call center
commerce TRACKER™

July 2018

Aspect on fighting fraud across channels

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Česká spořitelna becomes the first Czech Republic bank to authenticate customers by voice

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what's INSIDE

No customer wants to be kept waiting on the phone listening to hold music, and for the most part, companies don't want to keep customers waiting too long. The faster call centers can handle each call, the more efficient and cost-effective their operations become.

As such, call center operators have increasingly turned to automation technology to help provide assistance and route calls. In fact, use of interactive voice response (IVR) among debt collection call centers increased 8 percent over the last year. What's more, a new report found that the use of chatbots could save retailers, banks and healthcare businesses about $11 billion by 2023 by reducing the amount of time spent addressing customer service inquiries.

However, companies can't afford to let automation fever get out of hand. New data suggests that offering easy access to a live person is an important element in fostering positive company-customer relationships. Of a group of 3,000 consumers surveyed in the U.S. and the U.K., 74 percent admit more loyalty to companies if they can get help from

a person, rather than a machine, and nearly 60 percent said they feel heard when speaking to a representative.

As call centers advance, they'll have to balance human contact and technological efficiencies, and carefully consider where and how to rely on automation. This is particularly important as automated tech usage increases. Recent news around the space highlights some of these latest tech adoptions and developments.

Around the call center commerce world

Car-Ware, a dealer management solutions provider, is upping its payment technology efforts. It recently announced it would integrate a suite of solutions from payment technology and service provider BillingTree into its platform, which is designed for car dealership call centers. This is expected to give Car-Ware's clients more payment channels and options to offer their end-customers, including pay-by-IVR and recurring payment plans.

Another organization boasting new tech is Česká spořitelna, the Czech Republic's largest bank. The bank recently announced that it had become the first in the country to use voice authentication to verify customers' identities when they called. This new method is intended to be more secure

and allow for a shift away from using passwords and security questions.

Meanwhile, solutions provider Pindrop announced another authentication method that it hopes will catch on. The solution evaluates incoming calls in an attempt to identify spoofed calls or calls from numbers associated with high risk before the phone even rings or connects to an IVR system.

A Multichannel Fight Against Fraud

Consumers want to be able to reach the companies they do business with quickly, easily and in all kinds of channels, whether they're trying to chat with their bank, buy an airline ticket, pay a cable bill or find out new information from their healthcare provider. For companies, extending access to new channels means readying new strategies to protect sensitive information and foil fraudsters.

In this month's feature story (p. 6), Michael Kropidlowski, director of product marketing for call center solution provider Aspect, explains how call centers are improving their security practices to keep ahead of bad actors.

July Tracker Updates

This issue of the Call Center Commerce Tracker Scorecard highlights 60 notable global providers from around the space. That includes ten new additions this month in our ever-expanding Provider Directory: Bluefin, CallGuard, Enacomm, EnergyCare, GPlex and SecureCo.

FIVE FAST FACTS

36%

Share of debt collection agencies reporting reliance on IVR in 2018, up from 28 percent in 2017

61.6%

Share of collection agencies that do not, and do not plan to, collect convenience fees

59%

Portion of surveyed call centers that report paying agents on an hourly basis

74.7%

Portion of 2018 debt collection agency payments that were live agent-assisted, down 80 percent in 2017

84.9%

Share of collection agencies that rely on payment gateways to provide data and support management of their payment operations

A MULTICHANNEL
FIGHT
AGAINST FRAUD

Companies are being forced to fight fraud on new fronts, as consumers increasingly crave quick, multichannel access to banks, airlines, healthcare providers, retailers and others. In response, customer service agents, particularly in call centers, have to be readily available, all while protecting sensitive information from would-be bad actors.

Fraud can be fierce in the call center space, and when it strikes, costs quickly pile up. That doesn't just include direct financial losses to companies, but also the loss of opportunities and potential revenue when consumers' trust is broken after they become the victims of cybercrime.

In this month's Call Center Tracker™ feature story, PYMNTS caught up with Michael Kropidlowski, director of product marketing for call center solution provider Aspect, to discuss how call centers are equipping themselves for the fight against fraud.

Frustrating fraudsters, without frustrating customers

As fraudsters continue to increase their efforts to make off with customers' credentials, many merchants have responded by adding new layers of authentication, including passphrases and security questions, to channels like SMS messages and call centers, Kropidlowski said.

Companies must walk a tightrope while adding new authentication processes, he noted, as, although this combats against the fraudsters the company intends to keep at bay, this can produce friction for genuine customers. If customers get tired of repeatedly having to

log-in anew and answering several security questions each time they want to access their accounts on a company's website or app, they may take their business somewhere else, Kropidlowski said.

"Companies are responding by adding more layers of security," he said. "It's a big pain for the customers at times."

To help bridge the gap, businesses need to educate customers on why they're imposing security measures and work to make it clear that these extra steps are in the consumers' best interest. Other useful strategies include drawing on a mix of protection methods, including not just knowledge-based authentication, but also biometric measures such as voice recognition, Kropidlowski noted.

Preventing agent fraud

When customers call a company, seeking a live agent's assistance, their calls are typically answered by someone who is eager to help.

While unlikely, there is always the possibility that a so-called customer service agent may actually be a bad actor seeking to steal sensitive personal or payment information. To remove any such risks, Aspect offers an IVR solution that is designed to process sensitive information, while preventing that same information from ever reaching an agent's ears during the call.

With this approach, customers are asked to input their credit card information via their phone's keypad, rather than

"By making it convenient, customers are more likely to pay"

sharing it with an agent. The agent's audio is cut off and the call recording pauses, preventing the agent from hearing the key tones.

"If someone is calling in and wanting to make a payment with their credit card, if a company doesn't have a way to do that while masking that information, there's an immediate risk there," Kropidlowski said. "Keeping the human out, where they don't even have access to numbers, is the most secure way."

This masking approach, he noted, can be used on anything from payment information to Social Security numbers. No matter what details are entered, the information is sent directly to the payment processor or other responsible company, without ever being stored at the call center or revealed to the agent.

Speed and security with SMS

Although those solutions can help customers interacting with agents during a phone call, SMS fraud is also becoming increasingly popular — and for good reason. The immediacy of SMS enables companies to extend purchasing, bill pay opportunities and other services to consumers right when they're in the mindset to act.

This, Kropidlowski said, can offer customers greater convenience while also reducing the risk that the customer will forget to complete a transaction.

"By making it convenient, customers are more likely to pay, purchase — whatever the scenario is — and have that done right then and there, versus saying, 'Oh, I'll go log on to my computer later' and then they forget and it's a late payment or they never make the purchase," he said.

For instance, an airline's call center might use SMS to send customers a notification that their flight has been canceled. The airline can then capitalize on the channel by also providing a link to three new flight options and asking the customer to select one.

However, companies have to be aware that a device could become stolen. To reduce the risk of device thieves accessing a customer's account, call centers can send notifications that don't contain sensitive information, but rather provide a link to a company-branded one-time-use web page, where the consumer must authenticate themselves before proceeding further, Kropidlowski noted. This could help customers securely view health records, make a payment on their cable bill or update their address with a company.

As with the over-the-phone masking solution, this approach routes the sensitive part of a transaction — the handling of healthcare or financial information — around the call center and directly to the company's portal. It also helps prevent app fatigue for consumers who are tired of downloading yet another app, or simply no longer have the storage space on their phone.

As customers move between self-service channels like SMS or phone calls with live agents more frequently, providing convenient service means remembering who the customer is and what she has done previously on any channel. Otherwise, customers have to start their transaction relationship from scratch each time.

Effectively storing and accessing customer relationship information, and having it ready when that customer calls in, will mean a seamless multifactor experience for the customer. It also means keeping things such as virus protections, firewalls and other database securities robust, both to protect static data and data in transit, Kropidlowski said.

Whether they are serving airlines, healthcare providers, banks or retailers, call centers play an increasingly important role in helping businesses get ahead. And with fraud not going away any time soon, call centers will need to continue to be on the alert for the newest ways to dial up their defenses and eliminate opportunities for bad actors to strike.

news and TRENDS

Authentication and Verification

Pindrop drops new solution

Pindrop, voice-based authentication and security provider, recently announced a new solution called Pindrop Express, which is designed to evaluate incoming calls before the phone rings in a call center or is connected to IVR. This solution is intended to help call centers speed up their customer authentication processes and lead to more advanced self-service features.

Pindrop Express is intended to help determine whether the call comes from a legitimate person. If the phone number seems to be spoofed or is associated with high-risk, the number is not validated. However, if the system recognizes a legitimate number, a company can fast track the customer through its service system. The solution is also aimed at reducing to the amount of knowledge-based authentication a call center has to do, thus reducing the time and money spent on each consumer interaction.

Česká spořitelna adopts Nuance's voice authentication

Voice-based authentication is seeing greater usage in the Czech Republic. The largest bank in the country, Česká spořitelna, recently adopted a security suite solution that, according to the company, makes it the first bank in the country to authenticate its customers by voice. The solution comes from Nuance Communication and represents an alternative to passwords and security questions, which are traditionally used to validate a customer's identity over the phone. Instead, registered customers will have their voice analyzed to verify their identities as they speak on the phone to a customer service representative.

TRUSTID files suit against Next Caller Inc

While some authentication solution providers are rolling out their software to new customers, others are focused on fighting for ownership of their own solutions. TRUSTID, a company that provides a service for authenticating callers before the phone call is answered, has been pursuing legal action against a company it alleges has infringed on several of its patents. In a recent announcement, TRUSTID outlined its complaints against Next Caller, a provider of real-time call verification technology.

According to that announcement, in early May 2018, TRUSTID filed a petition with the U.S. Patent and Trademark Office, challenging the validity of Next Caller's so-called "Centralized Caller Profile System and Methods for Routing and Prioritizing Calls" patent, and requested an official review.

This petition follows a January 30, 2018 lawsuit against Next Caller, in which TRUSTID alleged that the rival company had infringed on misappropriated trade secrets and its patent, titled "Method of and System for Discovering and Reporting Trustworthiness and Credibility of Calling Party Number Identification." The allegations did not stop there, however. In April of 2018, TRUSTID laid out complaints in regards to further infringement of the aforementioned patent, as well as accusations that Next Caller also infringed on its patent for "Systems and Methods to Identify ANI and Caller ID Manipulation for Determining Trustworthiness of Incoming Calling Party and Billing Number Information."

Finding fraudsters

Humana reports suspicious IVR activity

A recent data breach notification from health insurer Humana may be a sign of a new practice from fraudsters. The notification, posted to the Vermont Attorney General's website, said that the company received a number of calls to its IVR system that it found suspicious, and described the calls as attempts by bad actors to improperly use customer information. News reporting on the incident noted that the callers may have been trying to confirm the validity of other people's personally identifying information.

In these incidents, the company claimed in its report, a number of callers provided the required pieces of identifying information — such as a Social Security number or a Humana identification number, as well as date of birth and zip code — but did not speak with a live representative or continue further in the automated call system. The abnormally high call abandonment rate was a red flag for the company, which then blocked those callers' phone numbers and said it will monitor for a repeat of such behavior with its IVR.

Featurespace talks fraud

Humana isn't the only company noting suspicious behavior at call centers. Luke Reynolds, chief product officer at Featurespace, said he has noticed that many fraudsters try to trick the human side of the equation to meet their goals. In a recent interview with PYMNTS, Reynolds explained that recently, fraudsters have been seeking to trick financial institutions' call center agents into changing account

details or transferring money out of the legitimate owner's possession.

"What we are finding at the moment is that fraudsters are going back to basics," Reynolds explained. "They've actually gone back [to] speaking to humans … moving back to telephony channels and passing ID&V [identification and verification], this then manifests itself into wider account and/or identity compromise."

These efforts make it more important than ever for FIs to move past relying on static passwords, he said. Instead, FIs need to work to cultivate a deeper understanding of their consumers' typical habits and behaviors so they can identify suspicious transactions with ease.

PCI compliance

Intelligent Contacts and Bluefin's P2PE solution expands

Meanwhile, others in the security space are helping tighten up defenses with encryption solutions. That includes Intelligent Contacts, a call center payment and communication solutions provider, which is offering a Payments Card Industry (PCI)-validated, Point-to-Point

Encryption (P2PE) solution to Bluefin, a payment security company, through its platform. Intelligent Contacts recently announced that it would be expanding the solution to more call centers, though the announcement did not say how many call centers are currently using it.

"Call centers have been taking payments over the phone for decades," Jeff Mains, Intelligent Contacts CEO, said in a statement, "but high-profile data breaches and stricter rules on how credit card information is handled have forced the industry to look outside to stay PCI certified."

EnergyCare declares PCI compliance

PCI certification is also top of mind for EnergyCare. The company, which provides customer care services in the energy industry, recently announced that it had completed all requirements to become Payment Cards Industry Data Security Standard (PCI DSS) compliant. As part of obtaining the certification, the company must ensure that it provides a secure physical environment at its call centers, which includes keypad entry and layers of advanced data encryption.

Now that the compliance requirements are met, EnergyCare's representatives are qualified to handle sensitive customer financial data, such as taking credit card payments over the phone. In the announcement, EnergyCare also noted that its dialer technologies have been moved to a cloud-based PCI-compliant vendor.

New payment channels

Car-Ware integrates BillingTree's myPayrazr

Car dealerships will soon have access to a new solution for their call centers. Car dealer management company Car-Ware is integrating a suite of solutions called myPayrazr from BillingTree, a payment technology and service provider, into its platform. The myPayrazr solution suite includes a gateway, portals and IVR designed to help Car-Ware manage automotive finance transactions over the phone. According to a press release, Car-Ware will now be able to provide its automotive industry clients' customers with more payment channels and options, such as pay-by-IVR, online and recurring payment plans.

Encoded announces pay-by-SMS feature

U.K.-based payments solutions company Encoded is also giving its clients' customers new ways to pay. The company recently announced the debut of a new customer engagement platform for call centers, designed to allow call centers to accept payments from customers via SMS. The platform works with other Encoded services and enables a customer's saved payment details to be accessed from any of the various channels offered, including self-service IVR, agent-assisted and online.

In a press release, Encoded noted that SMS is an increasingly used communications channel, and that enabling payments through it could help customers more easily pay bills on time. Call centers can also use the platform's SMS chat, which integrates with Facebook Messenger and Amazon's Alexa, to make announcements and promote services, the release said.

Agents and chatbots

New report highlights agent needs, industry pain points

Encoded and Car-Ware may be on track when it comes to offering new capabilities. A new call center industry report details findings from more than 750 customer service leaders, and says there's plenty of room for improvement in the industry. The report rated 46 percent of call centers as having made efforts toward the implementation of a formal customer experience program. However, the report also noted that this 46 percent still fell short of fully holding employees accountable for services, and said this segment did not make customer experience "a dynamic and evolving part of the organization's business processes."

When it came to the topics of workers and pain points, respondents said they valued agents' relevant customer service experience and empathy skills over self-starter attitudes or general work experience. Many also said that spikes in consumer demand were hard to manage, with only 29 percent calling their company's ability to forecast call volume "very reliable."

Study says live assistance builds loyalty

Soft skills may be more important than ever. A new study from customer engagement and analytics software provider Calabrio points to the value of human contact in fostering company loyalty. Out of more than 3,000 U.S. and U.K. consumers surveyed, 74 percent said they feel more loyal to companies that enable them to talk to a person — rather than a machine — when they need assistance.

Similarly, 58 percent of respondents said they believe that talking to a representative on the phone provides the best and most efficient service. That result comes even as there have been more advancements in automated solutions. What's more, 48 percent said they are more loyal to a company if they can reach a representative quickly and easily.

Report makes case for chatbot savings

Call centers may find reason to love the chatbot, according to a report from Juniper Research. Increased implementation of chatbots in retail, banking and healthcare will net businesses annual cost savings of about $6 billion this year, and about $11 billion by 2023. The research states that the savings will come from the shortened amount of time that is needed to serve each customer inquiry. Retailers are especially likely to see major chatbot use, the report said, estimating that more than 70 percent of chatbots will be retail-based by 2023.

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:

call center

payments

Ability to accept payments via self-service or dual-tone multi-frequency technology

SELF-SERVICE

DUAL-TONE MULTI-FREQUENCY

security

Offering PCI-compliant products or fraud prevention tools
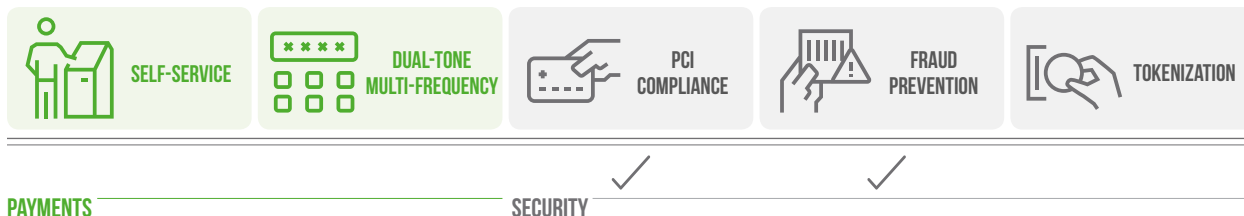
PCI COMPLIANCE

FRAUD PREVENTION

TOKENIZATION

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
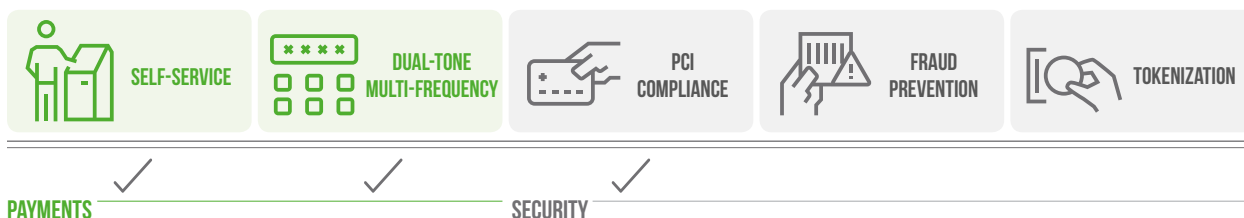
ACI UNIVERSAL PAYMENTS℠

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.

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

PAYMENTS _____ SECURITY

<@gile> PAYMENTS

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.

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

PAYMENTS _____ SECURITY

AURIC

Founded: 1987

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

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

PAYMENTS _____ SECURITY
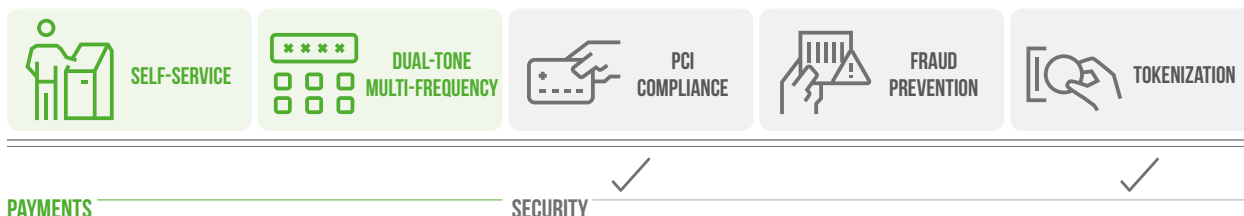
Founded: 2003

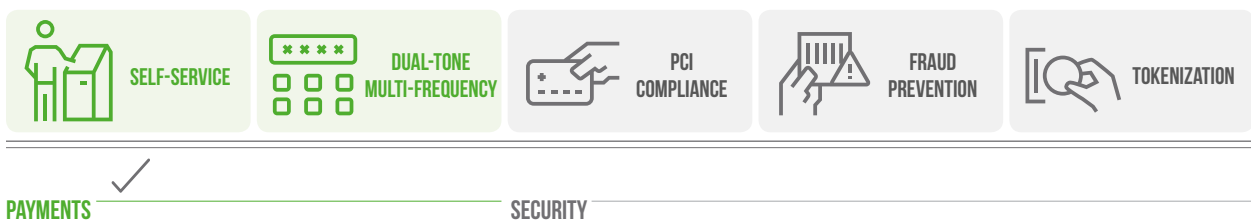Billing Tree offers electronic payment processing services for a range of payment methods, including ACH, cash, credit and debit cards, mobile payments and paper check conversion, among others.

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

PAYMENTS   **SECURITY**
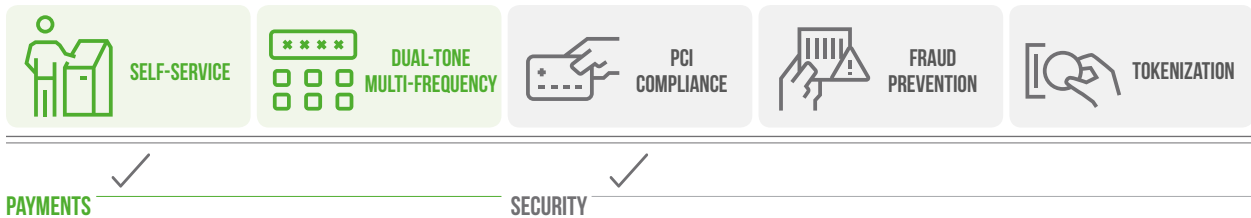
Founded: 2004

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

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

PAYMENTS   **SECURITY**

New!

Founded: 2002
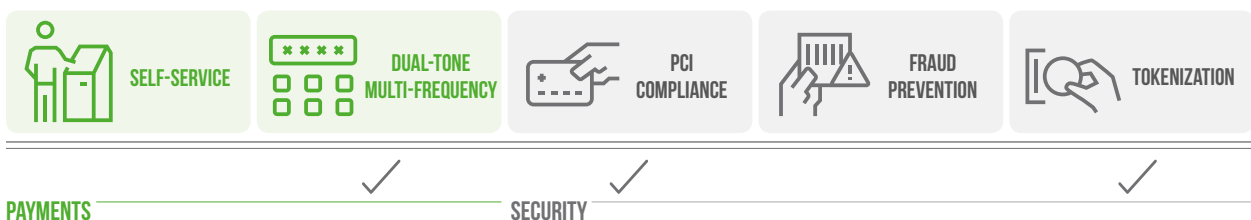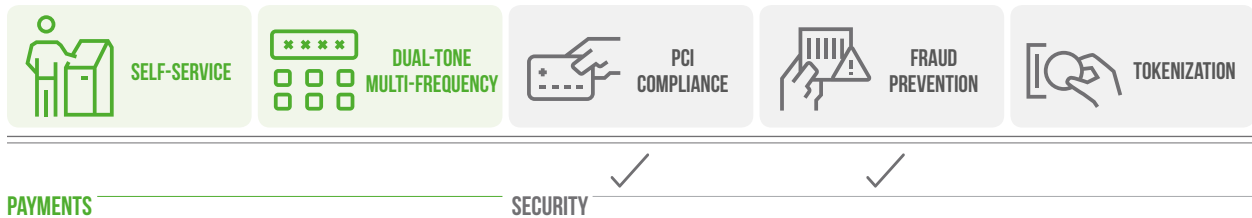
Callguard is a technology company specializing in developing robust and reliable PCI DSS-compliant call center solutions. Its offerings allow for storing sensitive data when taking card payments over the phone.

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

PAYMENTS   **SECURITY**

COALFIRE

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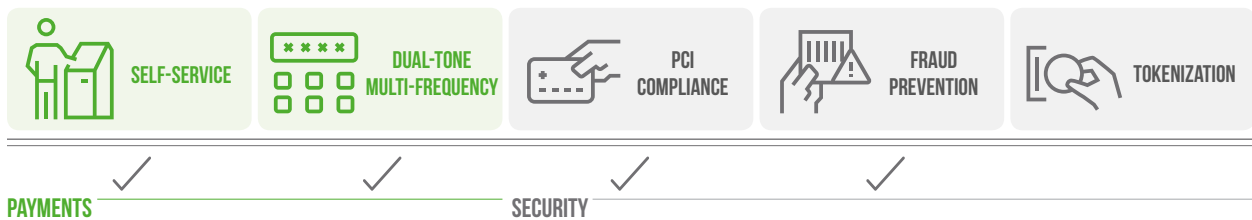
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
		✓	✓	

PAYMENTS   SECURITY

New!

enacomm®

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.

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

PAYMENTS   SECURITY

First Data®

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.

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

PAYMENTS   SECURITY

New!

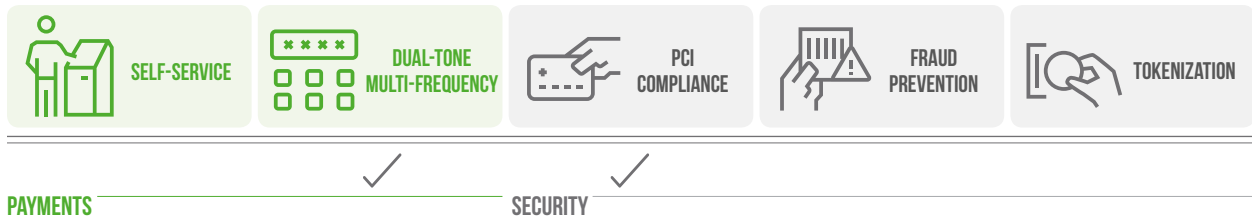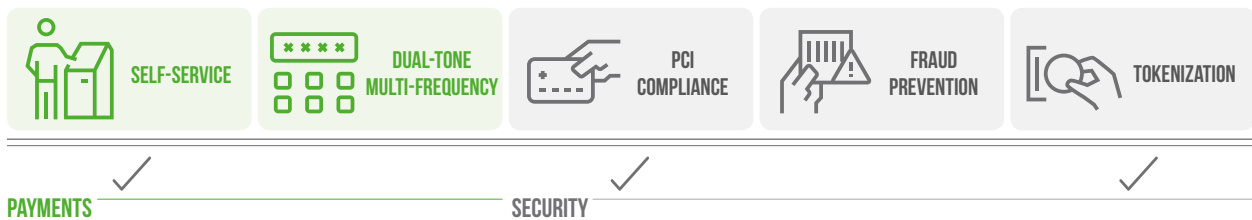**gPlex Mobile Dialer**
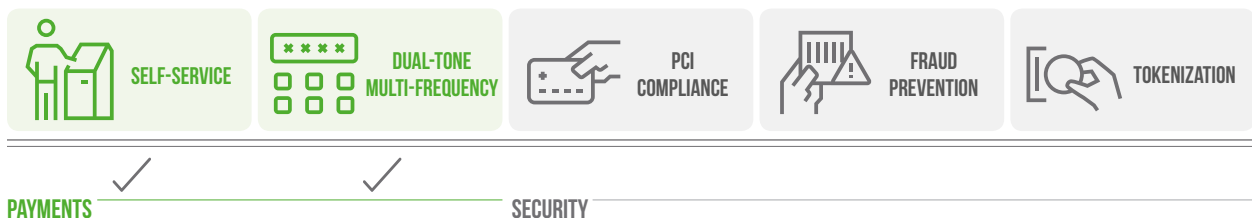
Founded: 2003

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.

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

PAYMENTS   SECURITY

hostedPCI

Founded: 2001

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

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

PAYMENTS   SECURITY

inConcert

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.

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

PAYMENTS   SECURITY
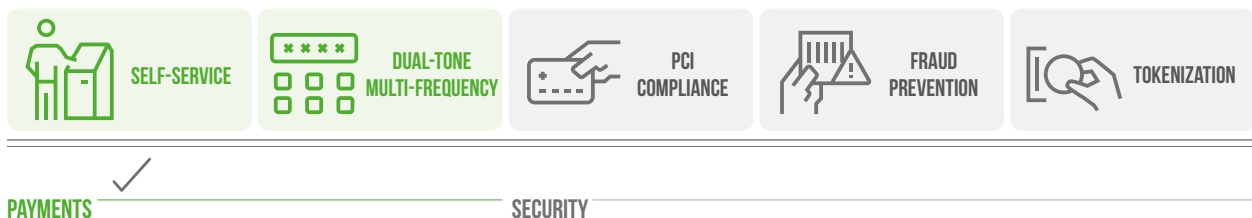
Founded: 2008

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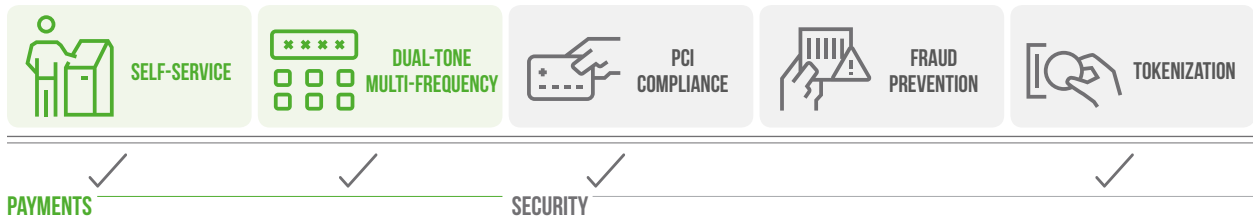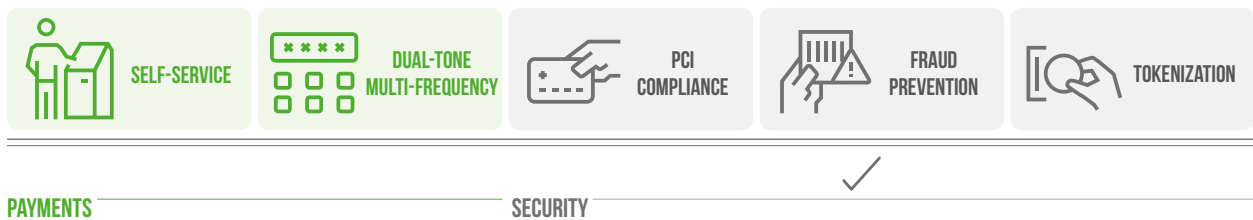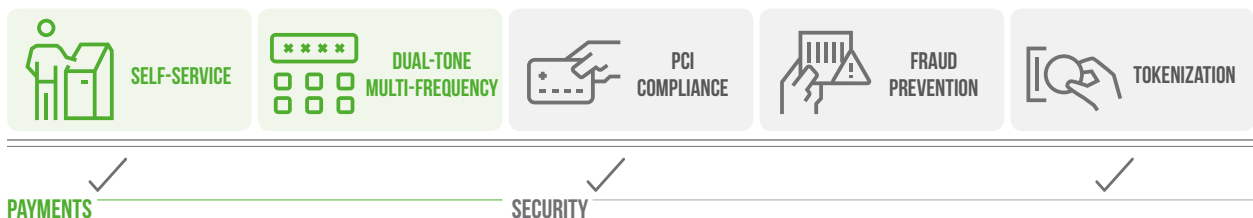
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓		✓

PAYMENTS — — — — — — **SECURITY** — — — — — — — — —

Founded: 2008

Payfone is a mobile and digital identity authentication solutions provider. It works to provide bussinesses with the ability to confirm their customers are who they say they are to create easy, secure and frictionless experiences across PCs, mobile phones and tablets.

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

PAYMENTS — — — — — — **SECURITY** — — — — — — — — —

Founded: 1988

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

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

PAYMENTS — — — — — — **SECURITY** — — — — — — — — —

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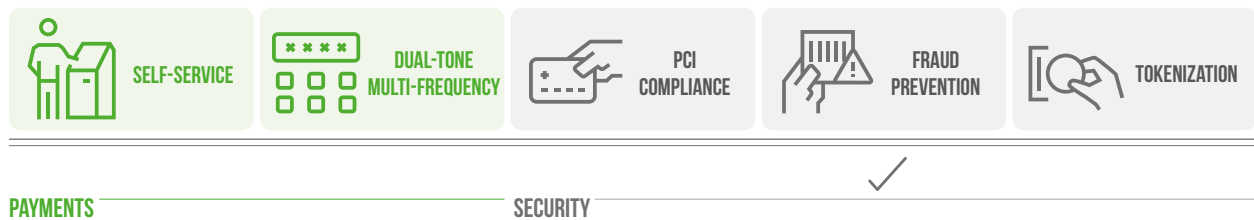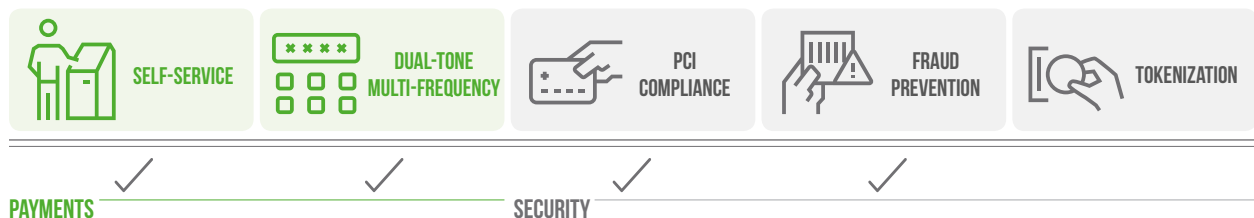
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓		

PAYMENTS   **SECURITY**
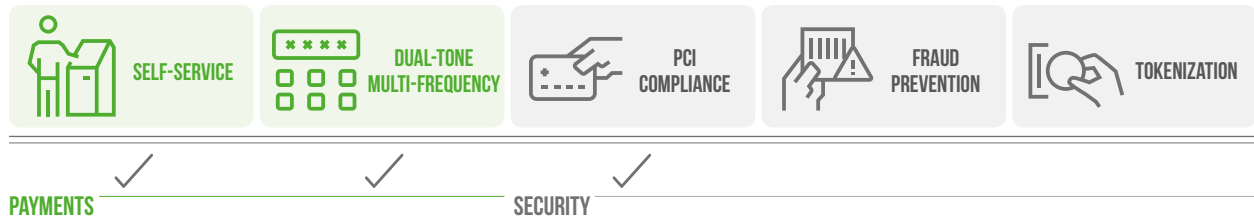
Founded: 2011

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.

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

PAYMENTS   **SECURITY**

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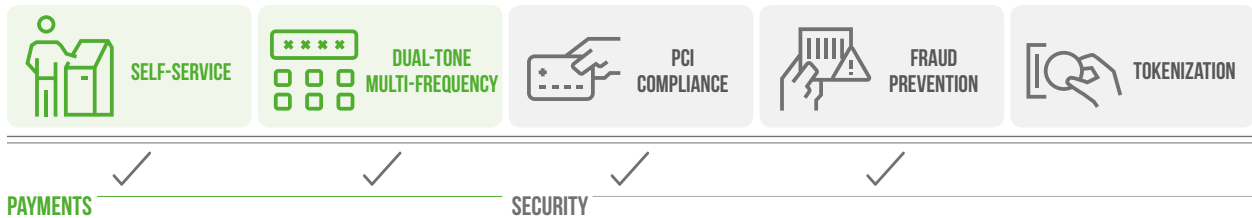
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓	✓	

PAYMENTS   **SECURITY**

New!

SecureCo
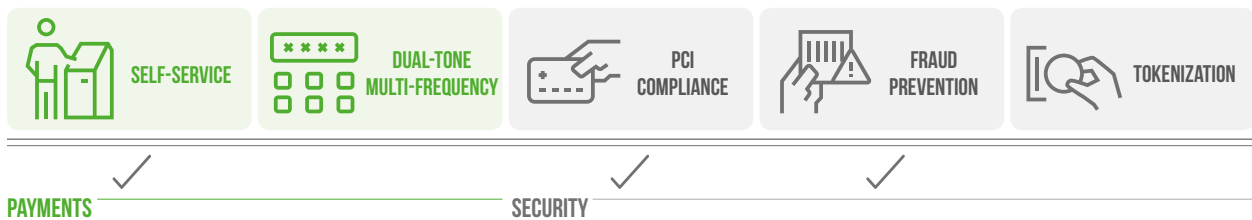The Payments and Compliance Cloud

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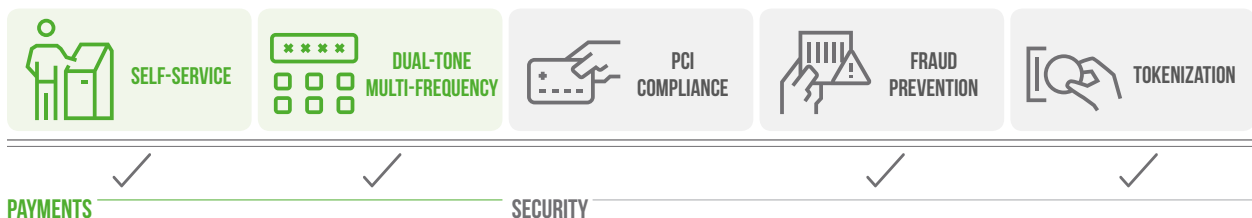
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓	✓	

PAYMENTS   SECURITY

---

semafone®

Founded: 2009

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

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

PAYMENTS   SECURITY

TOKENEX

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.

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

PAYMENTS   SECURITY

TRUSTID

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.

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

✓
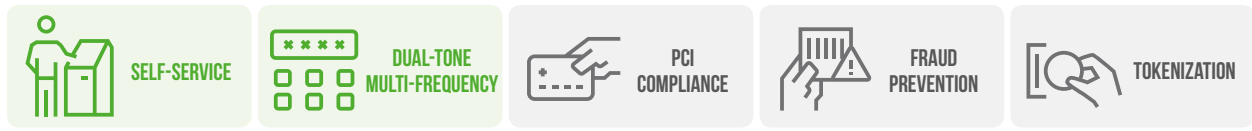
PAYMENTS   **SECURITY**

VOICENT

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.

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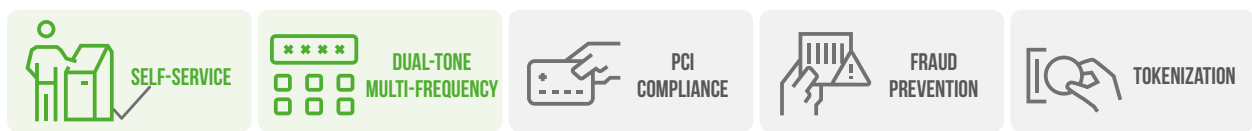
PAYMENTS   **SECURITY**

voicepin.com
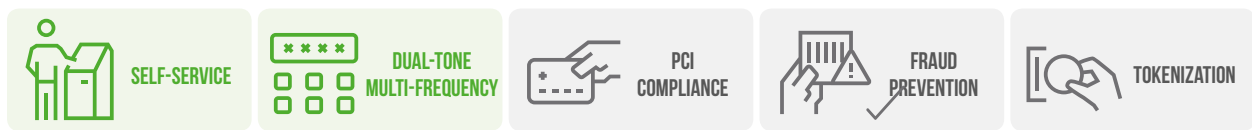
Founded: 2011

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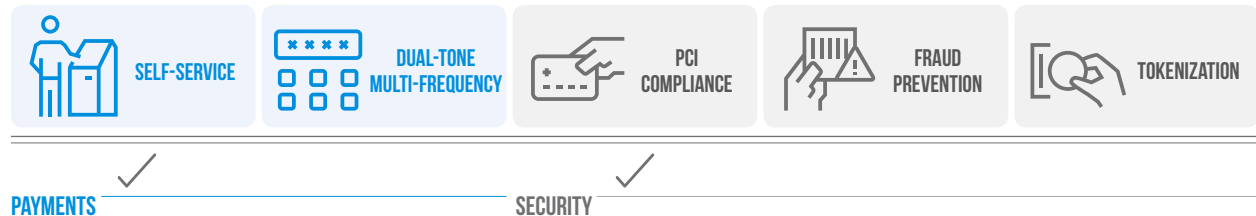
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION

PAYMENTS   **SECURITY**

platform providers

3C Logic

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.

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

PAYMENTS ✓   ✓   **SECURITY**

Aeriandi

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.

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

PAYMENTS ✓   ✓   ✓   **SECURITY**
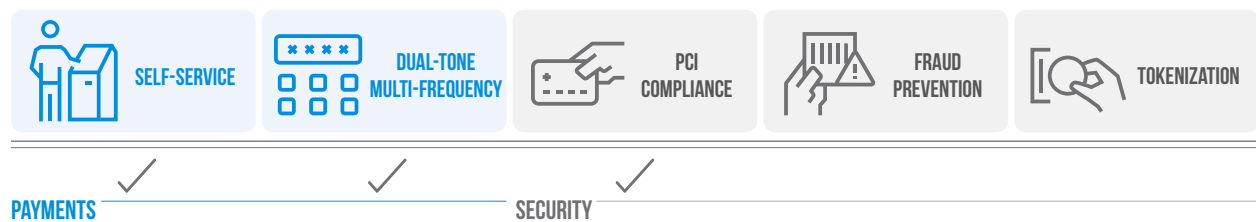
aircall

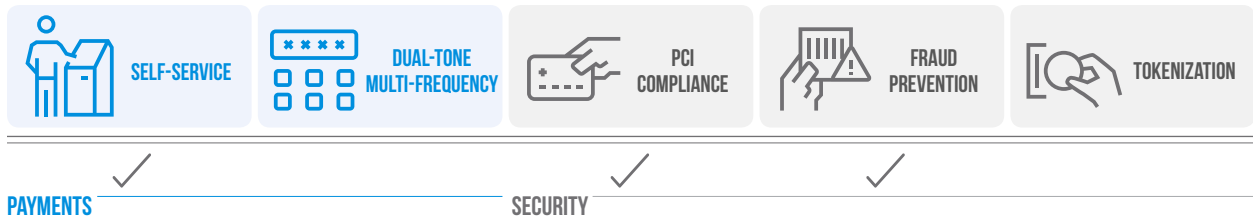**Founded: 2014**

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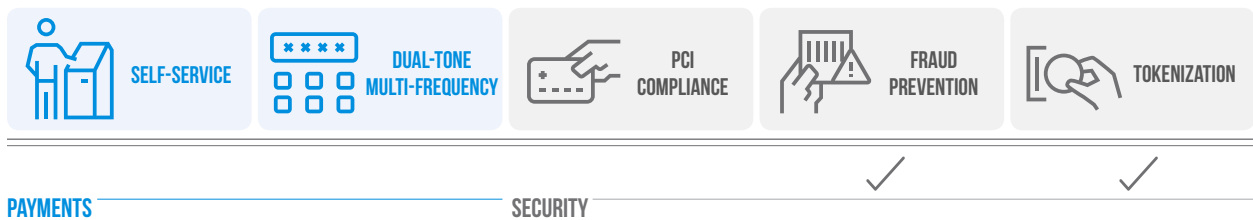
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION

PAYMENTS   **SECURITY**
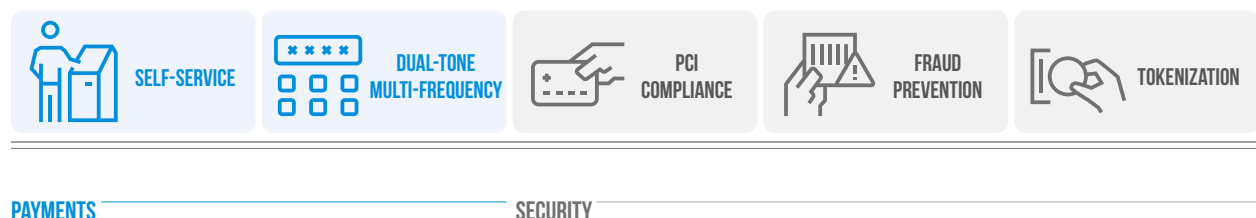
alorica

Founded: 1999

Alorica provides contact center software solutions, including those designed for acquistions, sales and customer support. It offers customer relationship management, digital services, interactive voice response (IVR) and security features.
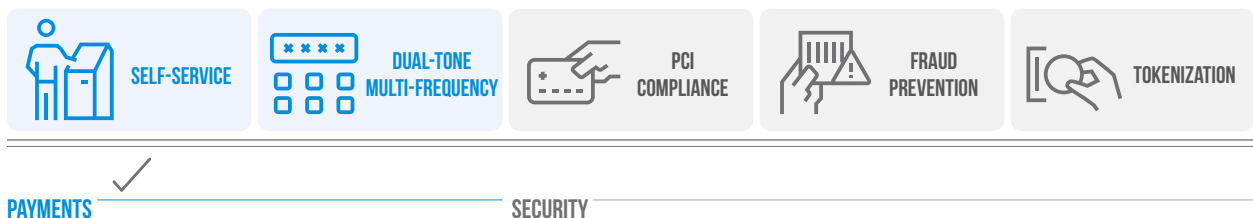
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓		✓	✓	

PAYMENTS   **SECURITY**

aspect™

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**

AVOXI®

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**

New!

Bluefin Payment Systems

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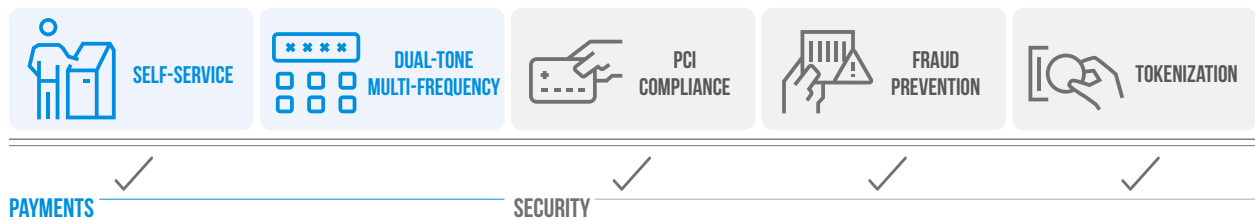
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓	✓	✓

PAYMENTS — SECURITY

BluePay
FLAT RATE MERCHANT ACCOUNT
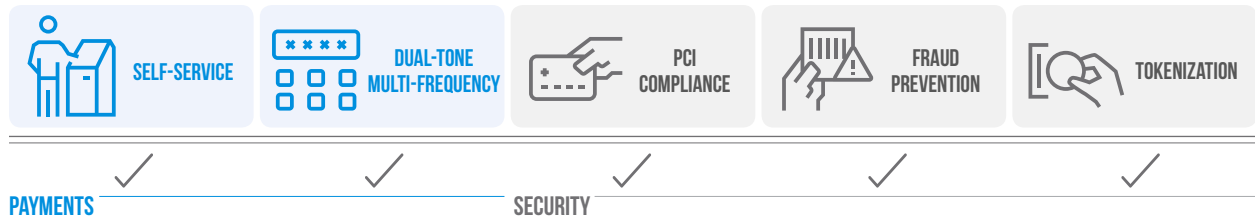
Founded: 1987

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.

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

PAYMENTS — SECURITY

CALLPAY

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.

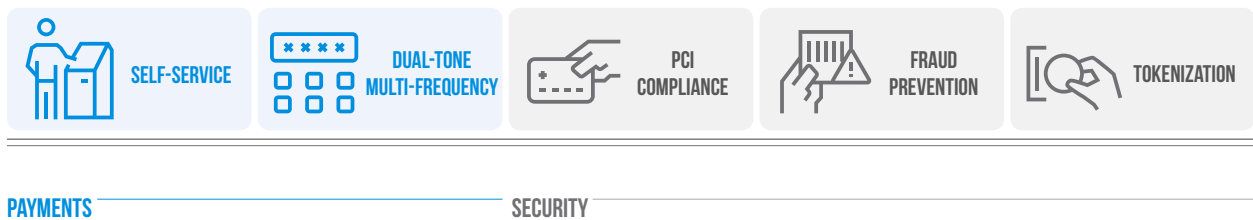| SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓		
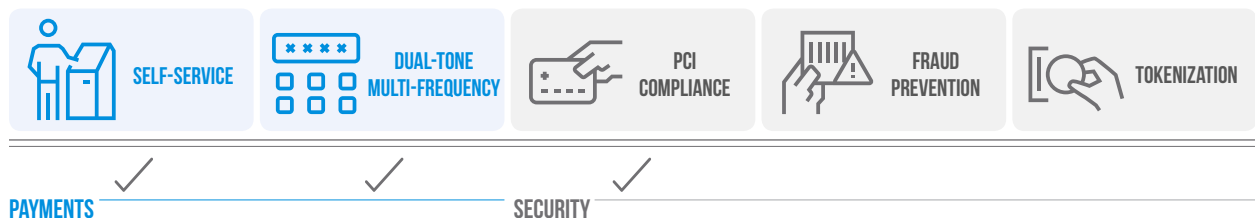
PAYMENTS — SECURITY

BRIGHT PATTERN

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.

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

PAYMENTS — SECURITY
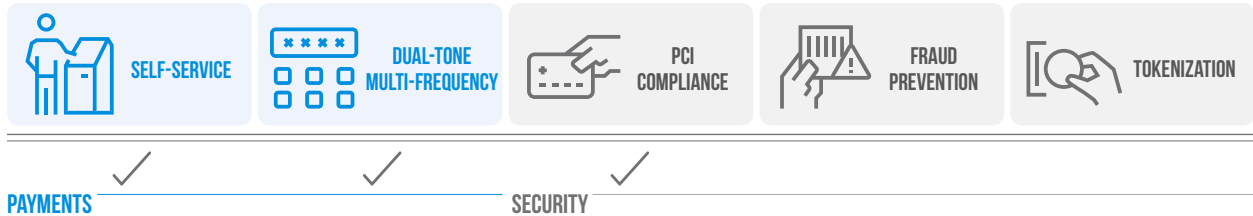
ChaseData

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.

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

PAYMENTS — SECURITY

Ciptex
Communications Pioneers

Founded: 2006
Ciptex offers cloud communications solutions for contact centers and businesses. Its solutions offer integrated telephone and contact center applications.

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

PAYMENTS — SECURITY
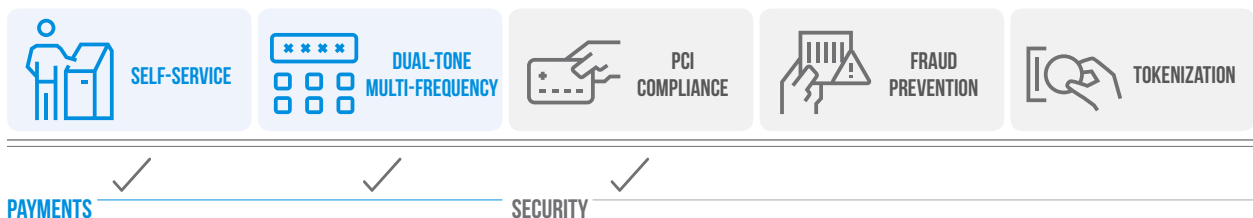
CLEARENT™

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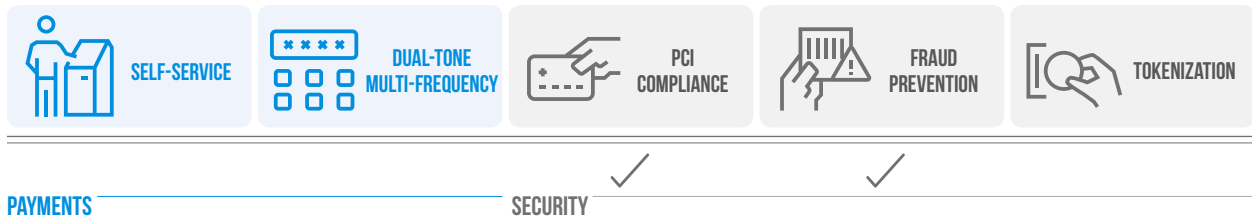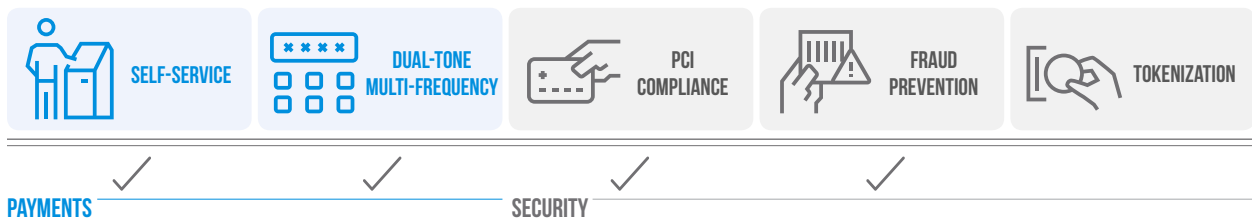
	SELF-SERVICE		DUAL-TONE MULTI-FREQUENCY		PCI COMPLIANCE		FRAUD PREVENTION		TOKENIZATION
					✓		✓		

PAYMENTS   **SECURITY**

CONNECT FIRST

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.

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

PAYMENTS   **SECURITY**

New!

CyberSource®

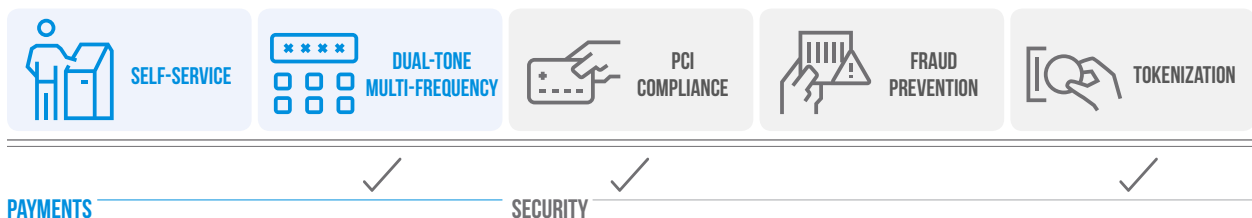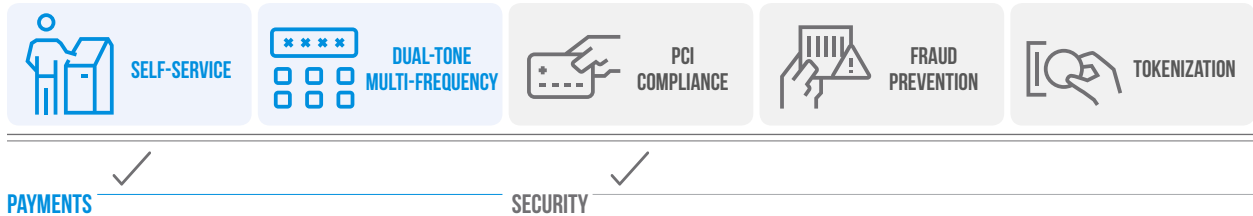**Founded: 1994**

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

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

PAYMENTS   **SECURITY**

DATATEL COMMUNICATION TECHNOLOGIES
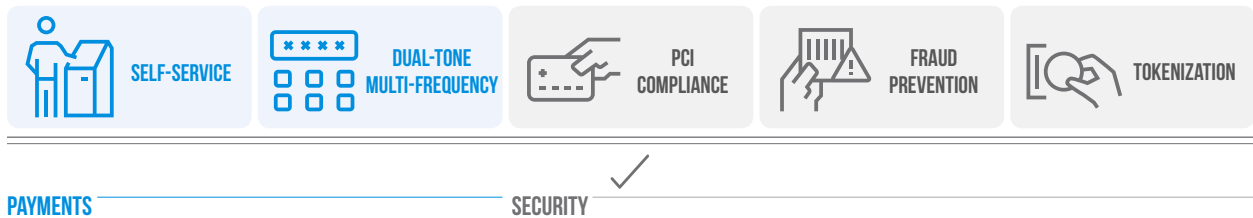
Founded: 1996

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.

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

PAYMENTS		SECURITY		
✓		✓		

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.

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

PAYMENTS		SECURITY		
		✓		

New!

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.

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

PAYMENTS		SECURITY		
✓		✓	✓	✓
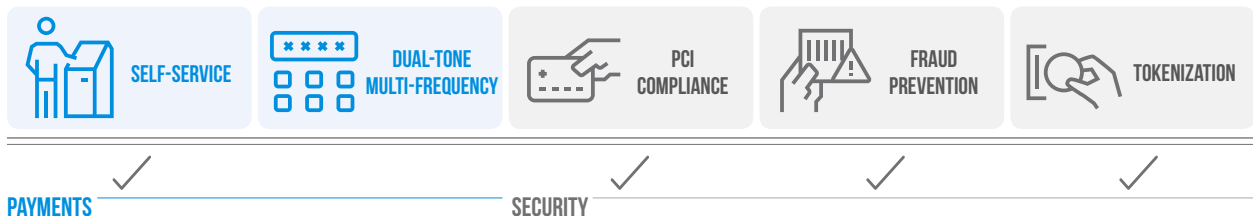
Eckoh

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.

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

PAYMENTS   **SECURITY**
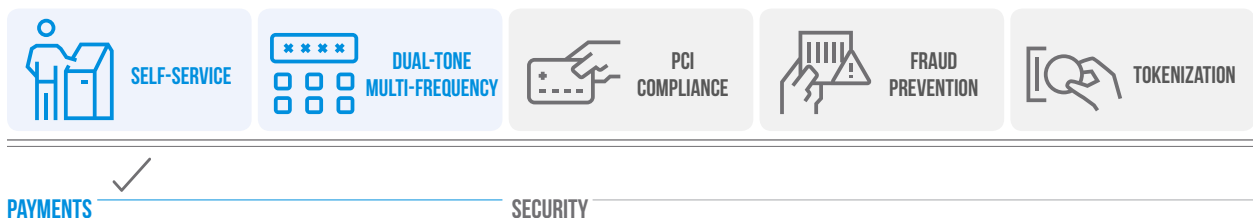
New!
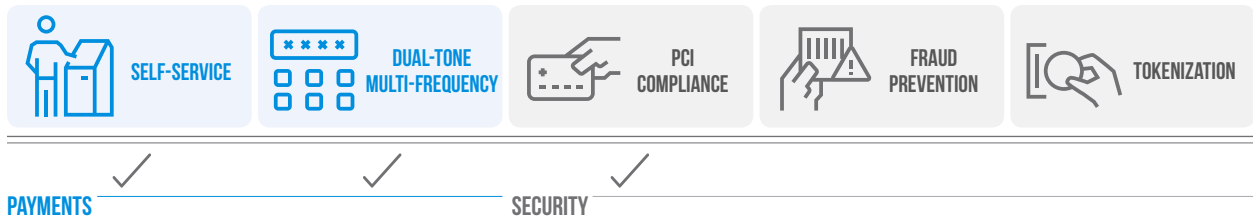
EnergyCare

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.

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

PAYMENTS   **SECURITY**

Enghouse Interactive
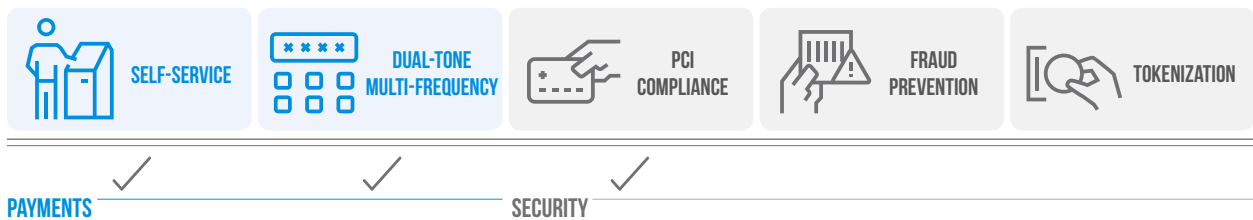
Founded: 1994

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.

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

PAYMENTS   **SECURITY**

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.

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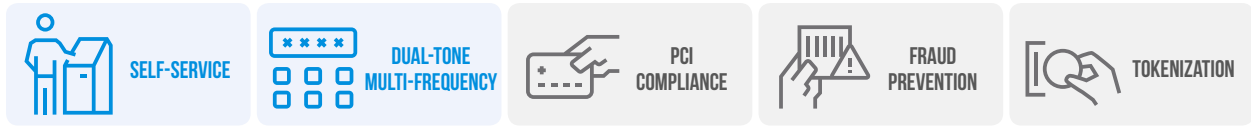
PAYMENTS   SECURITY

Founded: 1990

Genesys offers a set of contact center solutions covering customer engagment, 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.

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

PAYMENTS   SECURITY

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.

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

PAYMENTS   SECURITY
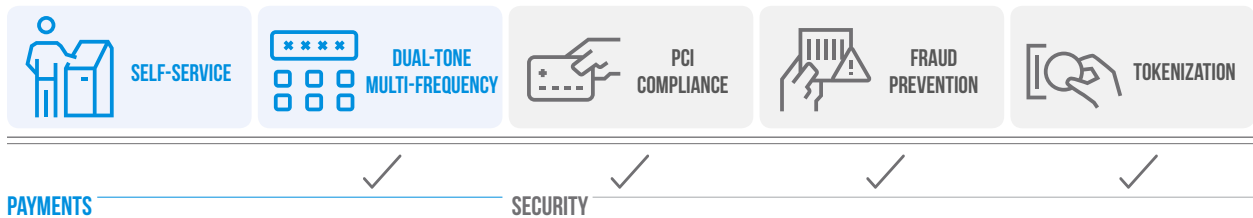
New!
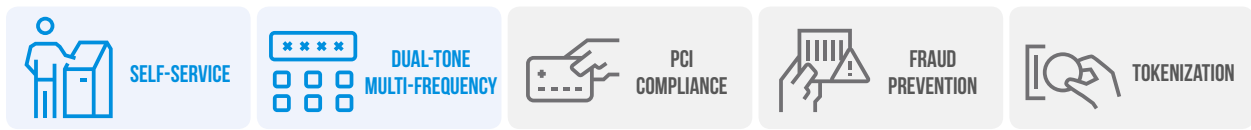
INTELLIGENT CONTACTS

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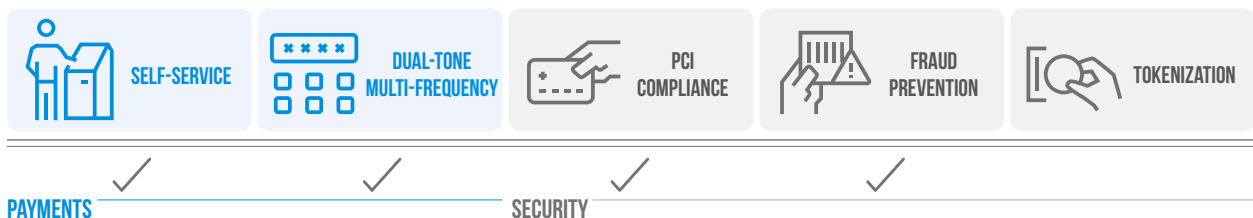
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓		

PAYMENTS   SECURITY
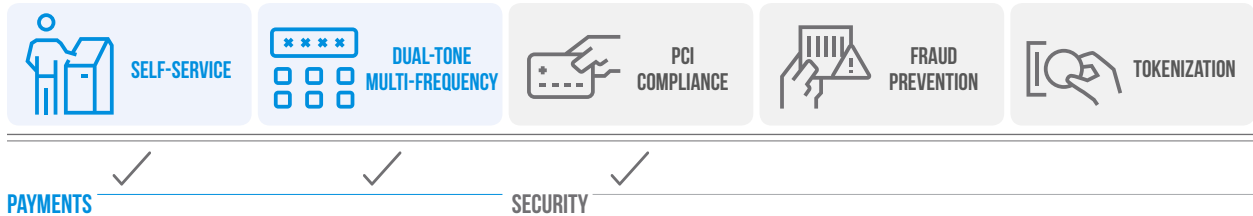
IntraNext systems

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.

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

PAYMENTS   SECURITY

IVR TECHNOLOGY GROUP

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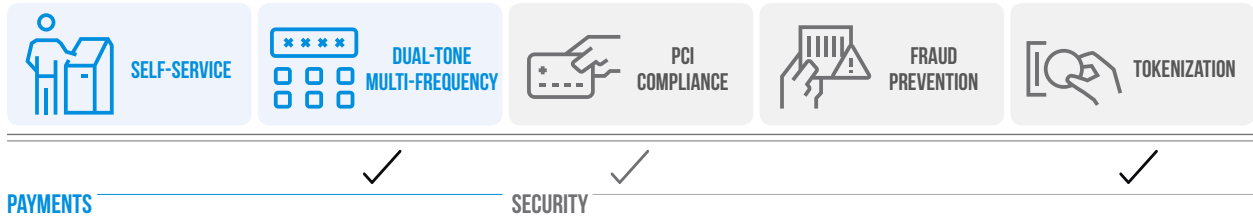
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓	✓	

PAYMENTS   SECURITY
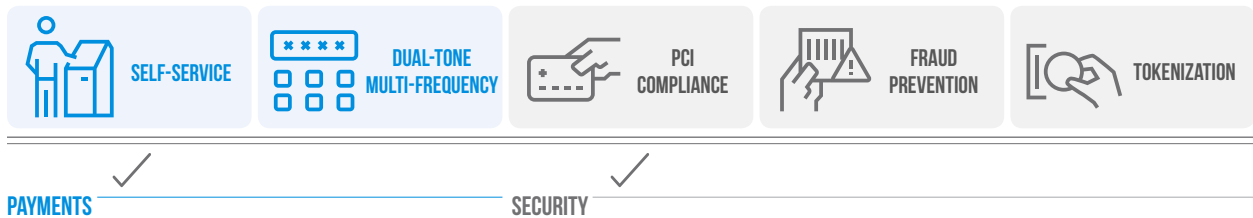
New!

keyivr
intelligent payment systems

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 suppresion to sensitive customer detail masking.
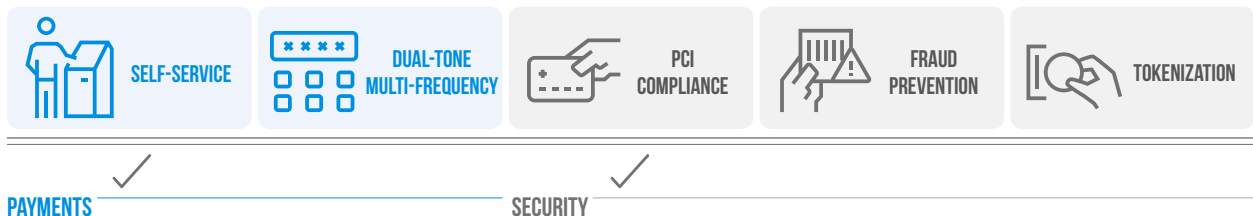
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
	✓	✓		✓

PAYMENTS   SECURITY

LIQUIDVOICE

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.

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

PAYMENTS   SECURITY

NEWVOICEMEDIA

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.

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

PAYMENTS   SECURITY

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, queing and monitoring.

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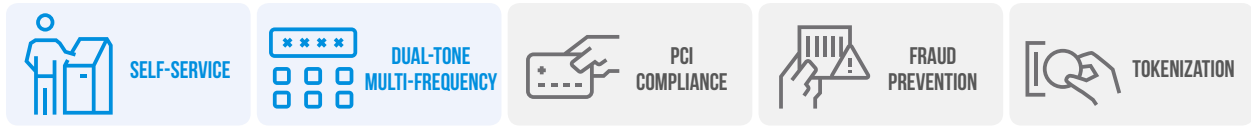
PAYMENTS — SECURITY

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.

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

PAYMENTS — SECURITY

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.

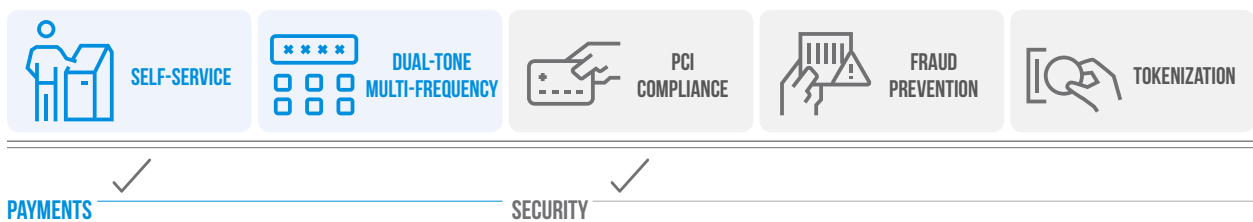| SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓	✓	✓	✓	✓
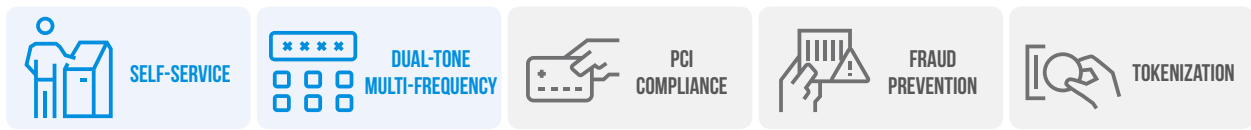
PAYMENTS — SECURITY

plivo

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.

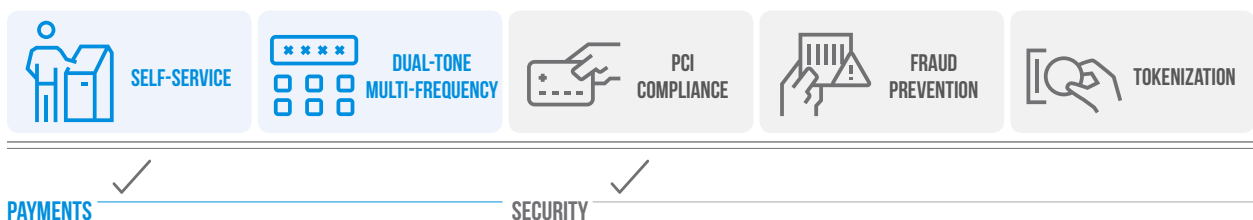|	SELF-SERVICE		DUAL-TONE MULTI-FREQUENCY		PCI COMPLIANCE		FRAUD PREVENTION		TOKENIZATION
PAYMENTS	✓		✓		✓ SECURITY				✓
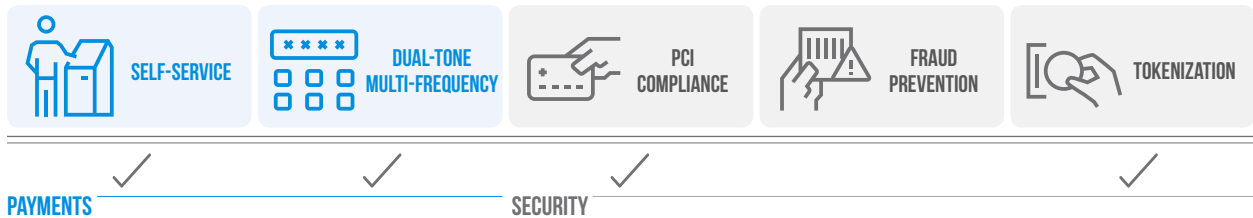
plum|voice

Founded: 2000

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

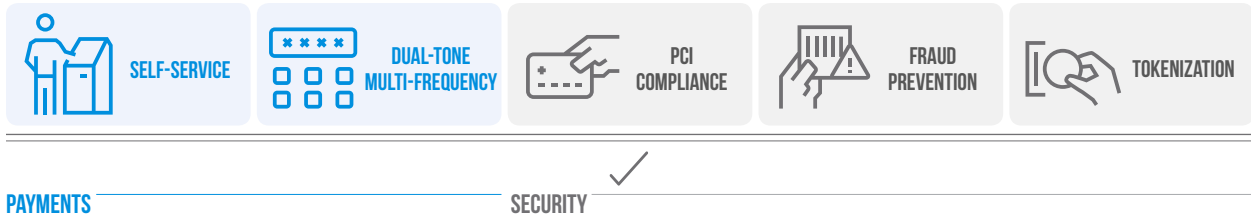|	SELF-SERVICE		DUAL-TONE MULTI-FREQUENCY		PCI COMPLIANCE		FRAUD PREVENTION		TOKENIZATION
PAYMENTS	✓				✓ SECURITY				

puzzel.

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.

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

34

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.

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

PAYMENTS   ✓   SECURITY

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.

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

PAYMENTS   SECURITY
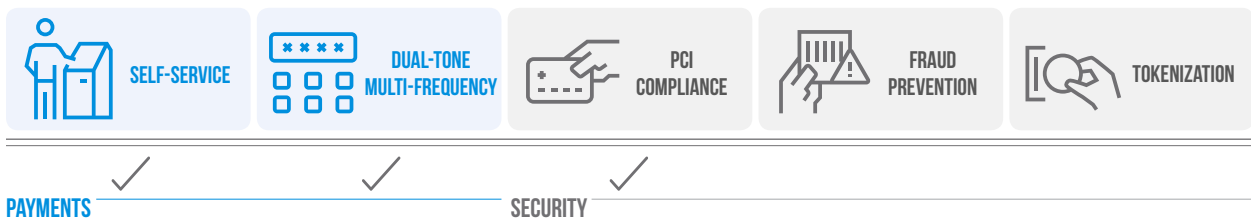
Founded: 2009

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.

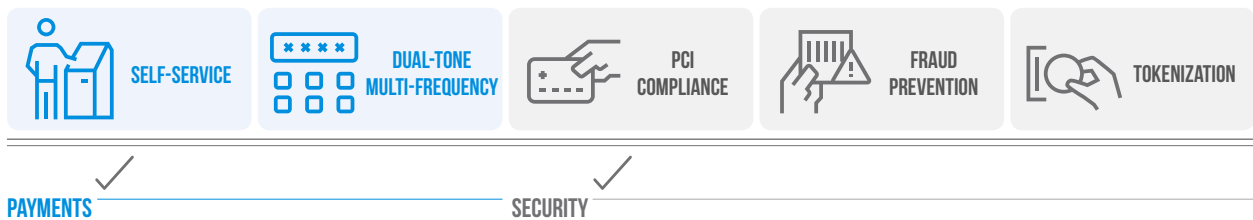| SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
✓				
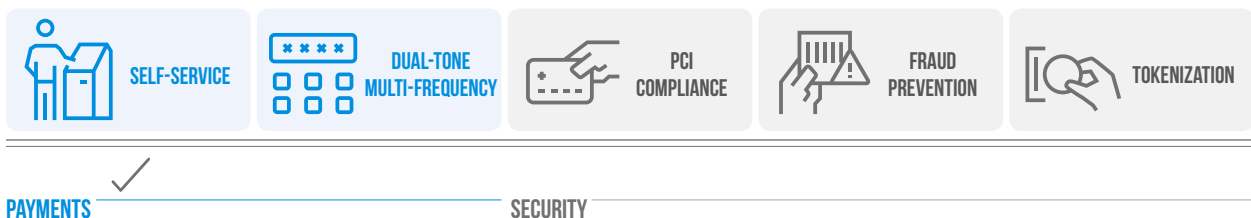
PAYMENTS   SECURITY

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.

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

PAYMENTS   **SECURITY**
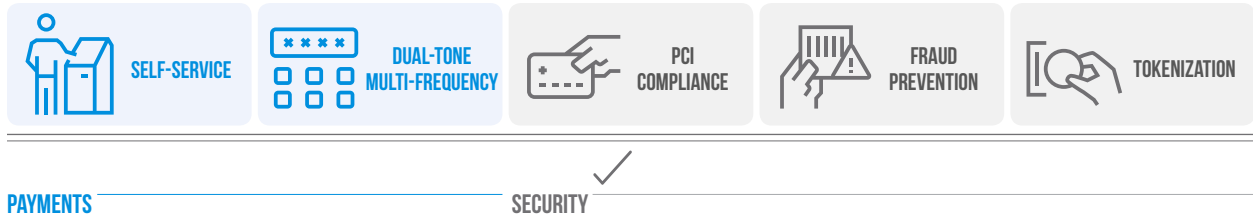
Founded: 2005

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.

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

PAYMENTS   **SECURITY**

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.

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

PAYMENTS   **SECURITY**
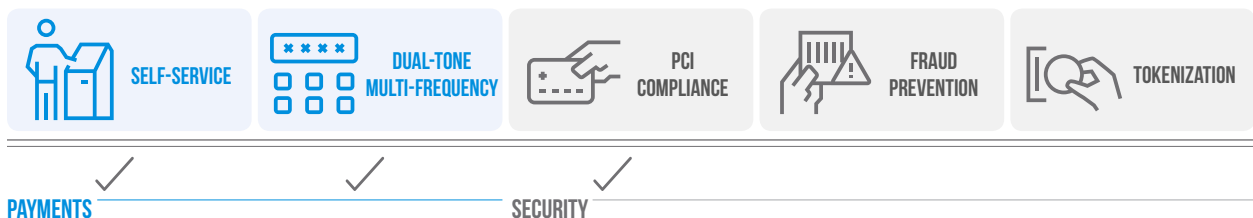
talkdesk

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.

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

PAYMENTS   **SECURITY**

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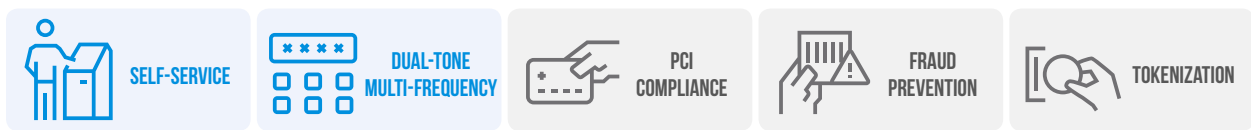
| SELF-SERVICE | DUAL-TONE MULTI-FREQUENCY | PCI COMPLIANCE | FRAUD PREVENTION | TOKENIZATION |

   ✓   ✓
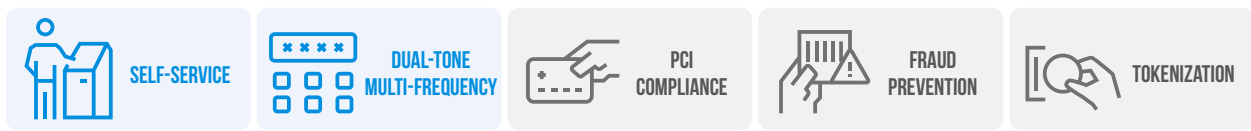
PAYMENTS   **SECURITY**

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 |

                                                    ✓

PAYMENTS   **SECURITY**

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
		✓		

PAYMENTS   SECURITY

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.

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

PAYMENTS   SECURITY

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).

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

PAYMENTS   SECURITY

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.

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

PAYMENTS

SECURITY ✓
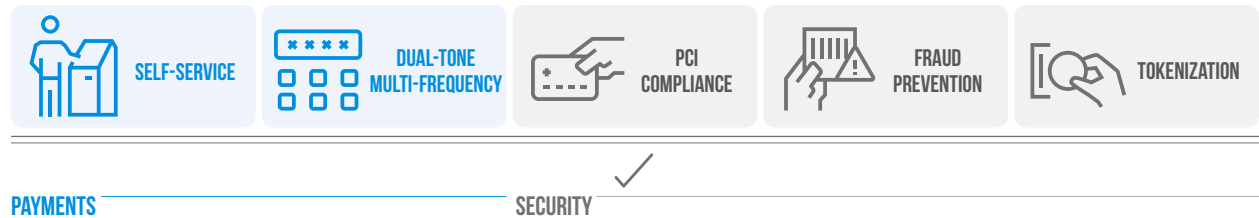
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