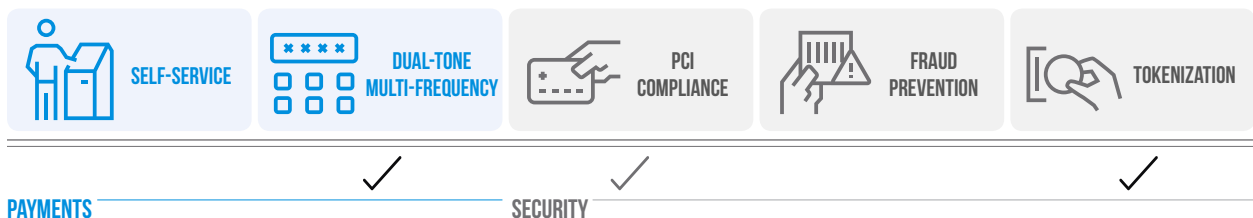
Founded: 1996

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

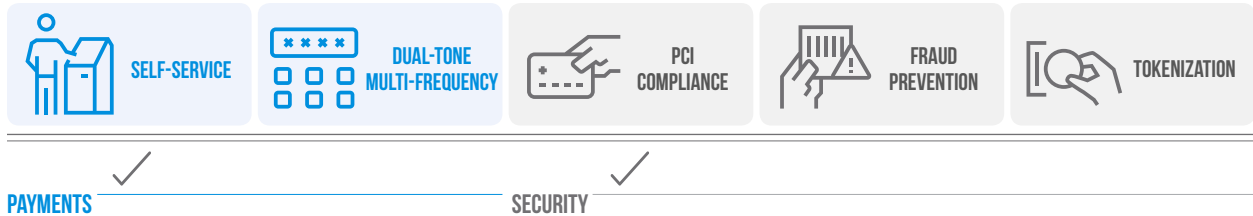
Key IVR offers automated payment services in the U.K. and internationally through Europe and into the U.S. Its services include PCI-compliant payment collection IVR systems and contact center solutions from DTMF suppression to sensitive customer detail masking.





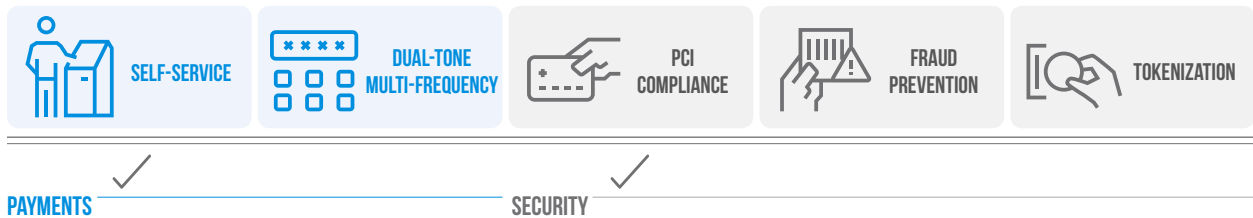
Founded: 2005

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.



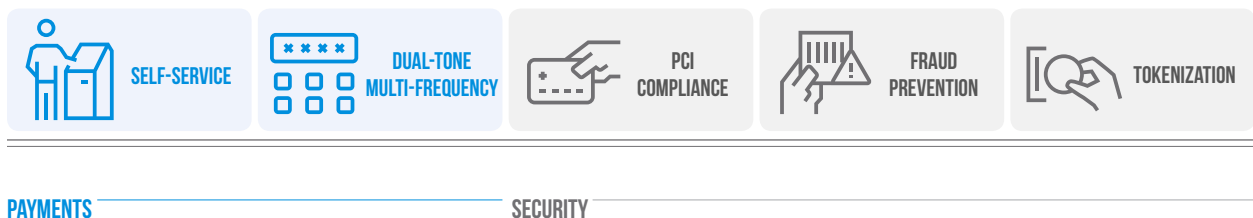
Founded: 2000

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

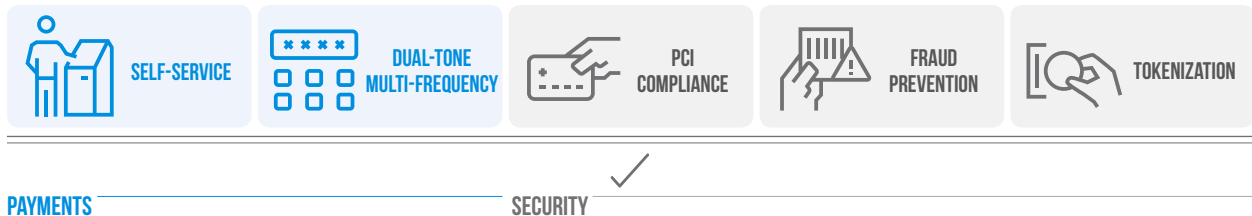
Nextiva is a provider of cloud-based business communications solutions. The company's solutions include automatic call distribution (ACD), interactive voice response (IVR) technology with remote and virtual agents, queuing and monitoring.



NICE inContact

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.

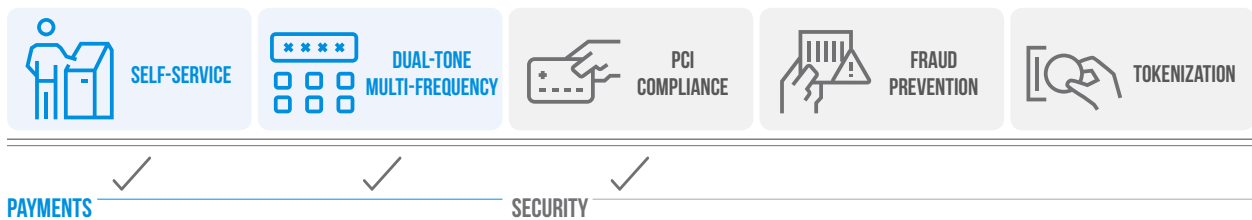


New!

NOBLE SYSTEMS

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.

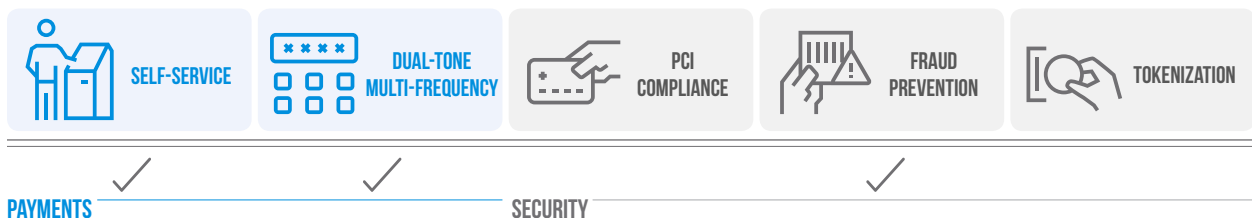


New!

NUANCE

Founded: 1992

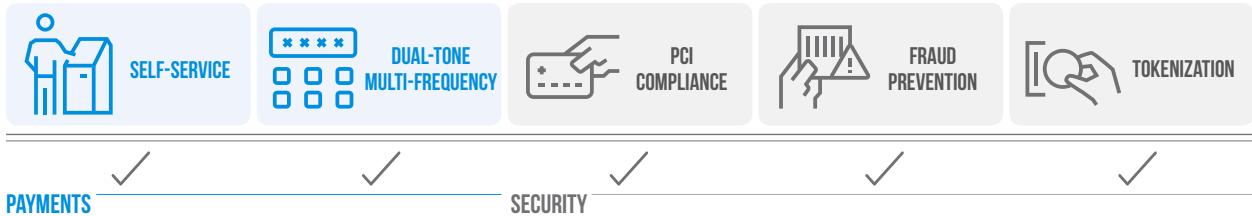
Nuance Communications provides voice recognition and natural language understanding solutions worldwide. Its enterprise segment provides customer service through voice, mobile, web and messaging channels, with inbound and outbound customer service and engagement, voice biometrics, and virtual assistant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





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.

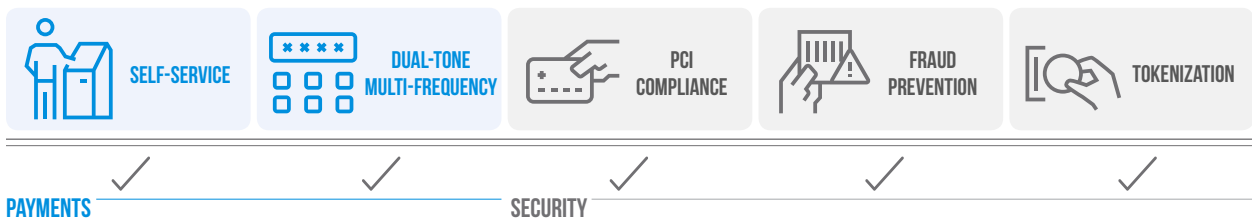


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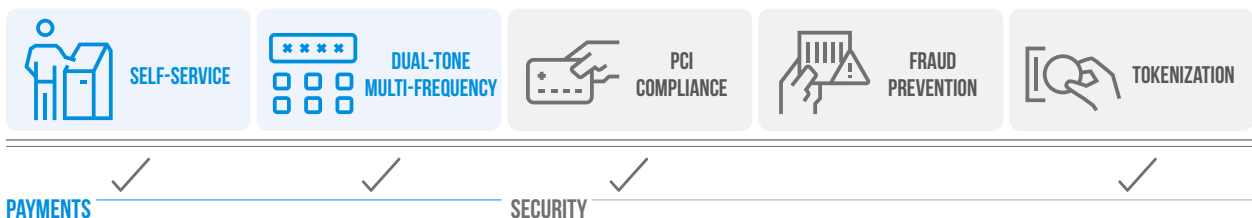
Founded: 2003

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

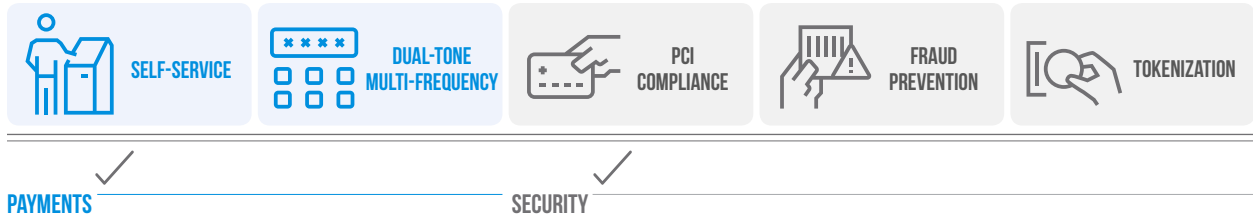
Plivo is a cloud API platform and global carrier services provider. The company offers HTTP APIs to add voice and SMS capabilities to any web or mobile using any web standard language.





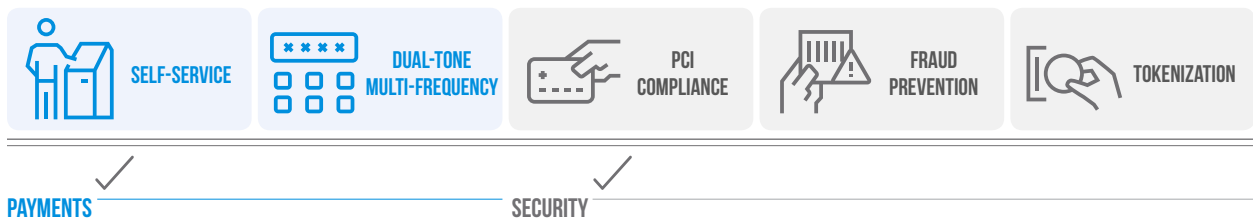
Founded: 2000

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



Founded: 2017

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

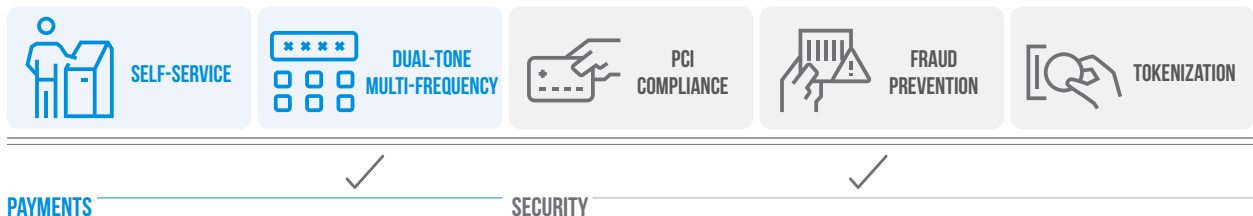


New!



Founded: 2006

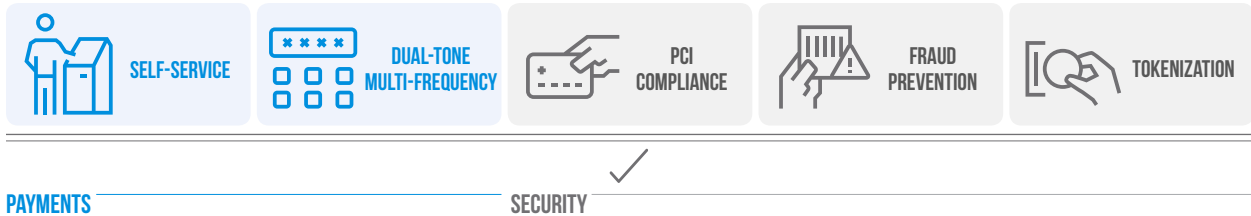
REPAY provides electronic transaction processing services for a variety of integrated end markets. Its platform provides access to a suite of payment technology products including credit/debit card processing, IVR/phone pay and text pay, among others.





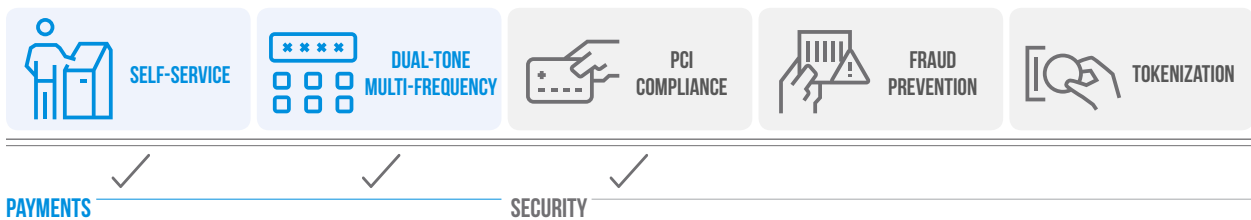
Founded: 1978

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.



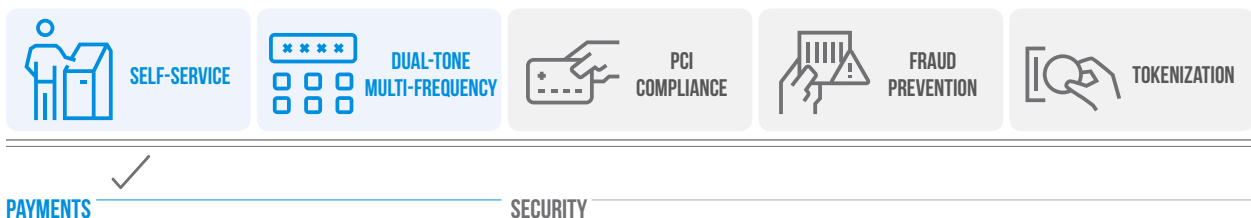
Founded: 2011

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

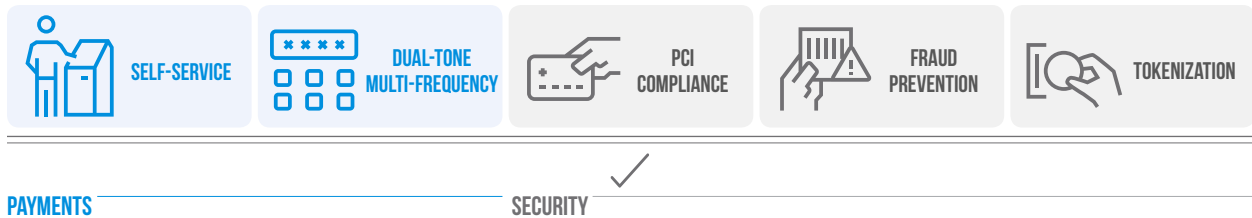
SmartAction provides artificial intelligence-based voice self-service software. SmartAction's Intelligent Voice Automation is a hosted IVR platform using natural language speech recognition. The solution is based on an object-oriented coding framework.





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.

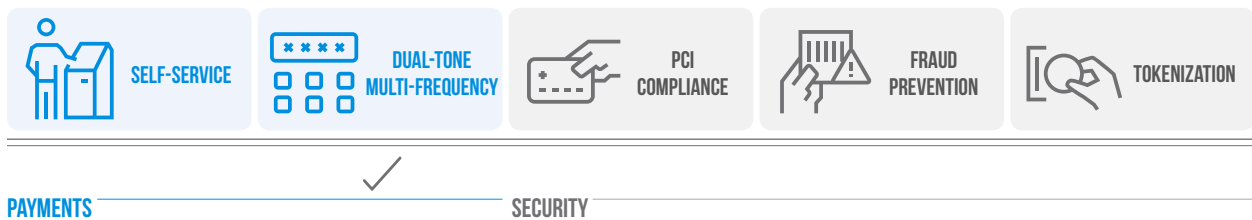


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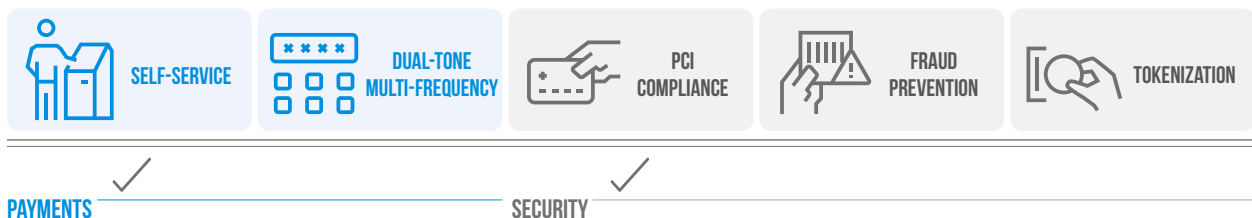
Founded: 2017

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.

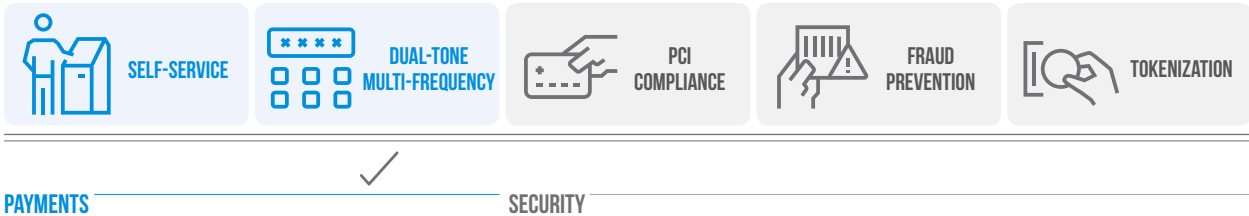


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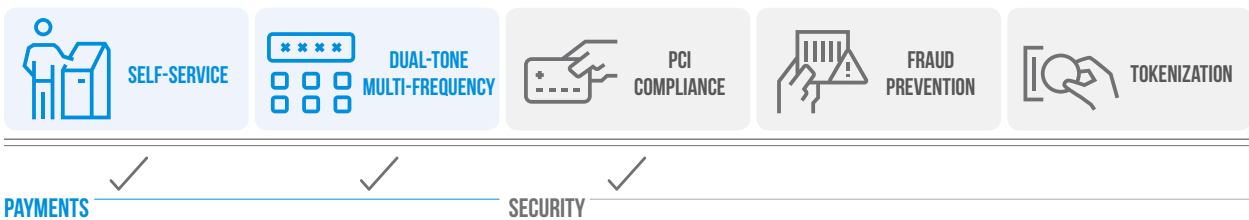
Founded: 1989

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



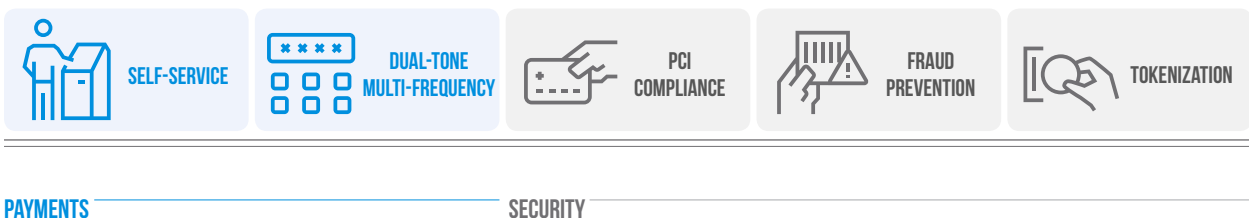
Founded: 1998

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.



Founded: 2011

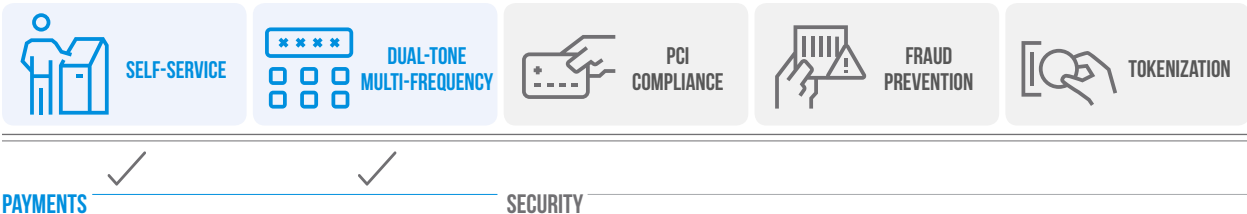
Talkdesk provides browser-based call center software solutions for small businesses. The company offers features like real-time call monitoring and historical reports, and its Talkdesk Context solution provides up-to-the minute intelligence on customer self-service activity for live contact center agents.





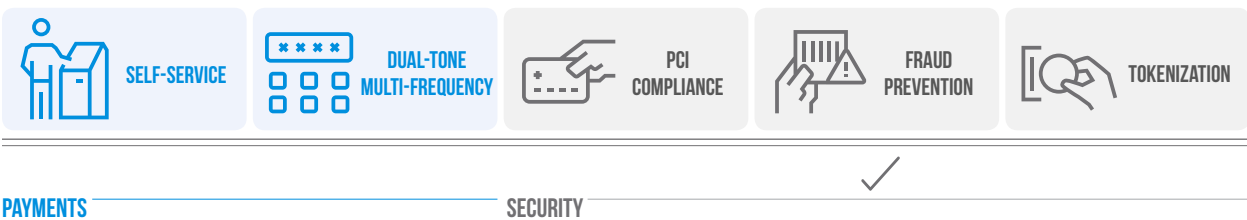
Founded: 1997

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.



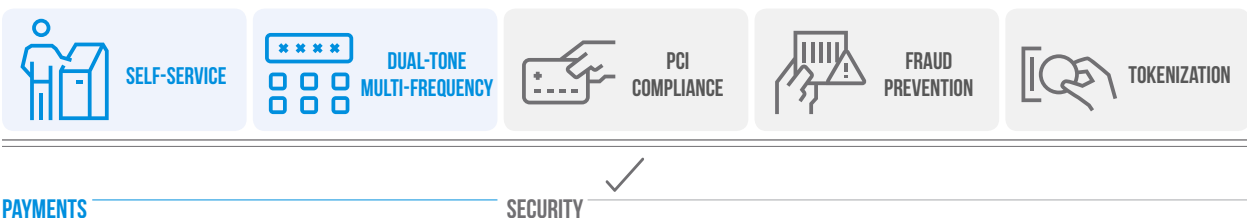
Founded: 2003

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.



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.



New!

Upwire

Founded: 2015

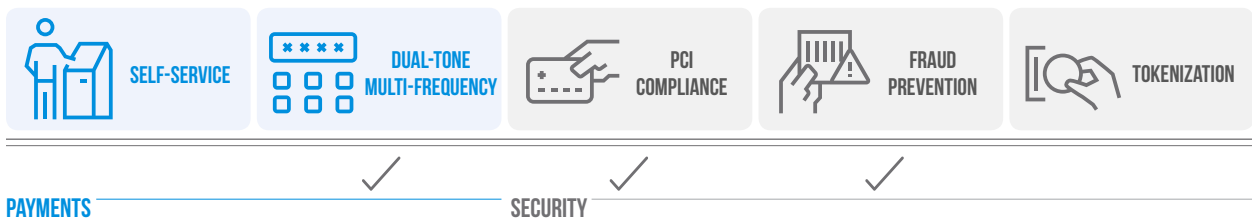
Upwire is a cloud-based platform that enables users to build customer communication flows with a "drag-and-drop" module, including customer communications via email, chatbots, IVRs with voice biometric authentication and more. Its offerings also allow businesses to securely accept credit card payments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



USAN

Founded: 1989

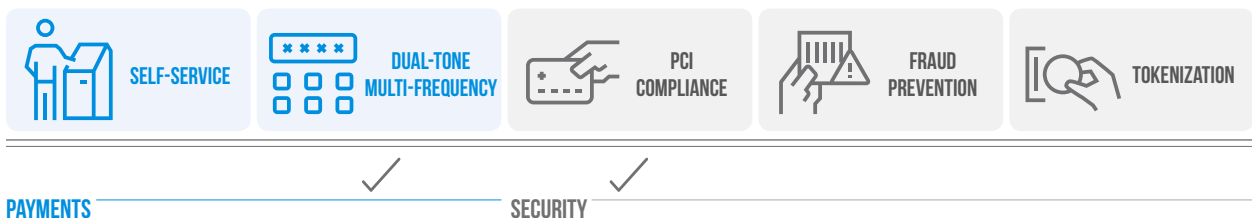
USAN offers hosted call center solutions connecting people with information for enterprise businesses and telecommunications carriers. The company offers network-based interactive voice response systems, courtesy and predictive dialer solutions, outbound dialers, live agent call care, computer-telephone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



VCC:Live®

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).

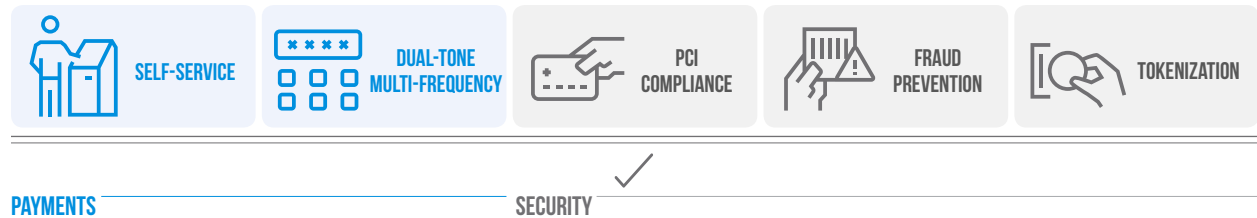


VOCALCOM

All-in-One Contact Center

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.

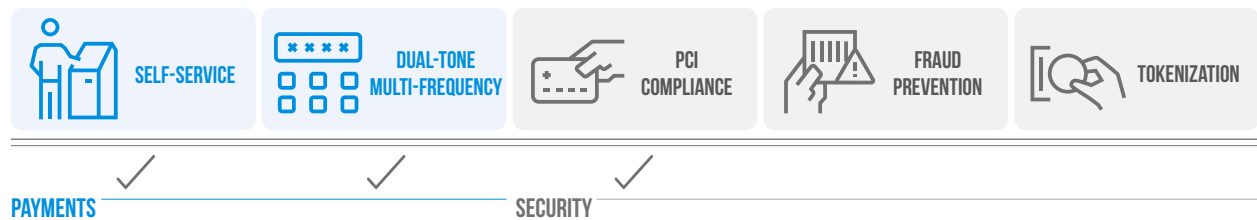


New!

VOXAI SOLUTIONS

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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