center **MAY 2019 How Alls Making Call Centers Smarter** - Page 6 (Feature Story) Google Contact Center Al joins forces with several call center providers - Page 9 (News and Trends) A look at the call center space's top providers - Page 14 (Provider Directory) PYMNTS.com

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Technological innovations have made call centers — which are not known for being particularly new or cutting-edge — increasingly more sophisticated. Computers linked to agents' phones can "listen" to conversations and automatically update callers' information, and customer-facing menus equipped with touch-tone or voice recognition technology can take the place of live representatives by assisting with a variety of services.

Voice recognition is becoming more advanced than ever and is finding its place in the call center world. Virtual assistants equipped with artificial intelligence (AI) can listen to and address customers' requests without human intervention. Voice ID is proving to be a useful advanced security measure, too, relying on software that can analyze voices to such a degree that a spoken phrase could serve as a customer's password.

Call centers continue to face obstacles despite these advancements, however, as fraudsters armed with stolen identities frequently try to circumvent their security measures. Even the facilities themselves have been

weaponized, with human agents and robocalls attempting to scam consumers with false promises, threats and blackmail. This means agents and customers alike must stay vigilant to protect themselves from bad actors.

AROUND THE CALL CENTER WORLD

Voice ID developer Radisys is looking to protect against these scams and provide convenience for customers with recently <u>launched</u> voice recognition support for its MediaEngine server. Consumers answer open-ended questions, and the system then uses natural language conversational recognition to route them to the next option based on keywords.

Al is also making itself known in the call center space by way of Google Contact Center Al (CCAI). The solution can handle routine calls with customers and automatically transfer them to live employees should their requests be too complicated. The system is being put to use in several call center platforms, including those provided by 8x8

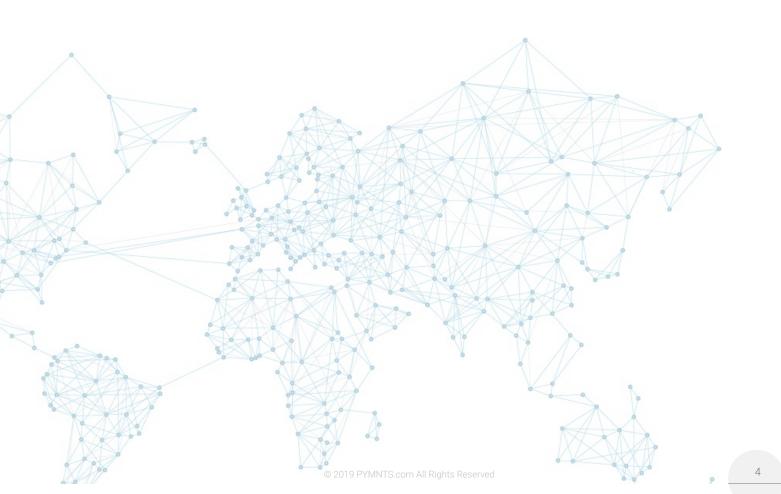
and Genesys. The latter company <u>plans</u> to integrate the system into all three of its flagship platforms during Q2.

Al and voice recognition software are growing more prevalent in call centers, but that has not put an end to scams. Indian national Hitesh Madhubhai Patel was recently extradited from Singapore to face justice for a call center scam that swindled U.S. victims out of millions of dollars, for example. The U.S. Department of Justice named 60 co-conspirators in its indictment, 24 of whom have been convicted and sentenced to up to 20 years in prison.

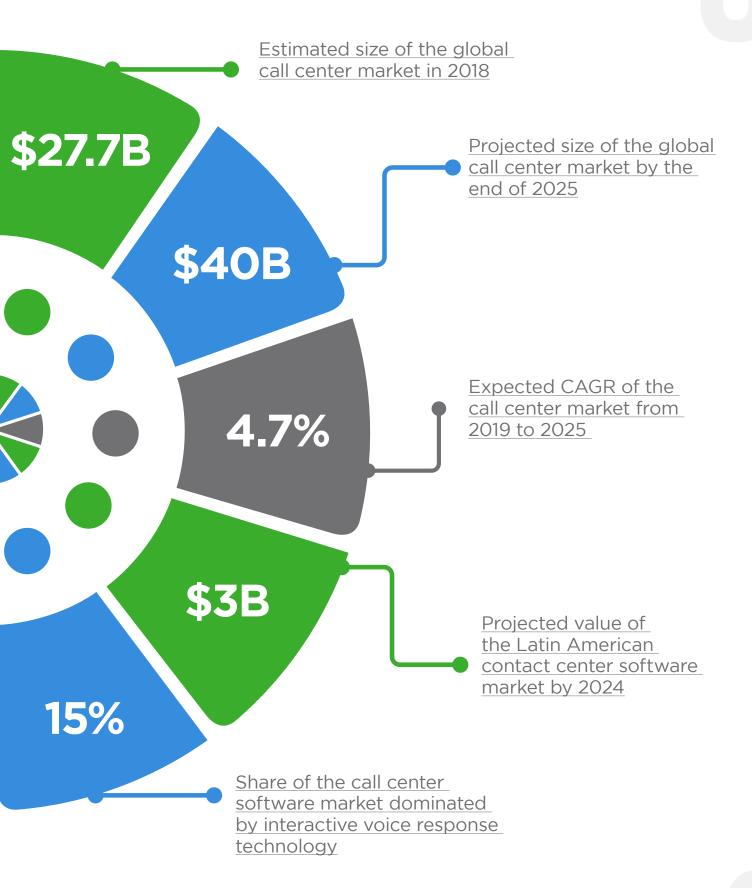
For more on these stories and other headlines from around the call center space, read the Tracker's News and Trends section (p. 9).

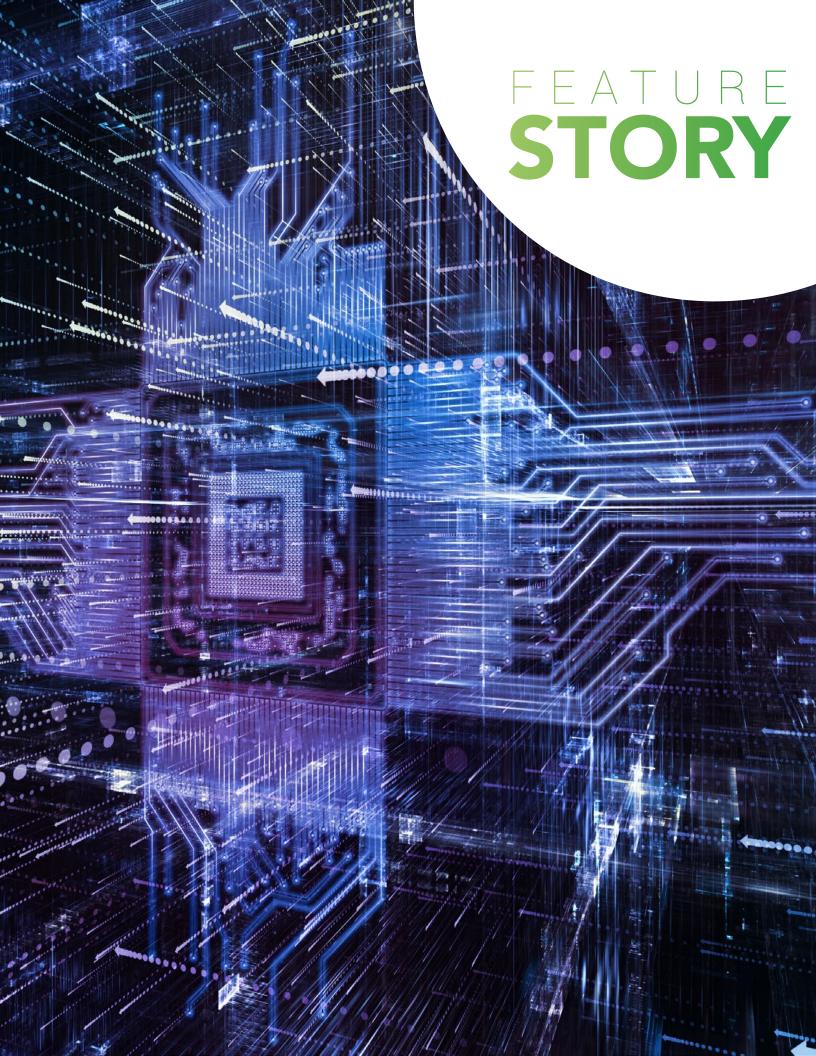
GENESYS AND GOOGLE TEAM UP FOR AI-BASED CALL CENTER SOLUTION

With the average call center generating more than 30,000 hours of interactions every week, it's nearly impossible for human analysts to filter through the noise and offer personalized services. For this month's Feature Story (p. 6), Paul Lasserre and Gnan Gowda of Genesys discuss how the provider partnered with Google Cloud to provide an Al-based call center solution that can address the overwhelming flood of calls without sacrificing customer service.



FIVE FAST FACTS





HOW AI IS MAKING CALL CENTERS SMARTER

Call centers across a wide range of industries have been experiencing a surge in call volumes, with more than 55 billion agent-assisted conversations being handled each year in the U.S. alone. Call center solutions provider Genesys is no stranger to the challenges that come with a staggering volume of customer inquiries. The company's software processes more than 25 billion calls each year for more than 10,000 firms, including PayPal, Quicken and Vodafone.

Call center providers have two options to keep up with the increase in interactions, according to Paul Lasserre, vice president of product management and artificial intelligence at Genesys.

"Either you continue to do the same thing you did before and multiply your workforce by three, or you find a smarter way," he explained.

Genesys decided to keep up with call volumes by introducing AI via a partnership with Google Cloud. The former intends to integrate the latter's Contact Center AI (CCAI) into its call center products and, in a recent interview with PYMNTS, Lasserre and Gnan Gowda, Genesys' senior director of software product management and global security, discussed how this will help the company's customers without compromising security.

HOW CCAI MAKES FOR SMARTER CALL CENTERS

Most customer calls pose simple questions that are often asked over and over again: What time will my plumber arrive? How can I return my purchase? Why doesn't my credit card work?

Many of these requests can be automated with AI, freeing up live agents' time and energy for more complex issues. CCAI and systems like it consist of four major components — contact center interface, virtual agent, agent assist and knowledge base — that work together to help both callers and representatives, while simultaneously collecting call data for future analysis.

Say a customer wants to return a pair of shoes she purchased online, but she is unsure how to do so and calls the retailer's contact center. She first connects with the virtual agent, which can process her request, determine what she seeks and analyze whether it can solve the issue. Should the request be deemed too complex for the AI, the virtual agent will connect her with a human agent.

While the caller is transferred, agent assist takes pertinent information collected by the virtual agent and places it into the live representative's contact center interface alongside a complete transcript of the call up to



that point. This allows the agent to assist the customer without having to ask redundant questions. Once the issue is resolved, the conversation is automatically uploaded to the knowledge base, enabling the call center operator to collect valuable customer data.

"The average [call center] generates over 30,000 hours of interactions every week," Lasserre explained. "That's information about your market, your product, your trends — all of which you can leverage for your targeting, marketing and feedback."

Prior to AI and automation, the sheer volume of interactions was too overwhelming for human analysts to interpret.

"It was pretty much a black box before," he said. "Al allows us to configure a way to open it, and really make sense of this treasure trove of data that you can find in contact centers."

SECURING THE KNOWLEDGE BASE

Unfortunately, this vast trove of collected data is a tempting target for bad actors, with call centers often facing two distinct types of attacks. The first comes from bad actors outside the call center who find cloud-based solutions like CCAI to be particularly vulnerable targets. Genesys decided the best way to prevent these attacks was to add ethical hackers to its cloud operations security team. The professional hackers provide the security team with valuable insights about attackers' methods and how to counter them.

"We don't just look at what's happening in contact centers, but at cloud operations and cloud security in general," Gowda explained. "Our security analysts keep tabs on what's happening and bring that knowledge inside."

The second major security threat to contact centers is caller fraud. Pindrop's 2018 Voice Intelligence Report found that one out of every 638 calls was fraudulent in 2017 — a 47 percent increase from the year prior.

Genesys counters this specific type of fraud with Pindrop's Fraud Detection System, which analyzes the phone- and voiceprints of inbound callers and compares them to known fraudsters. The platform also alerts agents to suspected robotic dialing techniques before transactions can occur.

Just as contact center providers seek new ways to counter attacks, bad actors are looking to one-up them and circumvent their efforts — something that is becoming a bigger challenge.

"With the increased volume [of call center interactions], security becomes a mess across the board," Lasserre said. "It's hard to predict the future and what new threats are going to surface."

Genesys sees AI as a highly beneficial tool for call centers and believes it will help them combat fraud. "AI is happening," he said. "It's the direction the industry is taking. It's not the future anymore."

newsand TRENDS

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Milestones and tech developments

COMMUNICATIONS STARTUP KERAUNO RAISES \$25 MILLION IN FUNDING

Cloud-based U.S. communications systems developer Kerauno has secured \$25 million in a Series A funding round. Its software-as-a-service (SaaS) Kerauno Contact Center solution allows call centers to display customer information in a way that enables agents to personalize conversations. Employees using the system can add notes to customers' accounts, preventing other agents from asking redundant questions. The service is compatible with many third-party customer relationship management (CRM) tools, and it tracks call duration, average hold times, number of transfers and several other metrics.

Kerauno has attracted several high-profile customers since its 2013 founding, including ACE Rent a Car, Jackson Hewitt and Meineke, and brings in \$4.5 million in annual revenue. The startup plans to use the funds to create more than 100 jobs and to invest in new infrastructure.

MAKO NETWORKS RELEASES NEW VOIP SOLUTION

Another company working to expand its offerings is New Zealand-based network management provider Mako Networks. The company recently released Mako Voice, a custom voice over IP (VoIP) system that includes call center capabilities, call recording, voicemail-to-email, predictive dialing, CRM integration and options for hosted private branch exchange (PBX) and session initiation protocol (SIP) trunking. It also features "Seamless Voice," which automatically transfers calls to a backup broadband or LTE network to avoid dropping them should the default network fail

VONAGE LAUNCHES NEW CALL CENTER SYSTEM

Cloud communications provider Vonage also recently launched a new call center product. CX Cloud Express is built on the company's cloud-based platform Vonage Business Cloud (VBC), and it is compatible with CRM programs such as Salesforce, SugarCRM and Zendesk. The new offering also features interactive voice response (IVR) capabilities, skills-based routing and customizable reporting and analytics.



XMEDIUS RELEASES XM TEAMQ CALL CENTER SYSTEM

Secure enterprise communications solutions provider XMedius has <u>released</u> a new solution, XM TeamQ, allowing call center agents to work remotely and route calls from computers to any phone types. The offering also comes equipped with call recording and interactive screens that detail customer information and queue lengths, enabling agents to redirect and prioritize calls. Clients could previously access XM TeamQ only through

XMedius' Unified Communications platform, but the new product can be integrated into most existing call center systems.

WINDSTREAM ENTERPRISE RESALE RELEASES CALL CENTER ENHANCEMENTS

Advanced cloud and network solutions provider Windstream Enterprise Resale recently released an enhancement to its OfficeSuite UC White Label communications platform. Contact Center Services (CCS) equips agents with IVR, customer callback and call-recording capabilities, and allows supervisors to use the platform to track agents' reports and statuses in real time. It also allows representatives to customize their dashboards to display pertinent customer information and, because CCS is entirely cloud-based, work from anywhere in the world.

Al and voice recognition developments

STEFANINI PARTNERS WITH D-LINK TO AUTOMATE CUSTOMER SERVICE

Two companies from different sides of the world are teaming up to better automate customer service. Brazilian IT service provider Stefanini has <u>developed</u> a chatbot for Taiwanese networking equipment manufacturer D-Link. The chatbot, DAVI, automates a portion of the latter's customer service operations by answering a range of questions. It will handle the bulk of D-Link's customer inquiries, enabling live agents to handle more complex issues.

GOOGLE CLOUD CONTACT CENTER AI INTEGRATES WITH GENESYS AND 8X8

Software developers Genesys and 8x8 recently announced that they will integrate their platforms with Google Cloud CCAI. The former will add the solution to its three flagship platforms — PureEngage, PureConnect and PureCloud — in Q2, enabling the AI to handle routine calls and transfer customers to agents if it cannot satisfy their requests. However, 8x8 will integrate CCAI with only its proprietary contact center platform, where it will be used to streamline several functions. One major feature of this latter implementation is Agent Assist, which listens in on calls and gives agents documents relevant to customers' concerns, reducing average call times.

SENSORY INTRODUCES TRULYNATURAL VOICE RECOGNITION ENGINE

Voice recognition provider Sensory recently <u>launched</u> TrulyNatural, a native voice recognition platform available to smart device manufacturers. The solution has a file size of less than 10MB, can be installed on a variety of smart devices and operates without uploading conversations online. TrulyNatural currently operates only in English — in which Sensory claims the system has a 90 percent accuracy rate — but the company plans to introduce nine more languages by the end of 2020.

RADISYS UNVEILS NEW SPEECH RECOGNITION SERVICE

Open telecommunications solutions company Radisys has also been working on new voice recognition technologies. The company recently <u>launched</u> new features for its proprietary server, MediaEngine. Call centers can use the technology to allow customers to verbally respond

to menu options or answer questions provided by a natural language conversational recognition system. The service then chooses the correct option for each caller based on keywords.

"With the continued drive toward more speech-enabled devices and services, [communication service providers] are well-positioned to address the gap in in-call speech solutions," Al Balasco, vice president of MediaEngine, said in a press release.

OZ PARTNERS WITH ORBITA FOR VOICE-POWERED VIRTUAL ASSISTANTS

Digital consulting firm OZ has <u>announced</u> a partnership with conversational AI developer Orbita to produce voice-and chatbot-powered virtual assistants. The partnership will leverage growing demand for virtual assistants in the healthcare, pharmaceutical and call center fields. Orbita found that more than 2.5 billion smartphones worldwide had voice-activated assistants in 2019, and additional research from the company predicts that chatbot use will increase 136 percent over the next 11 years.

"Voice and chatbot virtual assistants reduce the barriers to user engagement inherent in today's web- and phone-based offerings," said Nathan Treloar, president and chief operating officer of Orbita.

Call center hardships

CONCENTRIX LAYS OFF ALMOST 800 CALL CENTER EMPLOYEES

Concentrix recently <u>laid off</u> 785 employees at its Tucson, Arizona, call center. The affected workers had previously been employed by call center provider Convergys — which Concentrix acquired in October for \$2.4 billion — and



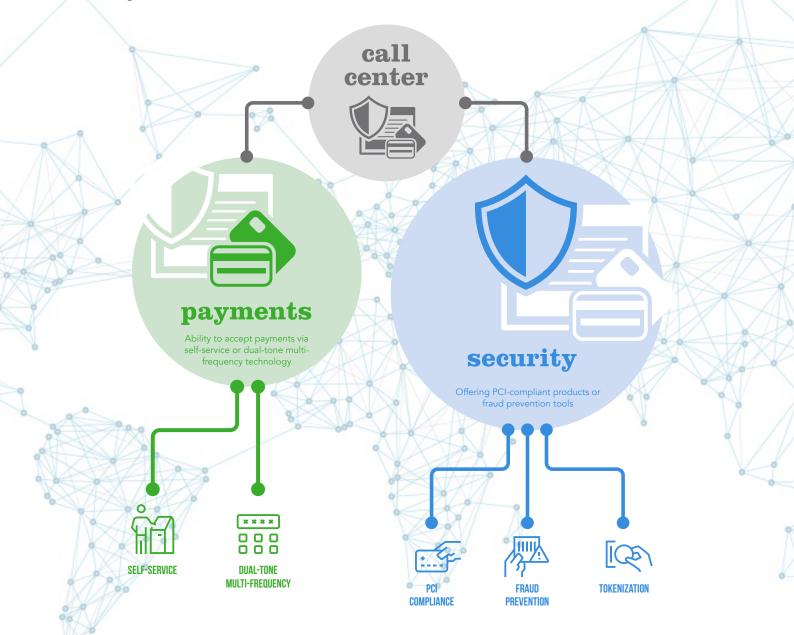
had their last day on April 30. The Worker Adjustment and Retraining Notification (WARN) Act requires most employers with more than 100 employees to provide workers with advanced notice of up to 60 days prior to mass layoffs. Concentrix complied with WARN and informed the state of Arizona of its plan. Since its Convergys acquisition, the company has laid off 800 workers at call centers in Charlotte, North Carolina; Cincinnati, Ohio; and Watertown, New York.

SINGAPORE EXTRADITES INDIAN NATIONAL TO US ON CALL CENTER FRAUD CHARGES

Singapore extradited Hitesh Madhubhai Patel of Ahmedabad, India, last month to face justice for a call center scam that swindled American victims out of millions of dollars. Patel allegedly ran India's HGlobal call center, which scammed thousands of immigrants living in the U.S. Callers posed as American tax or immigration officials and threatened immigrants with arrest or deportation if they did not send funds to U.S.-based accomplices, who then laundered the money out of the country via prepaid debit or Amazon gift cards. The U.S. Department of Justice named 60 co-conspirators in its indictment, 24 of whom have been convicted and sentenced to up to 20 years in prison.

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 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 SaaS and platform-as-a-service (PaaS) applications.



AURIC

Founded: 1987

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





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 offerings 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 sensitive data to be stored when taking card payments over the phone.





Coalfire is an information technology governance, risk management and compliance advisory firm. It works to help clients recognize and control IT-related risks, as well as maintain compliance with all major industry and government standards.





Founded: 2009

Cyprium provides a range of payment solutions for call centers that enable them to take payments by telephone with or without staff intervention. It provides its own PCI DSS-compliant platform.





Founded: 1986

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





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 IVR services.





Founded: 2003

gPlex offers the gTalk Payment module, which supports 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.



hosted**PCI**

Founded: 2001

HostedPCI offers a PCI solution that includes payment vault and tokenization services.





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: 2007

InVox offers business telephony and graphical drag-and-drop interface and IVR solutions. Its phone system is used to route calls, automate ordering and payment processes, track callers' purchase and shipment statuses, schedule appointments and place reminder calls, conduct surveys and collect feedback, update caller information into CRMs automatically, receive call notifications and hosted PBX.





Founded: 2003

KomBea technologies offers PCI DSS-compliant solutions and security for call centers.





Merchant Warrior is a payments processor. Its offerings include a range of online payment solutions for worldwide merchants, including direct API, tokenization and phone payment processing.





Founded: 2008

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





Founded: 1988

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



PROVIDER DIRECTORY POINT SOLUTION



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 call centers and telemarketing operations. The suite's solutions include call recording, 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 caller authentication.





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 and check verification. The solution also includes a fraud detection suite to prevent potentially fraudulent transactions.



PROVIDER DIRECTORY POINT SOLUTION



Founded: 2016

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





Founded: 2012

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





Founded: 2009

Semafone provides software to call centers. The company's solutions allow for secure payment processing and use dual-tone multi-frequency masking technology to prevent personal data from entering the call center and ensure compliance with industry regulations such as PCI DSS.





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



Founded: 2010



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



TRUSTID.O

Founded: 2007

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





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





Founded: 2001

Voicent offers call center solutions, including 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.





Founded: 2011

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



PAYMENTS SECURITY

PROVIDER DIRECTORY POINT SOLUTION



Founded: 1999

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



platform providers



Founded: 2005

3C Logic offers a suite of inbound, outbound and blended cloud-based call center solutions hosted on Amazon Web Services. The company's products are based on a distributed approach that eliminates the need for legacy server-centric architecture. It offers integration with other cloud-based solutions and features multichannel communication, IVR, automatic call distribution and predictive dialer.





Founded: 2005

4net Technologies specializes in call center technologies, unified communications, video conferencing and managed and cloud services. It operates in all market sectors across the globe and offers a complete communications package from design and implementation to after-sales customer support and maintenance.





Founded: 1987

8x8 offers a call center software suite for voice response and speech recognition that includes online chat capabilities and cloud-based technologies.



PROVIDER DIRECTORY PLATFORM



Founded: 2002

Aeriandi is a developer of voice security solutions. The company's PCI-compliant payment services enable clients to take payments through dual-tone multi-frequency signaling and 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 mid-sized businesses. The company's solutions include a SaaS application that enables companies to set up and manage phone support online.











PAYMENTS

SECURITY



Founded: 1999

Alorica provides call center software solutions, including those designed for acquistions, sales and customer support. It offers customer relationship management, digital services, IVR and security features.





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



AMEYO

Founded: 1993

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





Founded: 1973

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



PROVIDER DIRECTORY PLATFORM

Founded: 2012

AsteriskService

An endeavor of Ecosmob Technologies Pvt. Ltd., Asterisk Service provides IP PBX systems, voice over IP (VoIP) gateways, conference servers, IVR payments and more.





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 PBX, call center solutions, worldwide toll-free numbers, worldwide local numbers, SIP trunks, direct inward dialing numbers, virtual private network solutions, business telephone systems, VoIP phone systems and conference calling.





Founded: 2002

Bluefin offers PCI-validated secure point-of-sale (POS) systems that provide 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.



PROVIDER DIRECTORY PLATFORM



Founded: 1987

BluePay is a technology-enabled credit card payments processing services provider for enterprises, including small and mid-sized businesses. It offers call center payments processing solutions and 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: 1999

Callstream provides cloud-based call management solutions to the insurance, travel and retail markets. Its offerings allow clients to take telephone payments, record all calls and achieve PCI compliance.





Bright Pattern is a multichannel cloud-based call center software provider. It provides both cloud and virtual contact center software, PCI DSS-compliant IVR and dual-tone multi-frequency payments solutions.





Founded: 1996

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











PAYMENTS

SECURITY



Founded: 2005

Content Guru, part of the Redwood Technologies Group, delivers cloud-based call center and customer engagement solutions to hundreds of enterprises. Its offerings enable customers to make both automated and agent-assisted secure PCI DSS-compliant payments.



PROVIDER DIRECTORY PLATFORM



Founded: 2006

Ciptex offers cloud communications solutions for call centers and businesses. Its solutions include integrated telephone and call center applications.



Founded: 2005



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





Founded: 1992

Conduit Global provides a cloud-center-as-a-service (CCaaS) platform for enterprises, offering solutions for both private and public clouds.





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



Founded: 1994

CyberSource[®]

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



DAKCS

Founded: 2006

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





Datatel Communication Technologies provides IVR payment solutions. Its 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.



DELACON ST

Founded: 2001

Delacon is a PCI compliance solutions provider that allows end customers to send payment details via their phones. The software also removes stored credit card and payment information from agencies' desktops, screen recordings and other call center environments.





Delego helps companies expand their ePayment capabilities and integrates and secures their payments ecosystem with SAP using flexible and tailored solutions. Those solutions include secure cloud, proprietary tokenization and point-to-point encryption.



네 Dialpad

Founded: 1992

Dialpad creates communication solutions for enterprise companies, offering support for Slack and integration with Salesforce, among other products.





Founded: 1997

Eckoh is a provider of customer engagement, payment and operational solutions. The company's PCI DSS-compliant solutions for call centers include dual-tone multi-frequency masking and audio tokenization. They also enable call centers to take self-service payments via IVR technology.



PROVIDER DIRECTORY PLATFORM



Founded: 2007

Elision provides cloud-based call center technology for both on-and offsite contact centers.





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 stand-alone service or as part of the company's customer care offerings.



Founded: 1999



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





Encoded is a Level 1 PCI DSS-compliant and ISO 9001-accredited provider of IVR payment solutions. Encoded's solutions include IVR phone payments, virtual terminal payments, agent-assisted card payments and tokenization.





Founded: 1994

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





Founded: 2001

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



PAYMENTS SECURITY



Founded: 1990

Genesys offers a set of call 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 PCI-compliant payment solutions.



Founded: 2000



Govolution is an enterprise electronic payment solutions provider. The company offers virtual terminals, gateway payments, web payments, bill presentation, reporting and shopping cart solutions. It also provides mobile, IVR and phone payments solutions. Its Velocity Payment System includes credit card, eCheck and debit card processing.



INTELLIGENT CONTACTS

Founded: 2010

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





IntraNext Systems provides PCI-compliant software for contact centers. The company's solutions include iGuard, which enables call centers to store user data without breaking PCI compliance. It also offers Nextsys CTI, a group of computer-telephone integration capabilities to boost efficiency, improve service and reduce costs.





Founded: 1996

IVR Technology Group builds secure voice and text applications to improve overall customer experiences. The company focuses 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 the U.S. Its services include PCI-compliant payment collection IVR systems and contact center solutions like dual-tone multi-frequency suppression and sensitive customer detail masking.





KOOKOO creates cloud-based software for call centers, using technology to allow agents to focus on complex solutions while automating simpler tasks.





Founded: 2005

Liquid Voice provides call recording, quality management and interaction analytics solutions. Its products are developed using computer telephony integration and IVR technologies. The solutions are designed for utilities, financial services, legal, outsourced call centers and the public sectors.





Founded: 2009

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





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



Founded: 2000



NewVoiceMedia develops and delivers cloud-based call center solutions for organizations. Its product list includes ContactWorld for Salesforce, an integrated solution for the Salesforce CRM, and ContactWorld PCI, which helps merchants deliver PCI DSS-compliant telephone-based credit card transactions.



nextiva

Founded: 2008

Nextiva provides cloud-based business communications solutions, which include automatic call distribution, IVR technology with remote and virtual agents, queueing and monitoring.



PAYMENTS SECURITY



Founded: 1997

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



Founded: 1989

NOBLE SYSTEMS

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.



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.



Paymentus

Founded: 2004

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



PAYMETRIC° A Vantiv Company

Founded: 1998

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





Founded: 2003

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





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



Founded: 2000



 $Plum\ Voice\ provides\ call\ center\ solutions\ such\ as\ IVR\ platforms,\ systems\ and\ hosting\ services.$



puzzel.

Founded: 2017

Puzzel offers cloud-based call center solutions, including mobile messaging and payments features that deliver flexible and customizable customer interaction platforms.





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 and debit card processing, IVR, phone pay and text pay, among others.



Founded: 1978



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



sabio

Founded: 1998

Sabio combines technologies with a comprehensive services wrap that include business consulting, systems integration, training and managed services. Its offerings include customer contact propositions, from flexible, hosted applications to bespoke end-to-end solutions that support upwards of 20,000 agent seats.





Serenova's cloud-based call center solution, CxEngage, connects data, people and brands for interactions, insights and outcomes. Its offerings include IVR and omnichannel payment integrations.





Founded: 2011

Sharpen Technologies is a SaaS company. Its products are customizable to meet companies' specific needs and designed to help them communicate and connect with customers. It offers PCI-compliant self-service solutions, including IVR and dual-tone multi-frequency payments.



SmartAction Automating Customer Service. Intelligently.

Founded: 2009

SmartAction provides Al-based voice self-service software. Its Intelligent Voice Automation is a hosted IVR platform that uses natural language speech recognition and is based on an object-oriented coding framework.





Founded: 1954

Stenocall is a telecommunications technology provider. Its solutions include PCI DSS-compliant services for call center payments.





Founded: 2017

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





Founded: 2005

Spoken Communications provides digital conversation solutions. Its offerings include a conversation-centric solution for call centers and a single Al-enabled platform for channeling, managing and analyzing digital conversations.





StarTek provides call center ourtsourcing and a menu of cloud-based management service solutions. Its offerings include IVR and secure payments applications.





Founded: 1998

Syntec is a telecom services provider, offering least-cost routing, network and telecommunications services and IVR. Syntec also has a PCI DSS-compliant call recording tool and a dual-tone multi-frequency payment solution.





Founded: 2011

Talkdesk provides browser-based call center software solutions for small businesses. The company offers 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.



PAYMENTS SECURITY



Telax provides a cloud-based call center solution. The company offers enhanced IVR for self-service, agent call-flow scripting, multi-skill routing, CRM integration and advanced automatic call distribution. 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 call center services are designed for 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.





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



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.





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 calls, computer-telephone interface routing and credit card transaction processing.





VCC Live is a call center and telecommunication technology provider. The company offers management services and call center functions such as digital VoIP lines, automated emails, customized SMS and dual-tone multi-frequency IVR systems.





Founded: 1996

Vocalcom manufactures and implements call center solutions for multi-site VoIP architectures, and its solutions include answering machine detection, voice messaging, callback, automated after-call messaging and distant listening call recording features.





Founded: 2005

Voxai Solutions provides consulting services and strategies to transform call center infrastructures into distributed network applications, 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.



about

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