

PYMNTS.com
JULY 2019

call center commerce TRACKER



How Delta Is Leveraging AI, Apple Business Chat To Improve Its Customer Service Experience

– Page 6 (Feature Story)

**Computer Instruments announces
integration with Google Voice**

– Page 9 (News and Trends)

**Notable call center commerce
providers, including three additions**

– Page 13 (Provider Directory)

table of contents



03 what's inside

Why industry players like TCN and Verizon are innovating their call centers with natural language processing and AI

06 feature story

Tori Forbes-Roberts, vice president of reservation sales and customer care for Delta, explains how the airline is using Apple Business Chat for customer service and how AI is becoming integral to consumer care

09 news and trends

The latest call center headlines, including how Sberbank is integrating AI-based solutions to improve its customer service

12 ecosystem framework

How industry players fit into the bigger picture

13 provider directory

The top companies in the call center space, including three additions

51 about

Information on PYMNTS



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call center commerce tracker



what's INSIDE

Artificial intelligence (AI) has become essential to customer service, whether it is being used to [authenticate](#) customers' voice prints or [predict](#) their requests. The market continues to improve, too, and is [expected](#) to expand at a compound annual growth rate (CAGR) of 28.5 percent through 2024, when it will reach \$2.8 billion.

Call centers are implementing AI, advanced analytics and natural language processing (NLP) as standard tools as data usage continues to grow. It is predicted that 44 trillion gigabytes of data, including users' payment and personal details, will be [sent](#) globally each day by 2020 — an amount that only AI systems would be capable of handling. These tools are becoming more popular, resulting in competition among solution providers and call centers looking to offer frictionless customer service experiences while also supporting the vast amounts of data they see daily.

Firms must also pay close attention to fraud protection and identity verification. Behavioral algorithms and machine learning (ML) tools can effectively [protect](#) customers, but institutions that implement such solutions must ensure the technologies do not limit customers' payment preferences, whether they use cash, checks or electronic methods.

AROUND THE CALL CENTER COMMERCE WORLD

Sberbank of Russia has [created](#) an AI-based assistant that helps human call center operators by utilizing NLP to track and record calls, which are then filtered into relevant categories. The financial institution (FI) hopes the technology will reduce the time it takes operators to find necessary information.

NLP is also being used by cloud contact technology provider TCN, which recently [announced](#) a new tool to aid compliance officials. The solution allows them to create or customize rules and terms, enabling contact centers to remain compliant with shifting regulatory needs.

Telecommunications company Verizon is looking to AI to provide better customer service. The company recently [developed](#) an application programming interface (API) solution that uses real-time predictions to anticipate customer requests. This will enable human agents to have the necessary resources already available as soon as customers come on the line.

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

HOW DELTA IS LEVERAGING AI, APPLE BUSINESS CHAT TO IMPROVE ITS CUSTOMER SERVICE EXPERIENCE

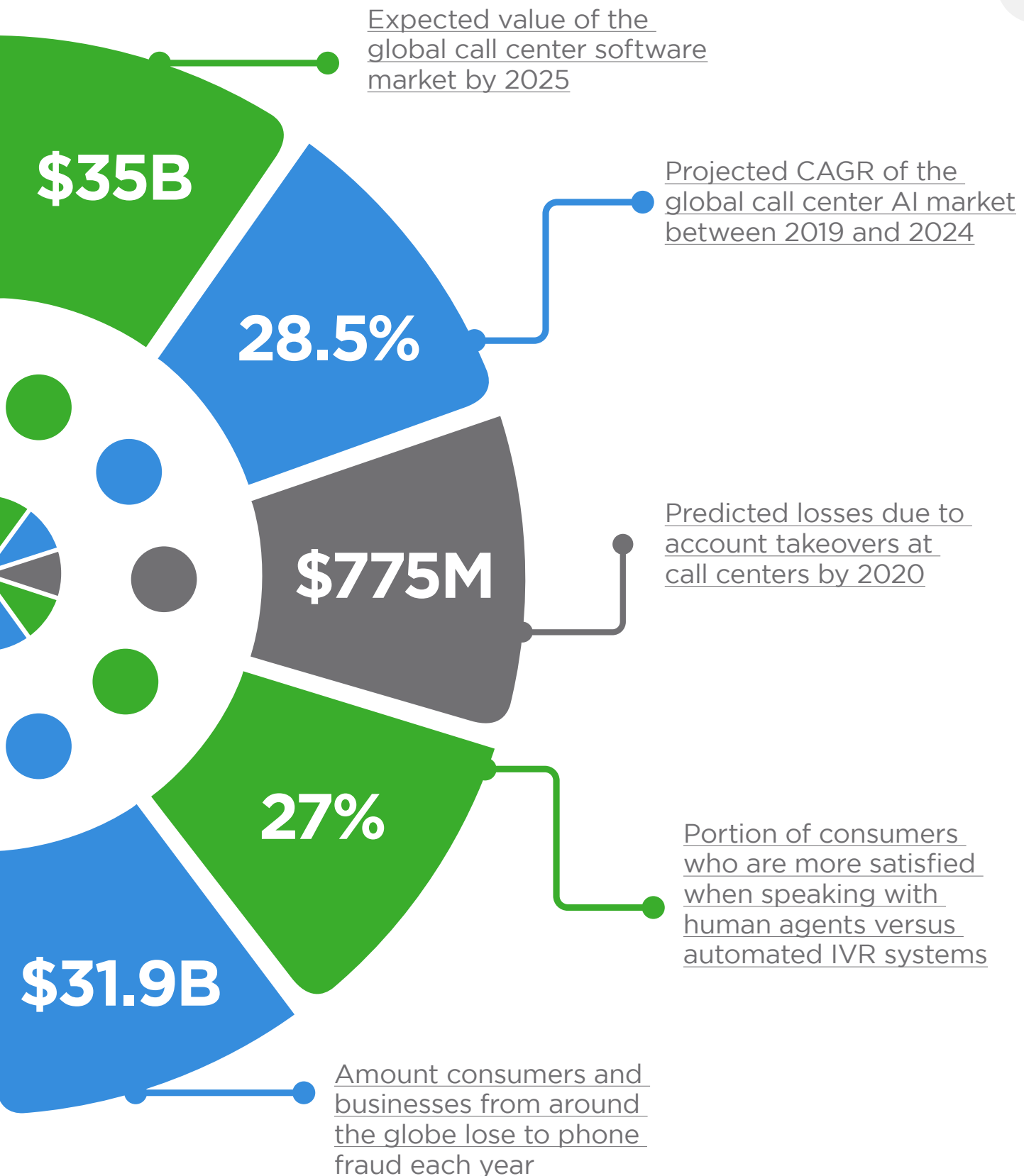
Airlines have reputations for slow customer service, but they are hoping to keep customers loyal by turning to digital channels that give consumers control from the beginning of their interactions. For this month's Feature Story (p. 6), Tori Forbes-Roberts, vice president of reservation sales and customer care for [Delta](#), told

PYMNTS how the airline is revamping its customer service strategies with new mobile updates, Apple Business Chat and AI.

INSIDE THE JULY TRACKER

The July edition of the Call Center Commerce Tracker includes a provider directory featuring notable providers from around the space, including three additions: EVO Payments, PAYCOMET and Twilio Flex.





FEATURE STORY



HOW DELTA IS LEVERAGING AI, APPLE BUSINESS CHAT TO IMPROVE ITS CUSTOMER SERVICE EXPERIENCE

Fighting off airlines' reputation of slow, frustrating customer service desks, tied-up phone lines and exhausting wait times is becoming more critical as consumers grow used to quick and personalized services in the digital age. Modern customers want their issues resolved instantly, after all.

As such, airlines must meet consumers where they already are if they want to better serve those who rely on mobile channels, noted Tori Forbes-Roberts, vice president of reservation sales and customer care for [Delta Airlines](#). They also need to ensure their customers are in control of the conversation throughout the experience, regardless of channel.

"The historic [way] — and probably still the large majority of how we engage with our customers [today] — is still over the phone," Forbes-Roberts explained. "However, we've been trying to expand the channels to other electronic means as technology has evolved to give customers the choice of where and when and how they engage with us. What that really says is we want to be available to our customers in the channels where they want to engage with us."

Delta recently launched Apple Business Chat-based support for customer service to better meet these changing expectations. The capability [relies](#) on mobile and AI technologies to build more personalized consumer experiences. In a recent interview with PYMNTS, Forbes-Roberts explained why airlines are turning to AI, mobile messaging and other tools to create these seamless, simplified customer service interactions.

CUSTOMER SERVICE IN A MOBILE WORLD

As a global airline, Delta's existing call center operation is fairly sizable. Millions of users call with questions and issues concerning upcoming flights, meaning its 7,000 customer service representatives typically have their hands full.

Easing some of that strain was one of the main components behind enabling Apple Business Chat, Forbes-Roberts explained. The application was launched in June and is still in its testing phase, but it starts conversations with customers via Delta's AI-based virtual assistant. The assistant — as yet unnamed — fields simple queries on its own, offering users solutions or



additional information. More complex issues are passed to human agents.

"The opportunity here is the bot's capability to handle the easy questions and transactions, [which] allows [human agents] to focus on some of the more complex transactions or really just on building relationships with our customers," she said. "They're very complementary in that regard."

Delta is the first airline to make use of Apple Business Chat in its customer service experience.

"We free up our most valuable assets, which is our people, to interact with our customers," Forbes-Roberts added.

Approximately one-third of all customer interactions on the feature are currently handled by the bot. They typically involve questions about upcoming trips or baggage allowances, she said. Delta is looking to add new capabilities to the channel in the future, including allowing users to make payments. The airline is planning to add a similar feature for users on other devices outside the Apple ecosystem, as well as for those outside the U.S., though it is deliberately taking the rollout slow.

"We've been doing that [expansion] carefully to make sure that we're testing the technology as well as our ability to respond in a timely manner," Forbes-Roberts said.

Delta will look to add new features and services to the text-based channel and its Fly Delta mobile app as the virtual assistant continues to learn, she added.

AI, TECHNOLOGY AND THE FUTURE OF THE CALL CENTER

The airline's customer service strategy will continue to rely on human agents who use Apple Business Chat as a resource, but the day may come when such AI-based assistants take over more of the agents' duties.

"The philosophy with the [virtual assistant] ... is that it does learn over time — [including] the types of questions the customers are asking — so we can continue to refine the responses and have as many conversations as we can, if that's what the customer wants," Forbes-Roberts explained. "One of things we're working on is making sure the bot converses with customers the same way and with the same sort of voice and culture as our people ... [We believe] that continuity as part of our brand is important."

It is not clear how tools like this will affect future customer service relationships, but consumers' needs continue to evolve. Airlines will thus need to keep innovating their customer service channels on the fly if they want stay competitive.



news and TRENDS

AI and NLP in the call center

COMPUTER INSTRUMENTS INTEGRATES GOOGLE VOICE INTO CALL CENTER SOLUTION

AI solution provider Computer Instruments (CI) [introduced](#) support for Google Voice last month. The former integrated the latter into its APIs, which are used by its eONE interactive voice response (IVR) platform. This integration allows CI to take advantage of several other Google products, including Google Cloud's Natural Language API and its Language Translation API. The "plug and play" APIs will grant call centers more flexibility and security surrounding customer service and online transactions.

VERIZON ADDS AI, ADVANCED ANALYTICS TO ITS CALL CENTERS

Telecommunications company Verizon has [expanded](#) its use of AI with the addition of a real-time solution to its call centers. The new tool predicts how long calls will be, as well as callers' requests, enabling human agents

to pull up necessary information. The AI parses 100,000 different data types to make its predictions, including transactional, chat and point-of-sale (POS) data. Average call times have been cut in half since the AI's implementation, resulting in an increase in cost benefits for Verizon. The firm hopes its new tool can one day generate its predictions within the first five minutes of a call.

SBERBANK DEPLOYS AI TO ASSIST CALL CENTER AGENTS

Russia's Sberbank also recently [deployed](#) an AI-based solution to aid its human call center operators. The tool focuses on the FI's business clients and will use NLP to process conversations before organizing calls into their proper categories. Future iterations of the AI will be capable of providing real-time suggestions and predictions to human agents for more accurate customer service.

Learning technologies are not new to Sberbank, which introduced an ML search engine for its online banking app earlier this year. The system relies on self-learning algorithms to personalize search results for users looking up contacts and banking products, among other offerings.

TALKDESK DEBUTS AI-DRIVEN ADVISORY TOOL AT ICMI EXPO

Contact-center-as-a-service (CCaaS) provider Talkdesk recently [demonstrated](#) its new Agent Assist offering at the 2019 ICMI Contact Center Expo. The product uses the company's own Talkdesk iQ AI software and gives human agents real-time suggested actions and insights to enhance the customer experience and shorten call times. Agent Assist works with a variety of customer relationship management software types, including Salesforce and Zendesk, as well as custom workspaces.

INFERENCE SOLUTIONS EXPANDS VIRTUAL ASSISTANT TO WHATSAPP

Virtual agent developer Inference Solutions has [added](#) an AI-based virtual assistant to popular mobile messaging service WhatsApp, expanding its customer care platform. Enterprises will be able to use the solution to build communication interfaces on the app and rely on it to manage call center tasks like responding to simple questions, making appointments and assisting with transactions. The virtual assistant can manage these interactions within WhatsApp and will utilize NLP to conversationally answer customers' queries. WhatsApp has approximately [1.5 billion](#) monthly users, making it a sought-after platform for businesses looking to communicate with customers in new ways.

Partnerships and collaborations

THE CONNECTION, BRIGHT PATTERN PARTNER ON CUSTOMER CARE

The Connection, a business processing outsourcing company, is [working](#) with call center software firm

Bright Pattern on a new omnichannel solution based on the latter's APIs. The tool will support The Connection's clients with SMS, self-service IVR and other flexible technologies. Bright Pattern's software will also allow The Connection to integrate more innovative technologies into its platform, such as AI and advanced speech analysis. The Connection has used Bright Pattern's products to lower the average handling time for calls by up to 30 seconds, and the latter's open APIs have allowed the former to boost its call deflection rate to 80 percent — an important move as fraud protection becomes critical to call centers.

SERENOVA AND KEY IVR DEBUT SOLUTION FOR SECURE CALL CENTER TRANSACTIONS

CCaaS company Serenova has also had fraud on the mind. The company recently [partnered](#) with cloud payments provider Key IVR on a cloud-based solution to reduce fraud risks. The new offering will enable customers to receive assistance without revealing their personal payment information to call center agents. The platform accomplishes this by obscuring certain frequency tones, only partially revealing customers' details. This process is intended to remove risk for customers, agents and companies. Key IVR's payment solutions and Serenova's platform support the tool, which complies with Payment Card Industry Data Security Standards (PCI DSS).

VYSTAR CREDIT UNION, VERINT PARTNER ON AUTOMATED FRAUD CONTROL

VyStar Credit Union is also looking into improved fraud protection. The FI is expanding its existing partnership with Verint by [integrating](#) the latter's Identity Authentication and Fraud Detection platform. The solution will automate fraud protection and use behavioral

biometrics and other patterns to determine callers' legitimacy. Verint has been using voice biometrics in its products since 2013, and the company is now looking at facial recognition platform FaceDetect.

Compliance and new technology

SEMAFONE DESIGNS CARDPROTECT SOLUTION FOR PAYMENT COMPLIANCE

Data security and solutions provider Semafone recently [launched](#) Cardprotect, a secure payment solution for United States customers. The new offering keeps call centers PCI DSS-compliant while also enabling faster payments through cloud technology. Semafone also recently introduced Rushmore, a product that protects call centers whether it is deployed on-premises or via the cloud. Semafone states these solutions cut the number of PCI DSS requirements call centers must report to prove compliance.

TCN DEVELOPS NLP-BASED COMPLIANCE TOOL

Cloud contact technology company TCN recently [unveiled](#) an enterprise solution that uses NLP to ensure that call centers comply with the Federal Trade Commission (FTC) and other agencies' regulations. The solution provides users with natural rule creation, which

allows companies to edit new rules as they appear. Firms can also use the tool to assign agents specific rule sets, helping them manage different outreach campaigns.

CYARA SOLUTION TO BRING COMPANIES TO THE CLOUD

Customer experience assurance platform provider Cyara recently [released](#) the Cyara Accelerator for Cloud Migration to help call centers transition to the cloud without the typical costs and complications. The solution expedites the process and can connect companies to cloud platforms such as Amazon Connect, Twilio and NICE inContact, among others. Businesses can also use the system to test customer journeys and monitor results to prevent operational issues. Cyara Accelerator will automate the transitional process while ensuring firms stay compliant.

3CLOGIC ADDS VOICE, AUTOMATION TO AGENT WORKSPACES

Contact center solutions provider 3CLogic has [unveiled](#) new features that will improve its Customer Service and IT Service products. The offerings rely on increased automation and include intelligent IVR, automatic call distribution and automated activity postings, as well as customer self-service tools. 3CLogic believes these solutions, which are not AI-driven, are necessary for fast service in a world that still relies on human agents.

call center commerce ecosystem

The PYMNTS.com Call Center Commerce Tracker breaks down the different players and covers the news and trends in the call center commerce ecosystem. New companies will be added to the provider directory each month based on movements in the space. Companies included in the directory have been sorted based on the following framework:



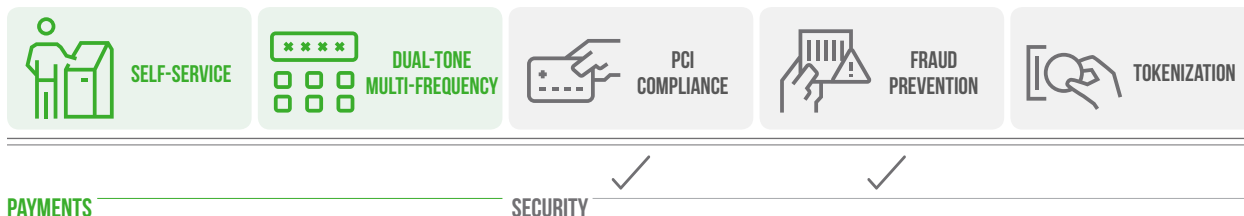
If you would like your company to be considered for inclusion in the Tracker's provider directory, or wish to have an existing listing reconsidered for an update, please head over to our [profile submission/update page](#).

point solution providers



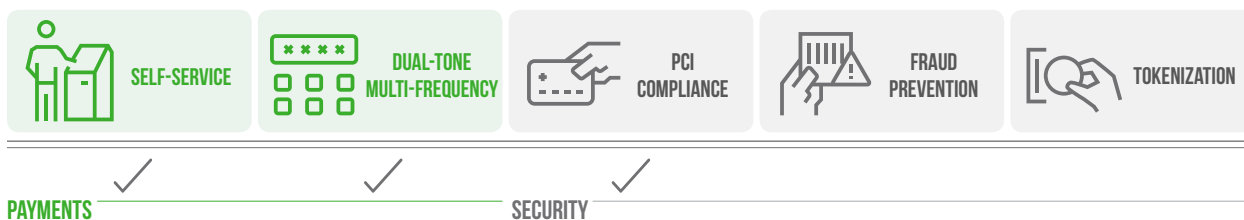
Founded: 1975

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.



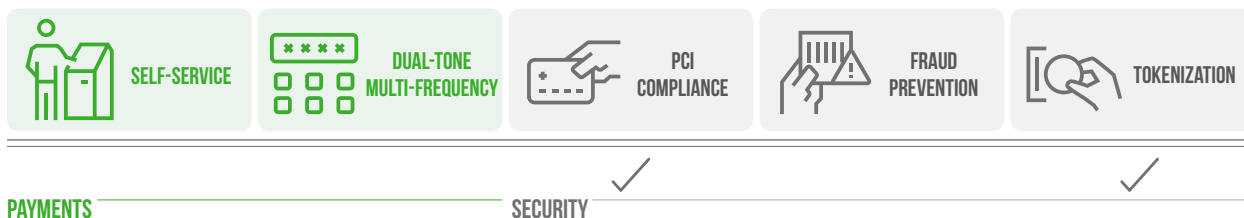
Founded: 1999

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.



Founded: 1987

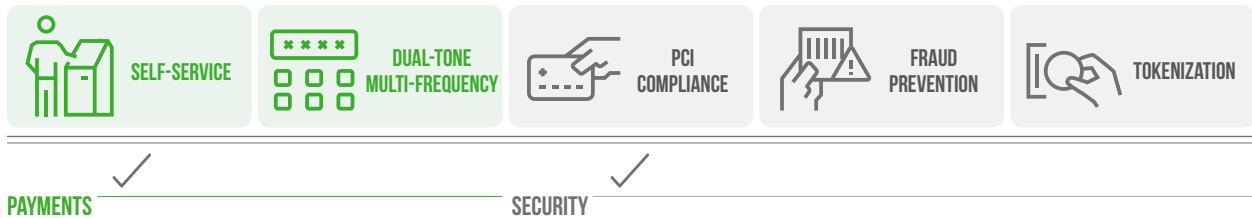
Auric Systems International is a call center service solutions provider. It offers PCI-compliant payments processing software and services, including tokenization, custom solutions, tokenized payments, payment applications and cryptographic key management.





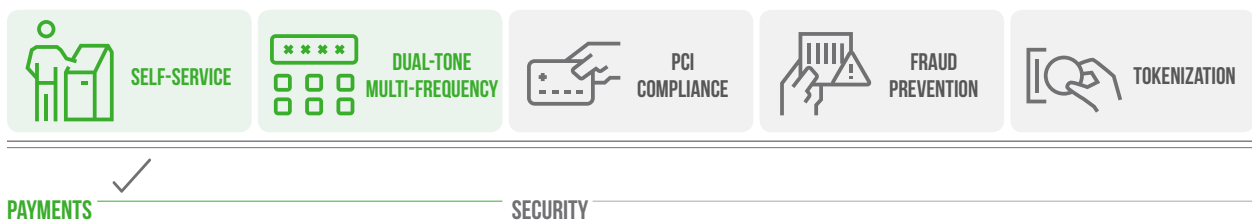
Founded: 2003

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



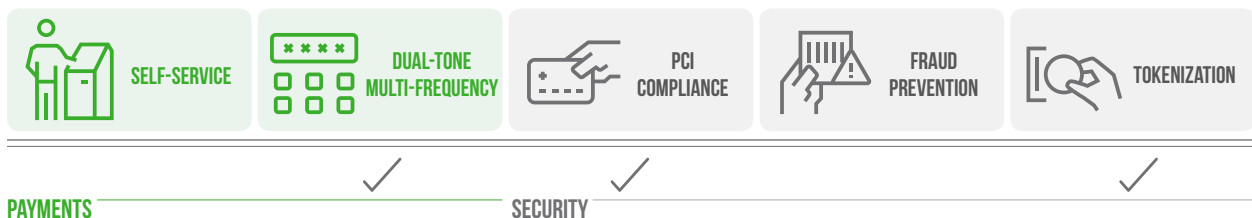
Founded: 2004

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



Founded: 2002

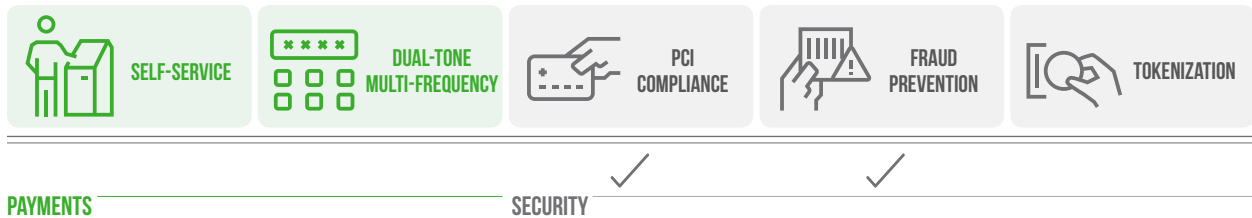
CallGuard is a technology company specializing in developing robust and reliable PCI DSS-compliant call center solutions. Its offerings allow sensitive data to be stored when taking card payments over the phone.





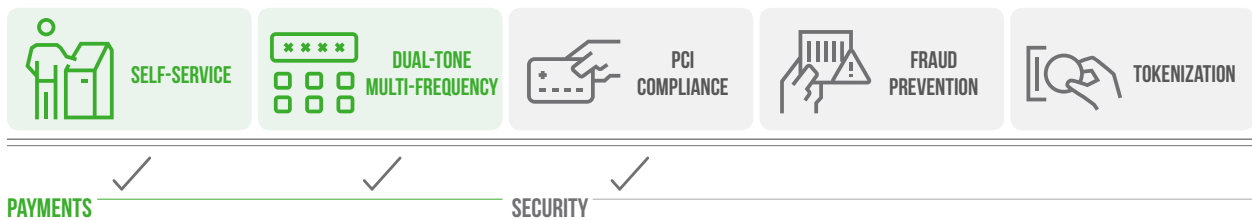
Founded: 2001

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.



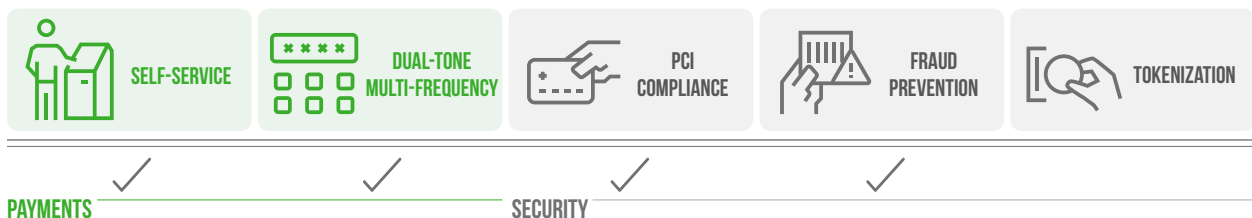
Founded: 2009

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

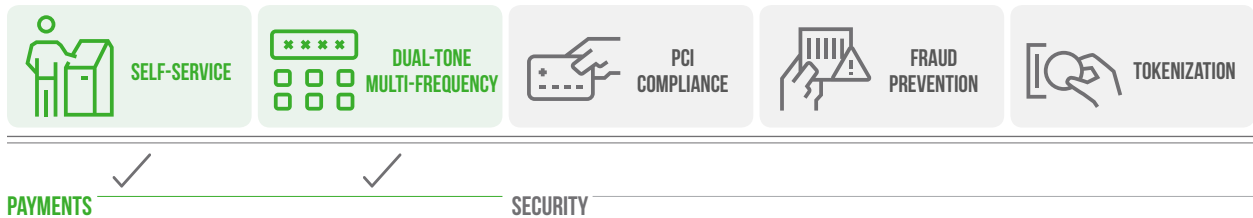
Enacomm offers a multi-modal self-service experience to organizations' customers via mobile, SMS, email, voice and other communication channels. The company provides organizations with hosted applications or on-demand cloud solutions.



First Data®

Founded: 1971

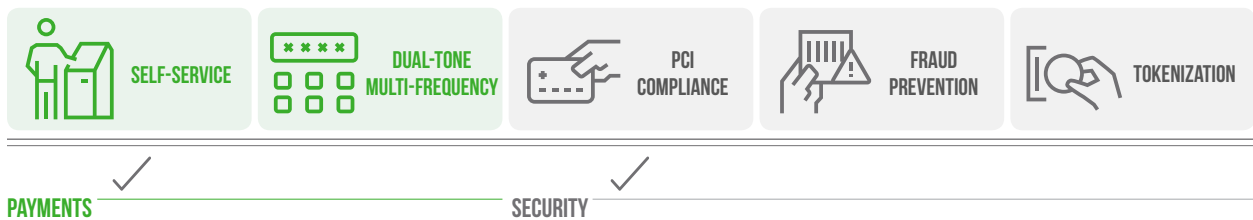
First Data provides a range of call center payment services. It offers merchant transaction processing; credit, debit, private-label, gift, payroll and other prepaid card issuing and processing; fraud protection; authentication solutions; electronic check acceptance and IVR services.



EVO®

Founded: 1989

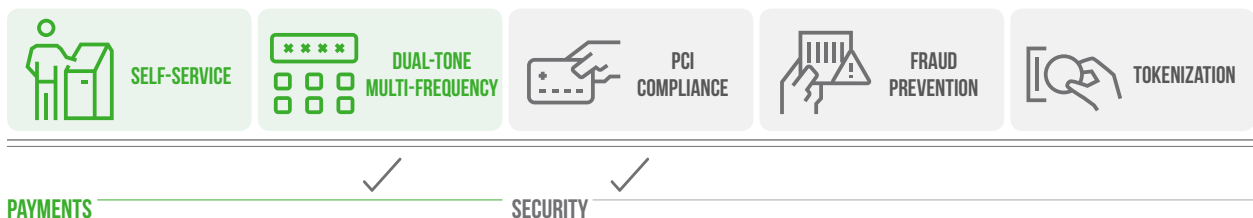
EVO Payments provides solutions for call centers that are compliant with Payment Card Industry Data Security Standards. The company also offers fraud protection and data security products.



gPlex® Mobile Dialer

Founded: 2003

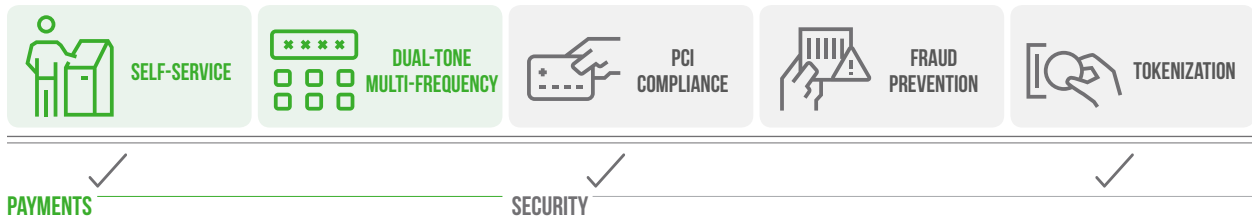
gPlex offers the gTalk Payment module, which supports over-the-phone processing of credit card payments. Agents remain in voice communication throughout the payment process and are not exposed to sensitive data, even while customers enter card information using their phones' keypads.



hostedPCI

Founded: 2001

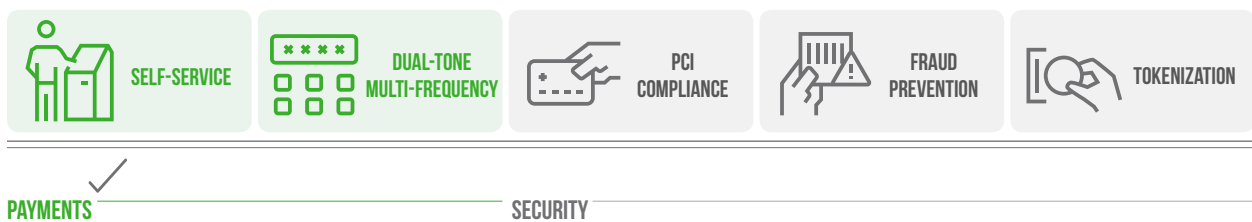
HostedPCI offers a PCI solution that includes payment vault and tokenization services.



inConcert

Founded: 1999

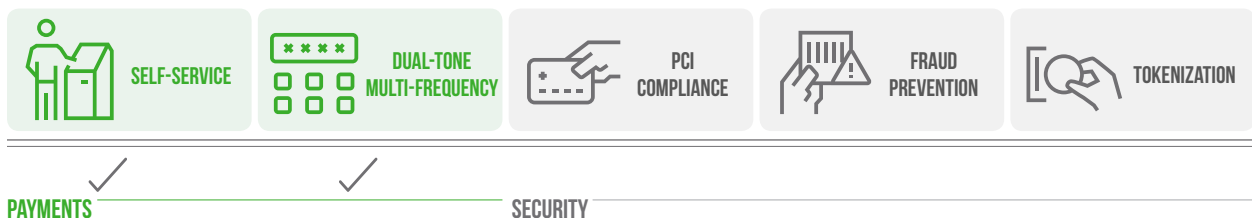
inConcert is a world class omnichannel contact center solution provider. The company's offerings include IVR, social media, predictive dialing, artificial intelligence, analytics and workforce management services.



InVox

Founded: 2007

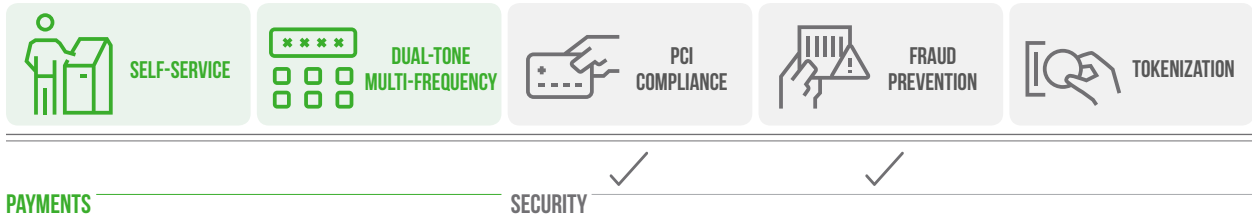
InVox offers business telephony and graphical drag-and-drop interface and IVR solutions. Its phone system is used to route calls, automate ordering and payment processes, track callers' purchase and shipment statuses, schedule appointments and place reminder calls, conduct surveys and collect feedback,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





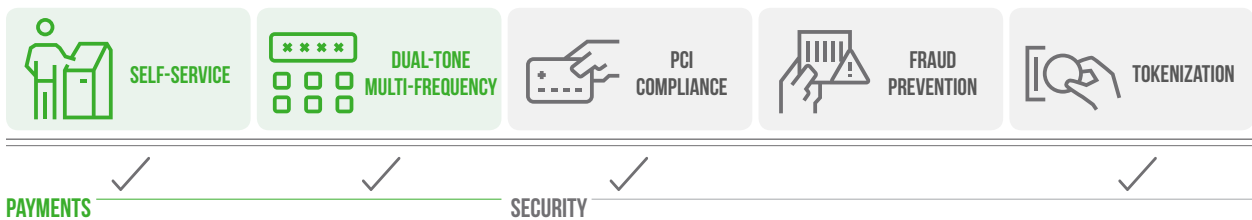
Founded: 2003

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



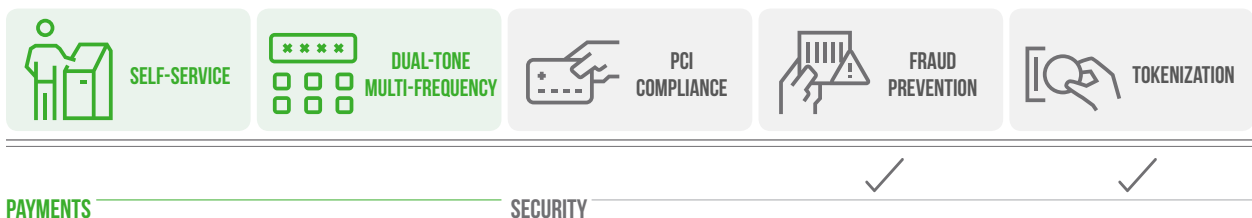
Founded: 2008

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

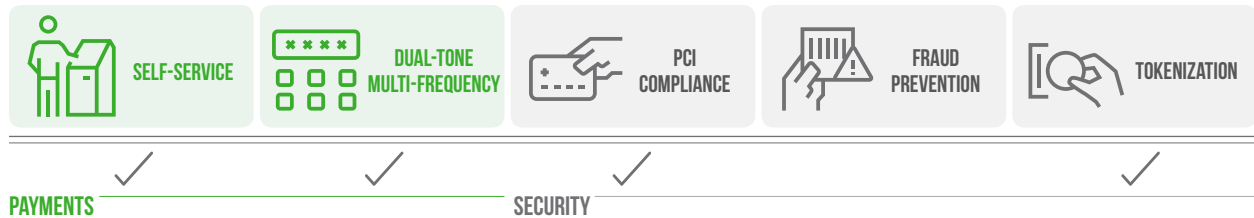
Payfone is a mobile and digital identity authentication solutions provider. It provides businesses with the ability to confirm customers' identities to enable secure and frictionless experiences across PCs, mobile phones and tablets.





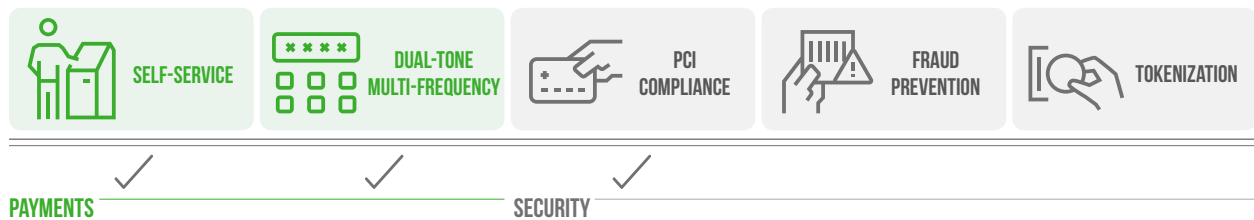
Founded: 1988

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.



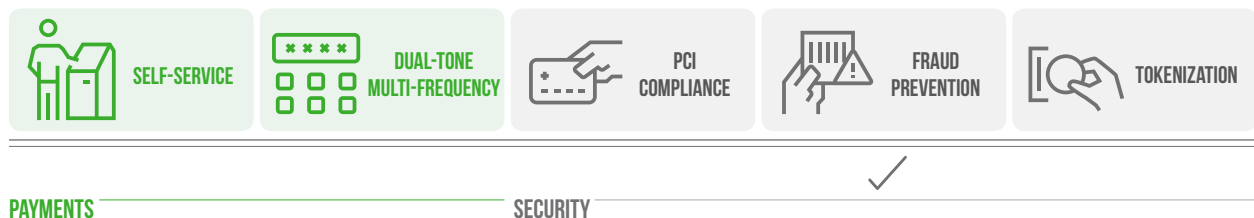
Founded: 1999

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

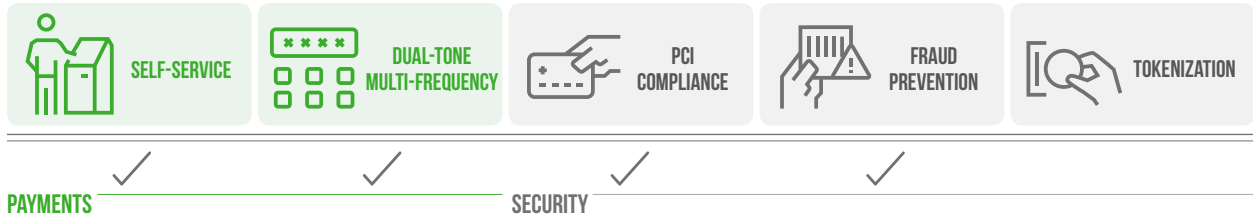
Pindrop Security provides enterprise solutions to help prevent phone-based fraud. Its acoustical fingerprinting technology works to detect fraudulent calls and authenticate legitimate callers, helping customers eliminate financial losses and reduce operational costs. The company's technology can fingerprint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





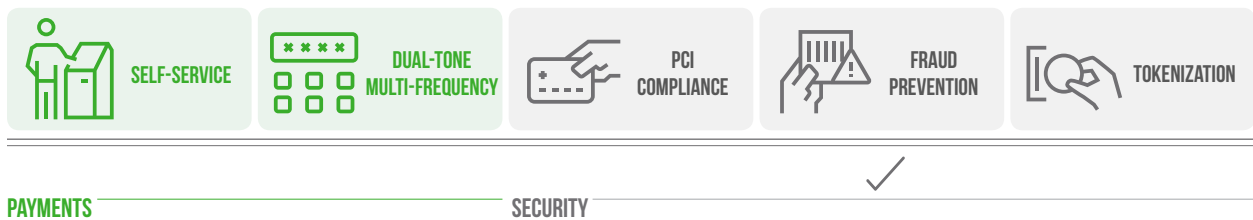
Founded: 2017

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.



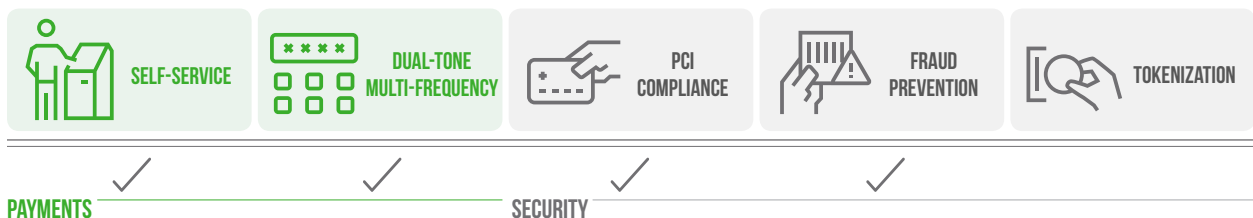
Founded: 2016

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

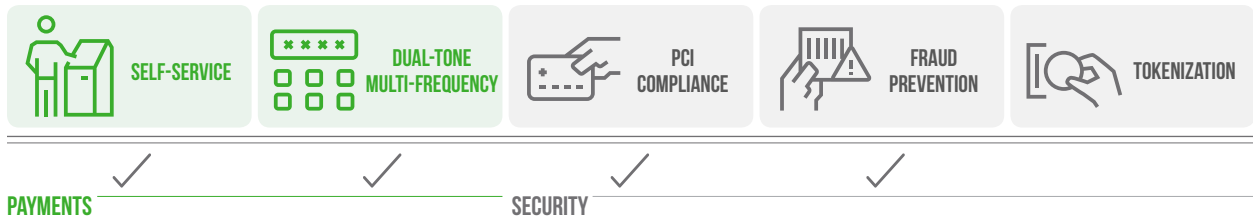
SecureCo delivers security, compliance and payments solutions. Its PCI DSS-compliant offerings cover web, storage, call center and payment environments to deliver 24/7 monitoring.





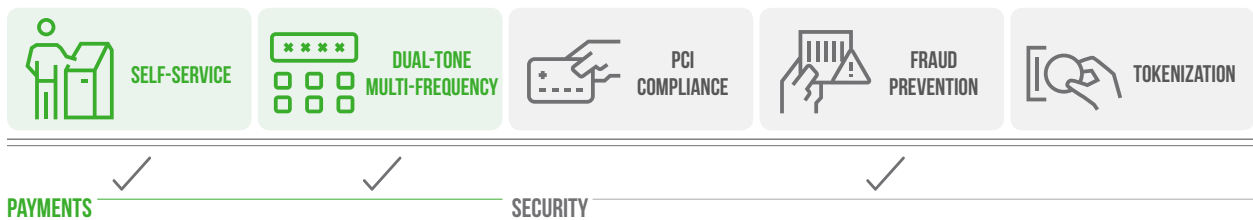
Founded: 2009

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.



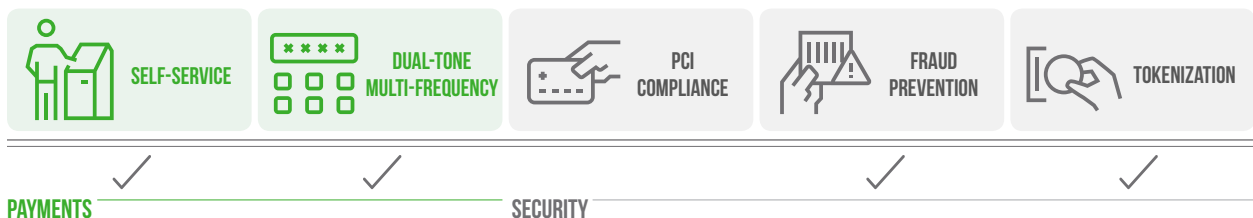
Founded: 1993

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.





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.



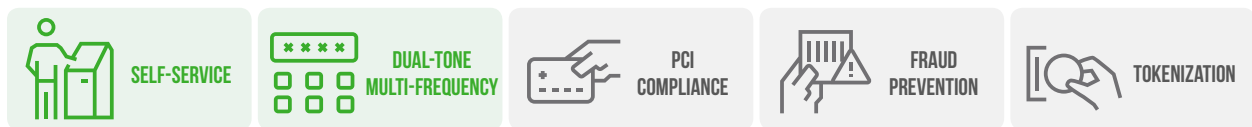
PAYMENTS

SECURITY



Founded: 2008

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



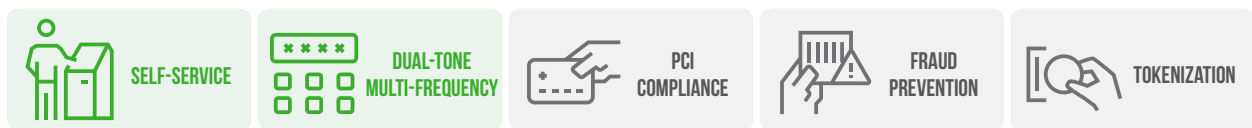
PAYMENTS

SECURITY



Founded: 2001

Voicent offers 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.



PAYMENTS

SECURITY





Founded: 2011

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

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



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.

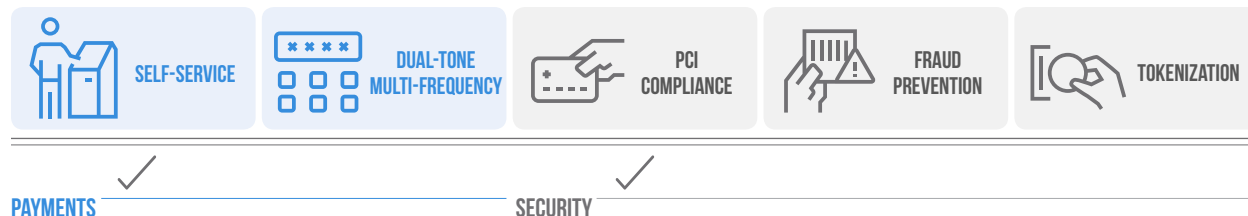
SELF-SERVICE	DUAL-TONE MULTI-FREQUENCY	PCI COMPLIANCE	FRAUD PREVENTION	TOKENIZATION
PAYMENTS		SECURITY		

platform providers



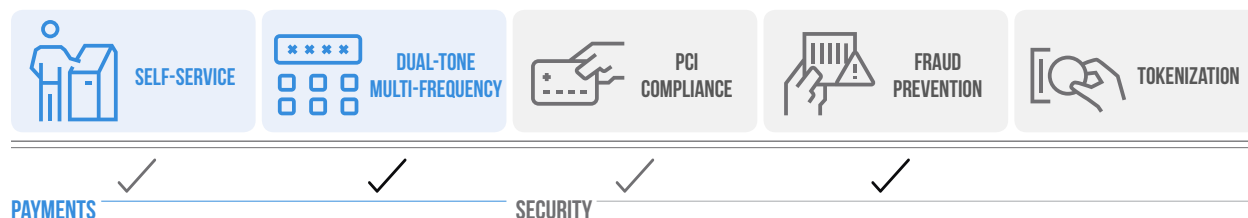
Founded: 2005

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.



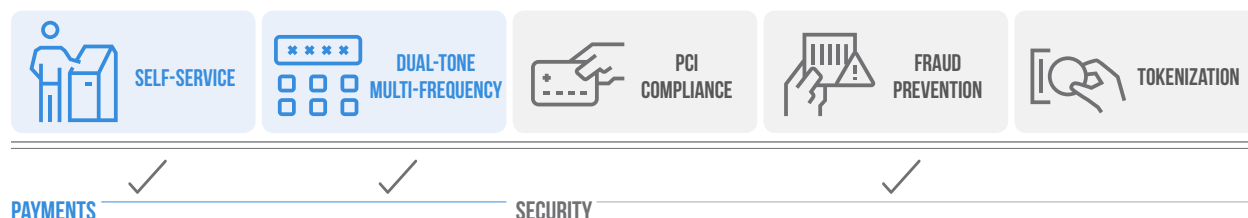
Founded: 2005

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

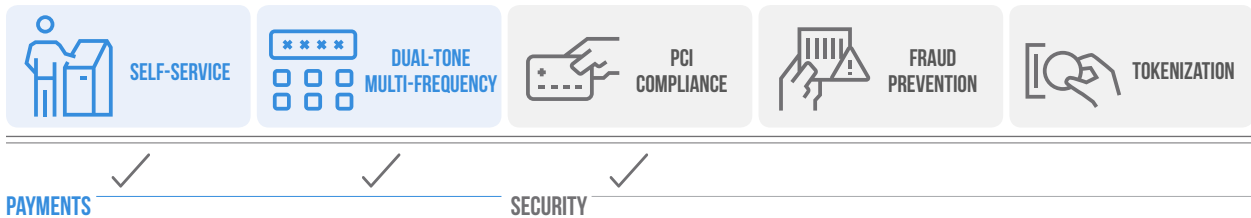
8x8 offers a call center software suite for voice response and speech recognition that includes online chat capabilities and cloud-based technologies.





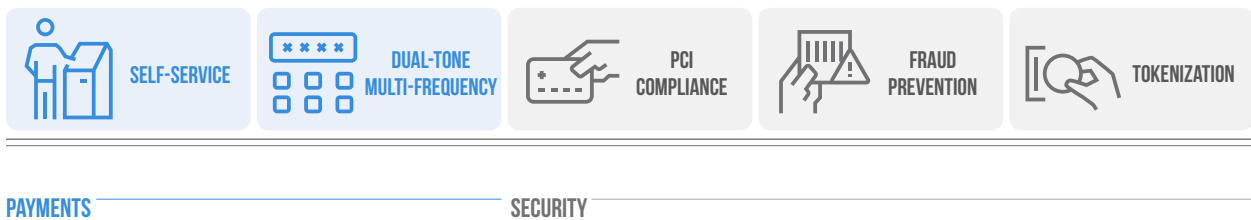
Founded: 2002

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.



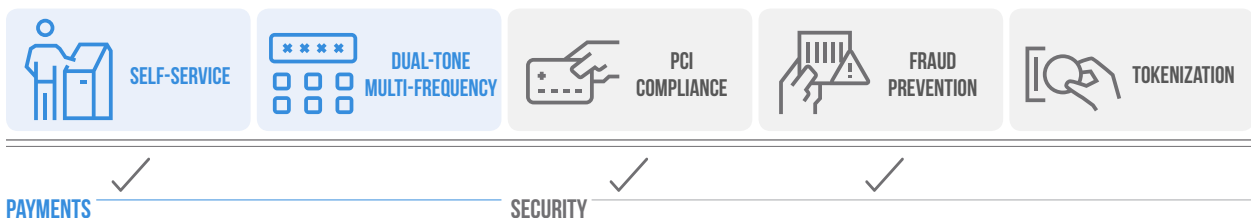
Founded: 2014

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.



Founded: 1999

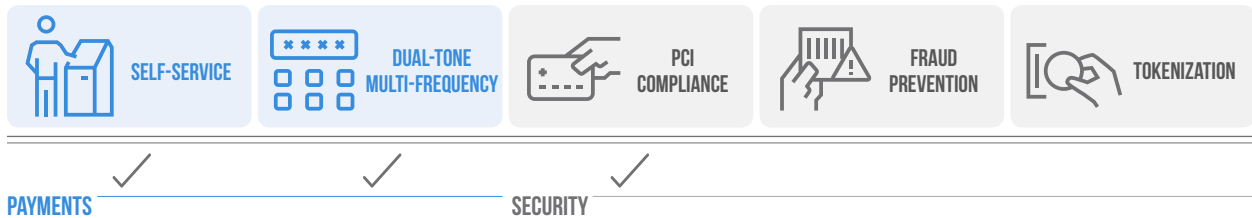
Alorica provides call center software solutions, including those designed for acquisitions, sales and customer support. It offers customer relationship management, digital services, IVR and security features.





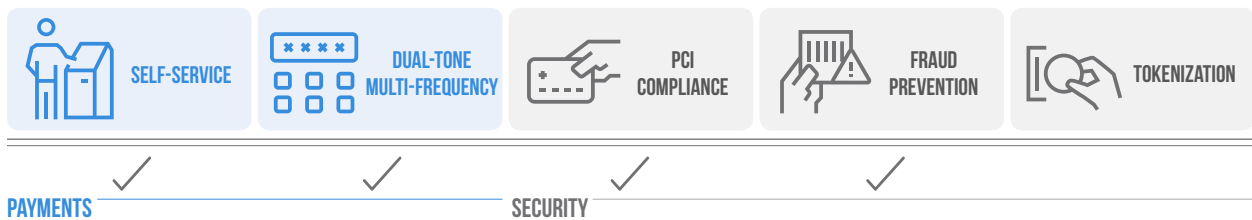
Founded: 2001

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



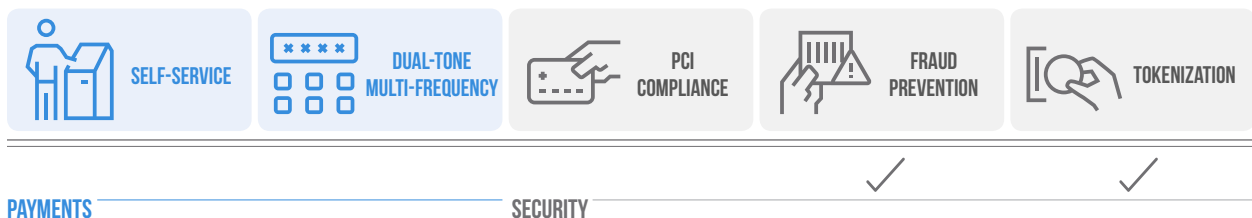
Founded: 1993

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

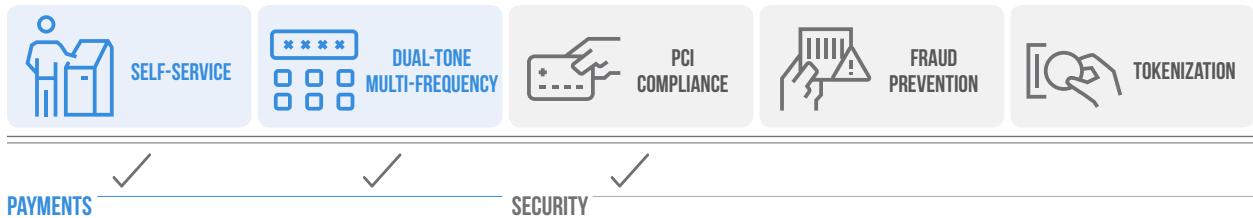
Aspect provides communications and call center software solutions. The company's solutions include protocol-based voice-over, automatic call distribution, predictive dialing, voice portal, internet contact, workflow management and multi-channel recording solutions.



AsteriskService

Founded: 2012

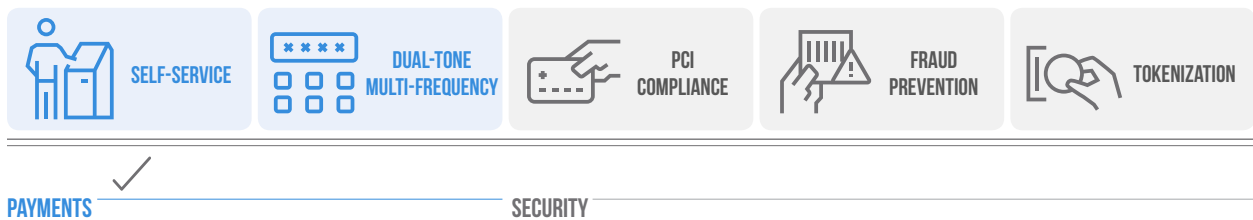
An endeavor of Ecosmob Technologies Pvt. Ltd., Asterisk Service provides IP PBX systems, voice over IP (VoIP) gateways, conference servers, IVR payments and more.



AVOXI

Founded: 2001

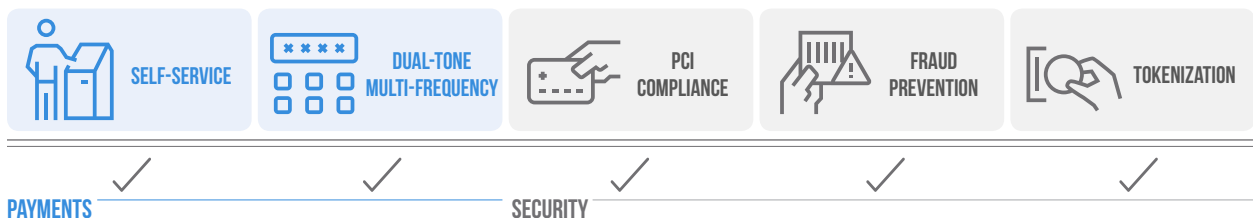
AVOXI is a cloud communications provider. The company offers telecommunications and enhanced VoIP solutions, including toll-free services, call recording, call termination, cloud PBX, call center solutions, worldwide toll-free numbers, worldwide local numbers, SIP trunks, direct inward dialing numbers, virtual private network solutions, business telephone systems, VoIP phone systems and conference calling.



Bluefin Payment Systems

Founded: 2002

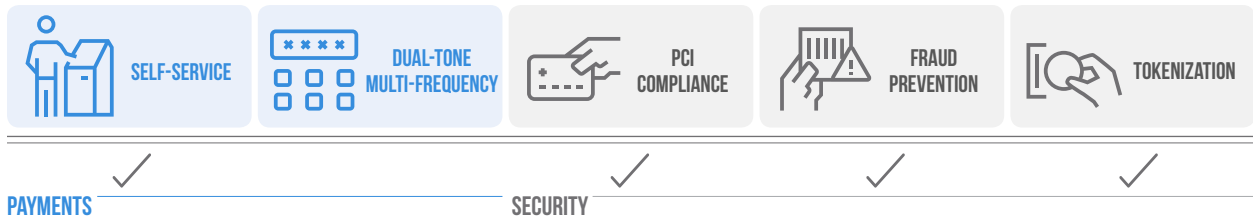
Bluefin offers PCI-validated secure point-of-sale (POS) systems that provide brick-and-mortar acceptance, call center transactions and mobile and kiosk payments. Its omni-channel POS solutions enable secure payment processing through its PayConex Platform or through its Decryptx partners as a standalone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





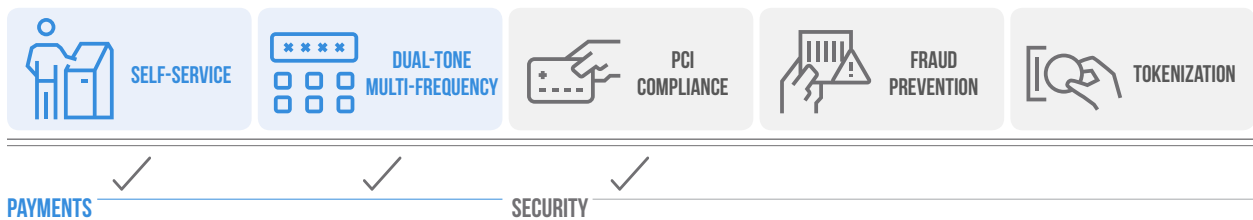
Founded: 1987

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.



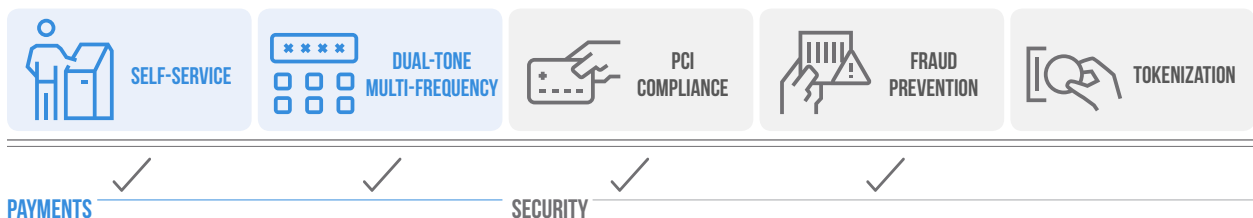
Founded: 2014

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.





Founded: 2010

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.

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



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.

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



Founded: 2005

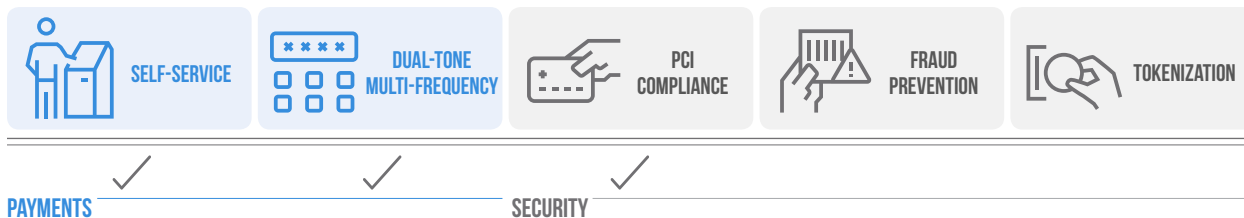
Content Guru, part of the Redwood Technologies Group, delivers cloud-based call center and customer engagement solutions to hundreds of enterprises. Its offerings enable customers to make both automated and agent-assisted secure PCI DSS-compliant payments.

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



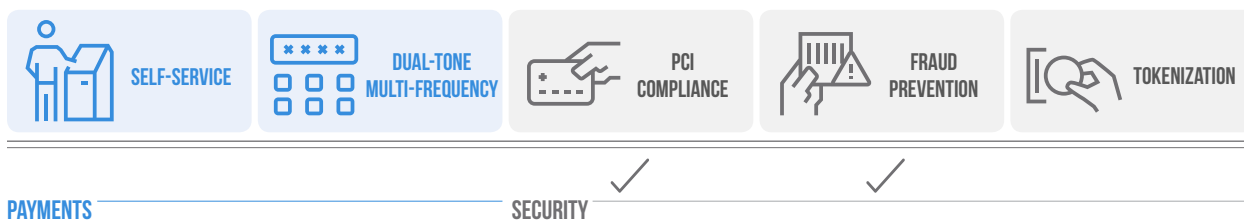
Founded: 2006

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



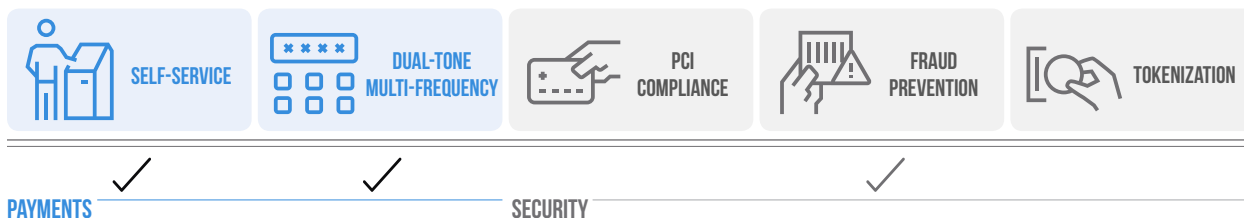
Founded: 2005

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



Founded: 1992

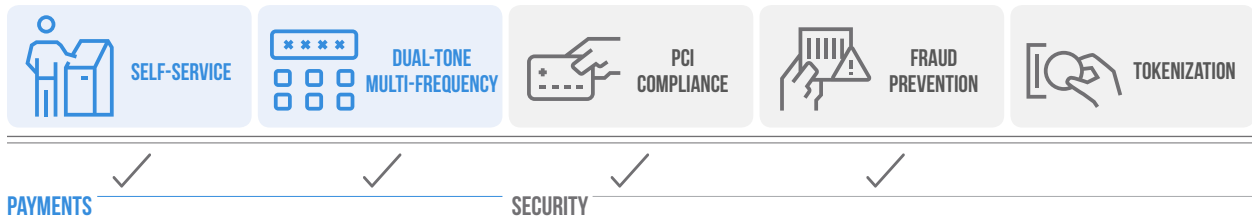
Conduit Global provides a cloud-center-as-a-service (CCaaS) platform for enterprises, offering solutions for both private and public clouds.





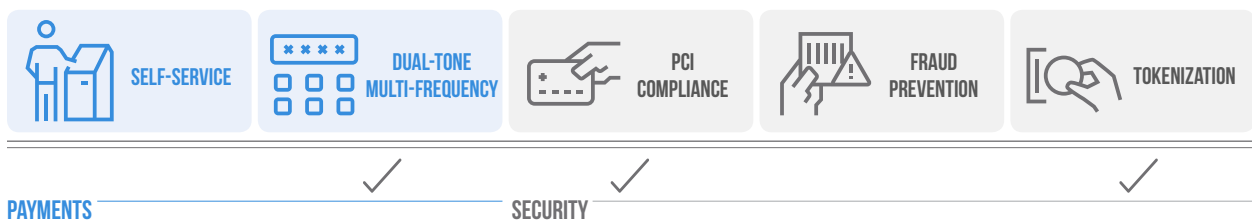
Founded: 2004

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.



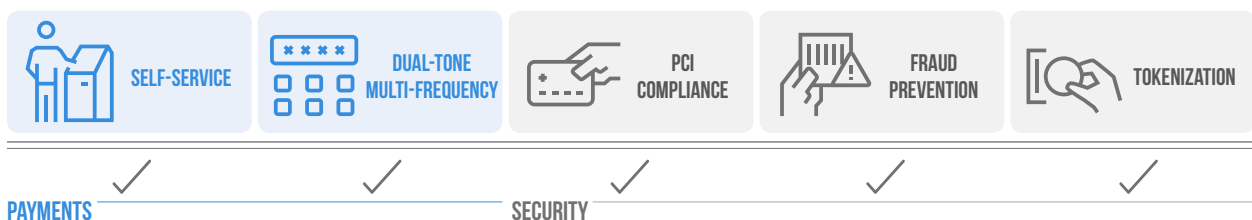
Founded: 1994

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



Founded: 2006

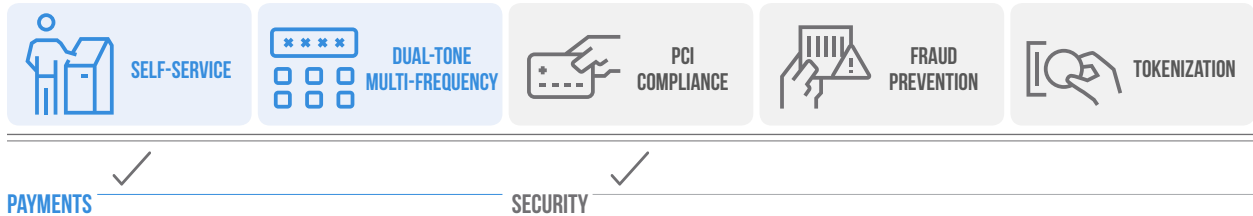
DAKCS offers cloud and on-premise collection agency management software to support debt collection and accounts receivable management. It focuses on recording debts for medical and healthcare, financial services, law firms, governments and first-party accounts receivables.





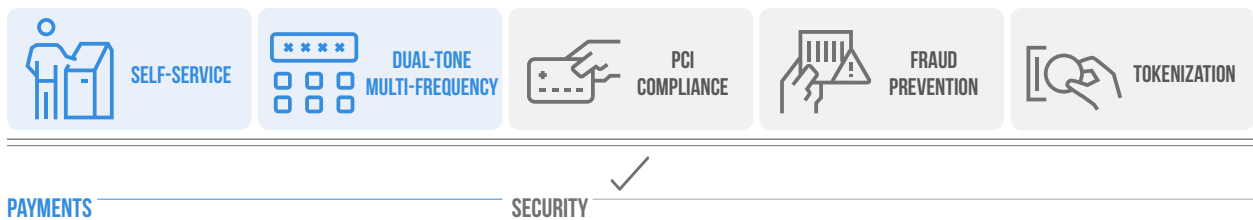
Founded: 1996

Datatel Communication Technologies provides IVR payment solutions. Its PCI-compliant, cloud-based solutions are designed for merchants, healthcare providers, governments and nonprofits.



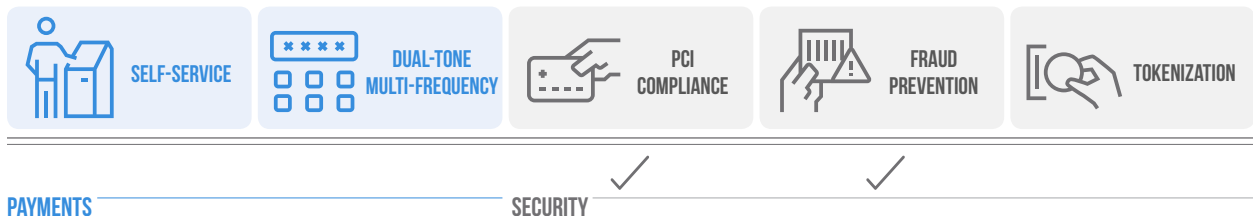
Founded: 1989

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.



Founded: 2001

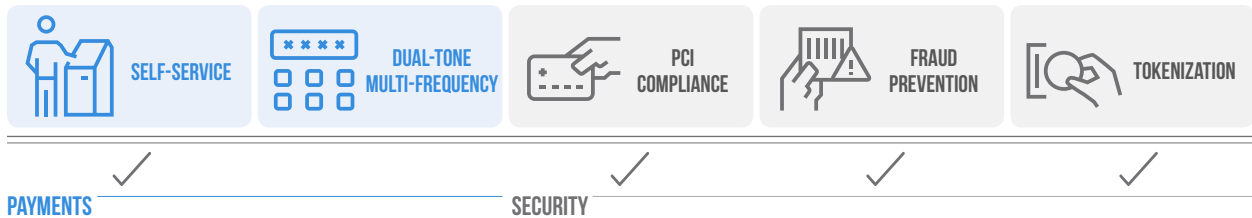
Delacon is a PCI compliance solutions provider that allows end customers to send payment details via their phones. The software also removes stored credit card and payment information from agencies' desktops, screen recordings and other call center environments.





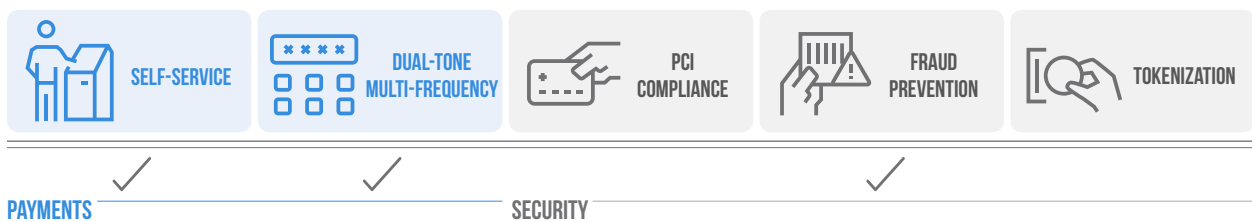
Founded: 1997

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.



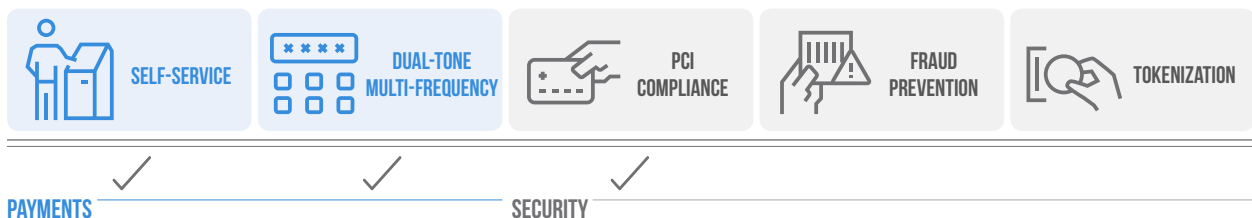
Founded: 1992

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



Founded: 1997

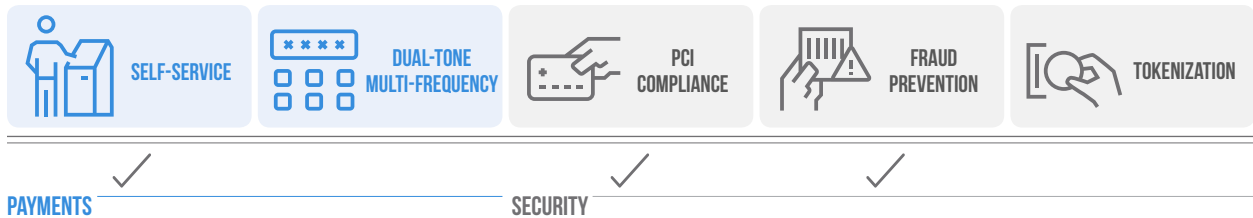
Eckoh is a provider of customer engagement, payment and operational solutions. The company's PCI DSS-compliant solutions for call centers include dual-tone multi-frequency masking and audio tokenization. They also enable call centers to take self-service payments via IVR technology.





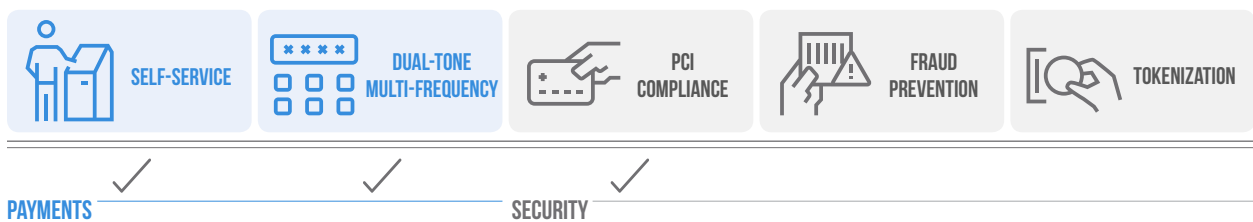
Founded: 2007

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



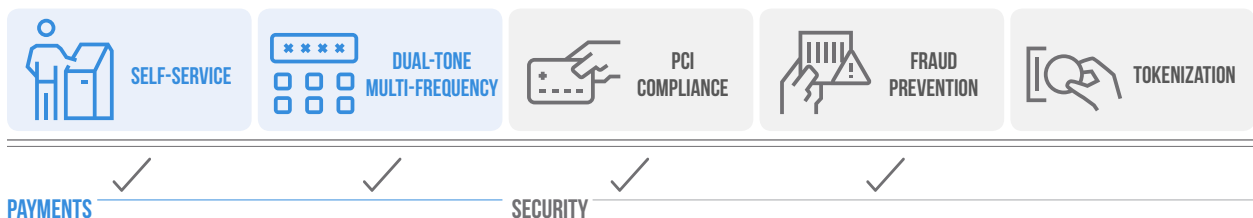
Founded: 2014

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

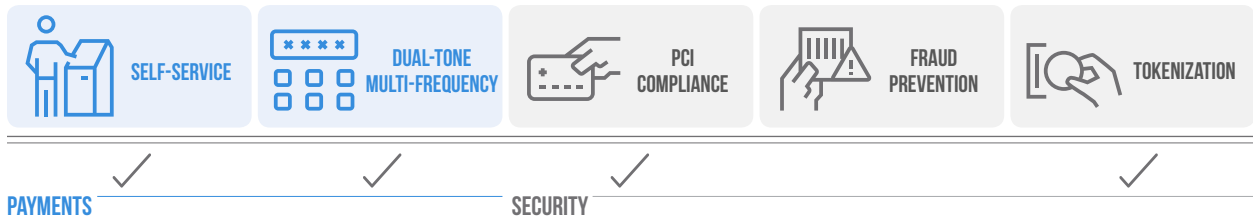
E-Complish offers customer-facing eCommerce solutions, representative-facing payment portals, back-end check and credit card processing and IVR telephone payment tools.





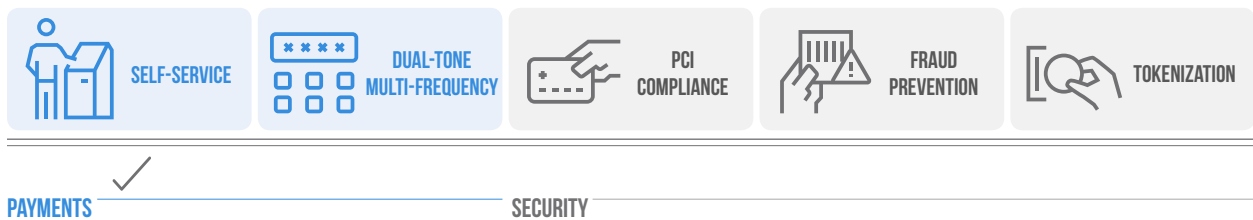
Founded: 2001

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.



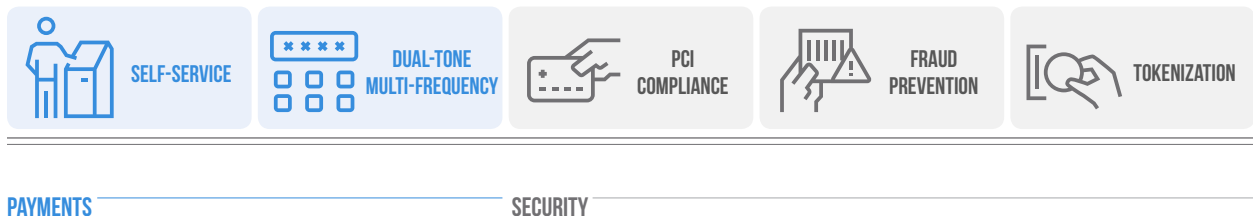
Founded: 1994

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

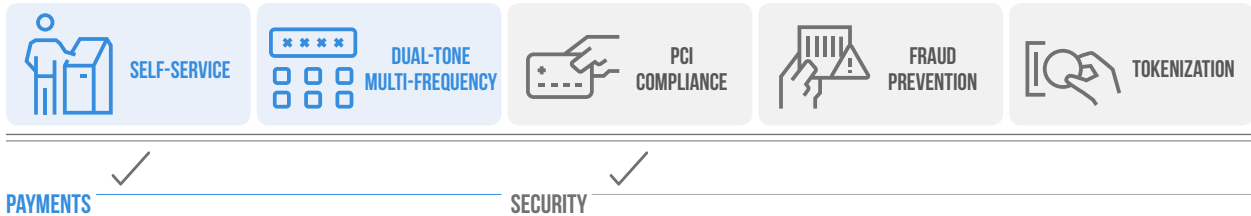
Five9 delivers cloud software for the enterprise call center market. It develops solutions ranging from inbound and outbound to workforce optimization. These include products such as automatic call distribution, IVR, Telephone Consumer Protection Act (TCPA) compliance tools and dialing solutions.





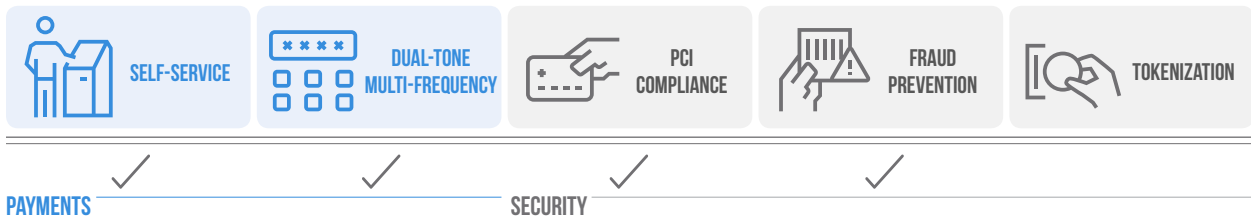
Founded: 1990

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.



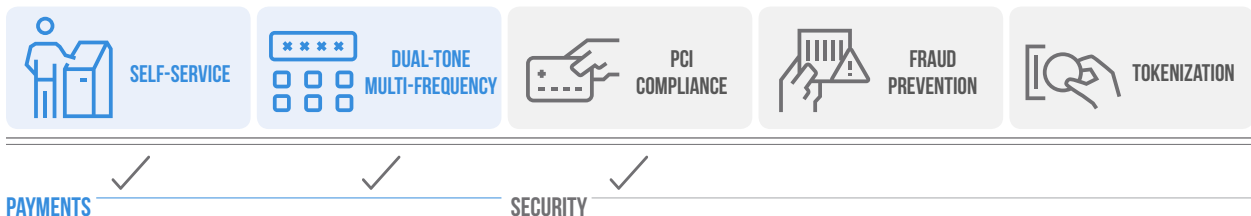
Founded: 2000

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.



Founded: 2010

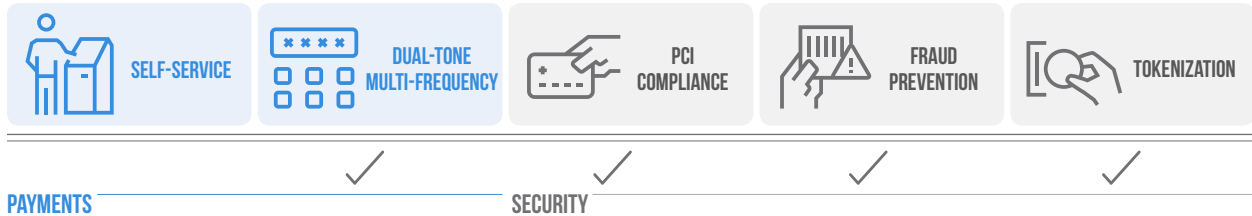
Intelligent Contacts offers communications and payments solutions that are PCI-compliant. Its solutions suite includes automatic call distributor groups with skills-based routing, an IVR system with text-to-speech, full call recording, automated payment negotiation and real-time data services, among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





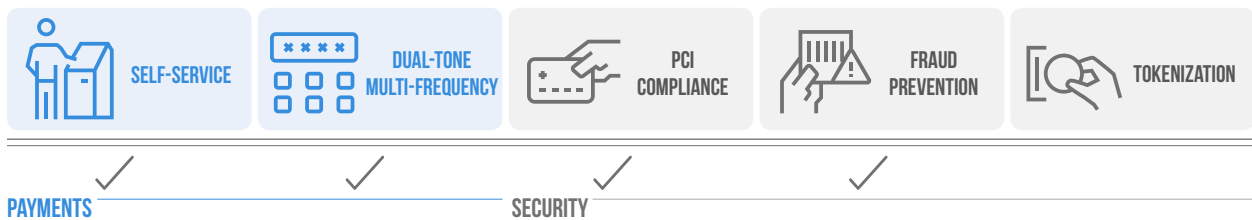
Founded: 1996

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.



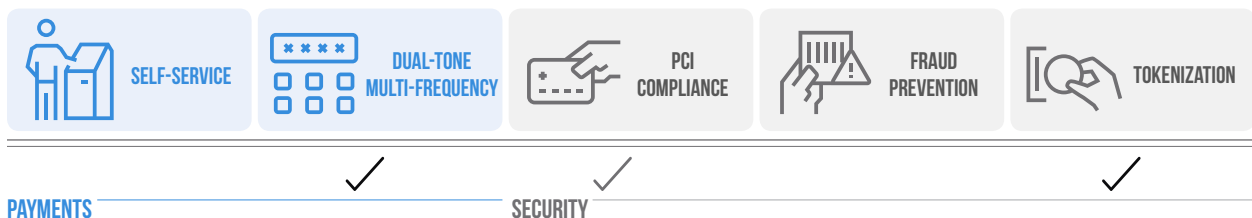
Founded: 1996

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

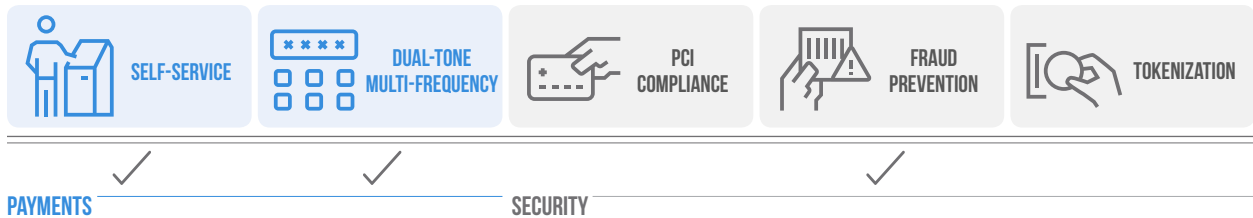
Key IVR offers automated payment services in the U.K. and internationally through Europe and the U.S. Its services include PCI-compliant payment collection IVR systems and contact center solutions like dual-tone multi-frequency suppression and sensitive customer detail masking.





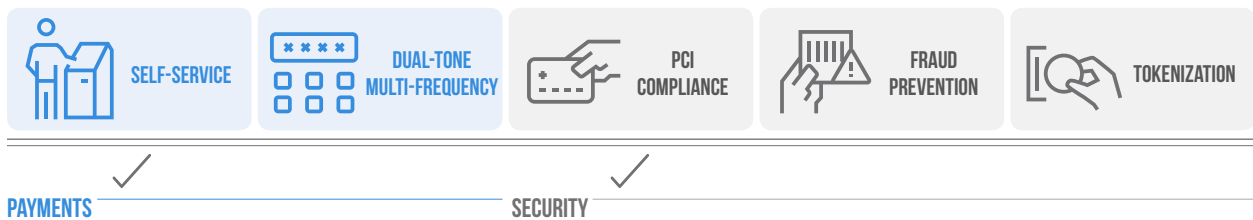
Founded: 2007

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



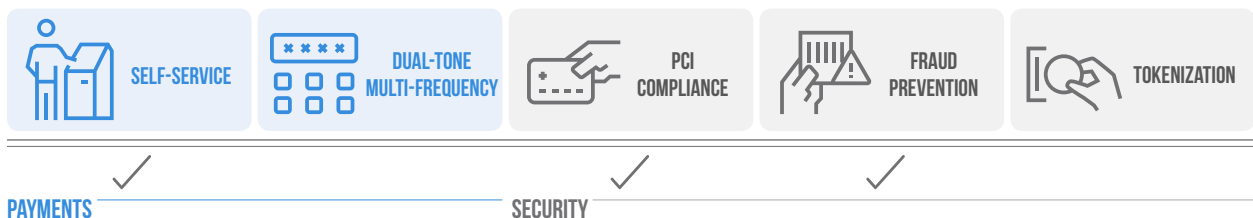
Founded: 2005

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.





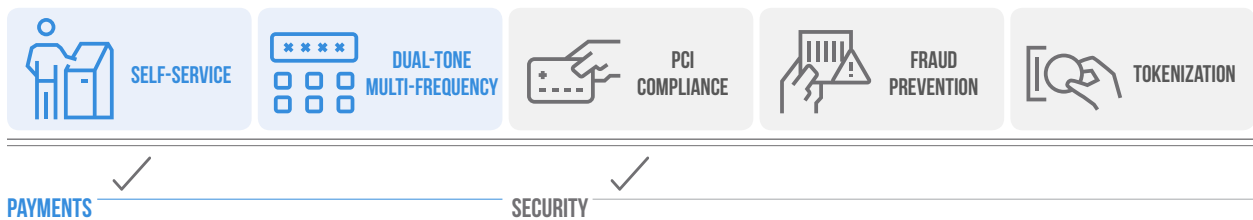
Founded: 1984

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



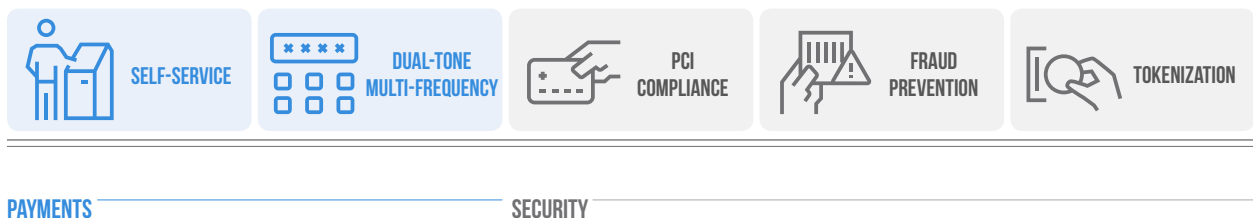
Founded: 2000

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.



Founded: 2008

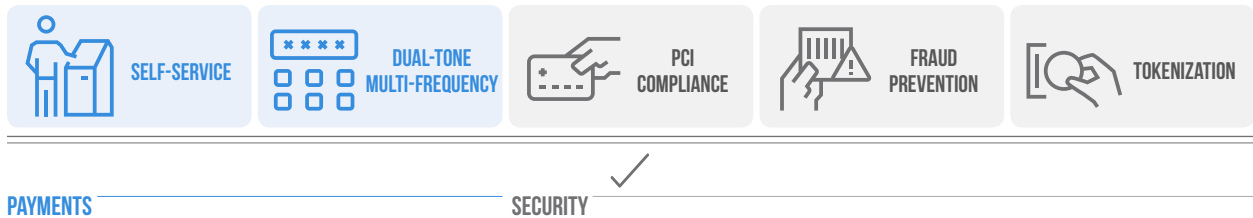
Nextiva provides cloud-based business communications solutions, which include automatic call distribution, IVR technology with remote and virtual agents, queueing and monitoring.



NICE inContact

Founded: 1997

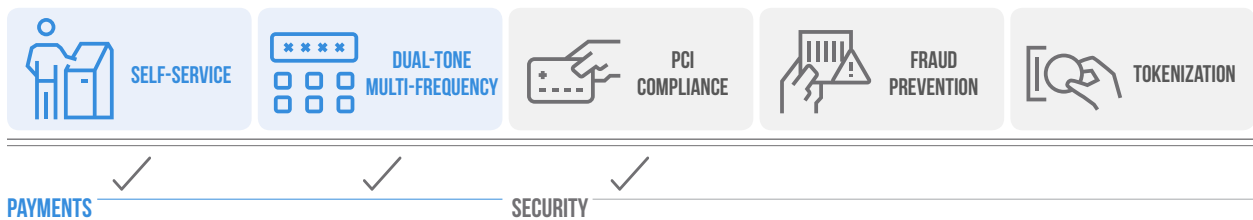
NICE inContact, part of software solutions provider NICE Systems, develops cloud-based call center solutions. The company's CXone platform provides analytics and workforce optimization solutions, a contact routing and interaction management suite and self-service products.



NOBLE SYSTEMS

Founded: 1989

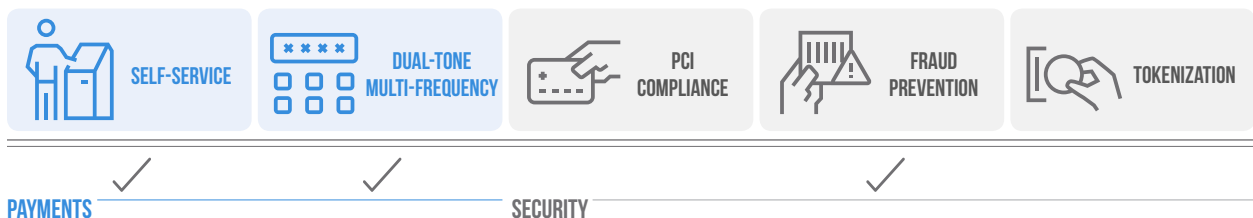
Noble Systems Corporation provides solutions for contact centers, workforce engagement and analytics technologies. Its premise/cloud hybrid platforms include automatic call distributors, predictive dialing, blended processing, recording and monitoring, IVR, messaging, interaction analytics, workforce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



NUANCE

Founded: 1992

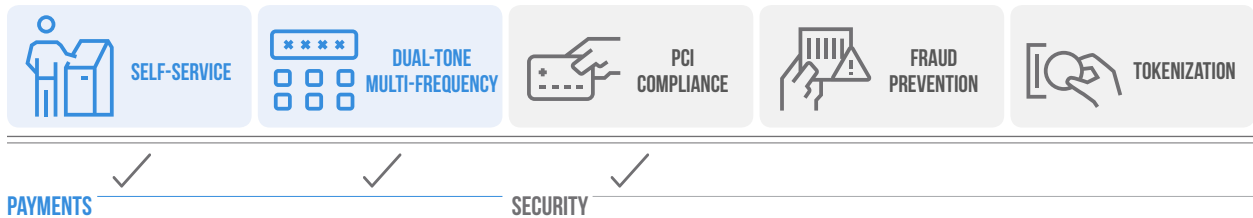
Nuance Communications provides voice recognition and natural language understanding solutions worldwide. Its enterprise segment provides customer service through voice, mobile, web and messaging channels, with inbound and outbound customer service and engagement, voice biometrics and virtual assistant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



New!

PAYCOMET

By Banco Sabadell

Founded: 2010

PAYCOMET offers payment solutions for call centers. It also aids companies with Payment Card Industry Data Security Standard compliance and fraud protection, including tokenization for credit and debit cards.

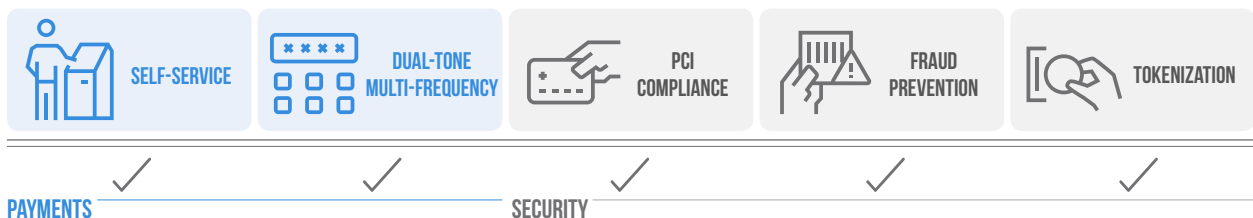


PAYMETRIC®

A Vantiv Company

Founded: 1998

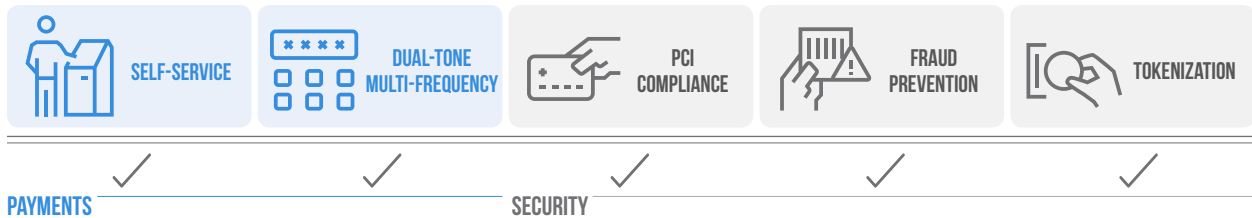
Paymetric provides payment acceptance solutions for call centers. The company offers an integrated, processor-agnostic tokenization solution supported by customer service, and the company's XiSecure solutions work to protect cardholder and other sensitive data.





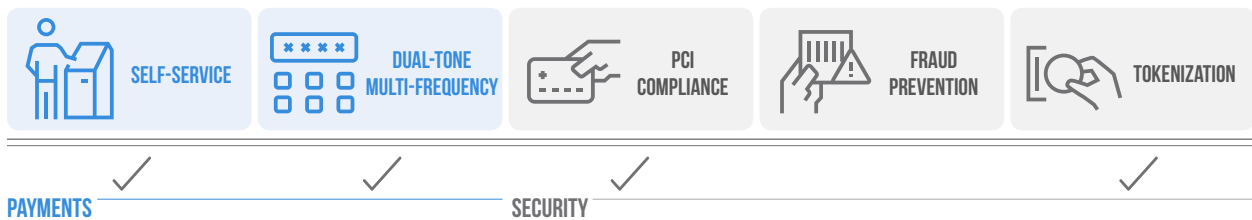
Founded: 2003

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.



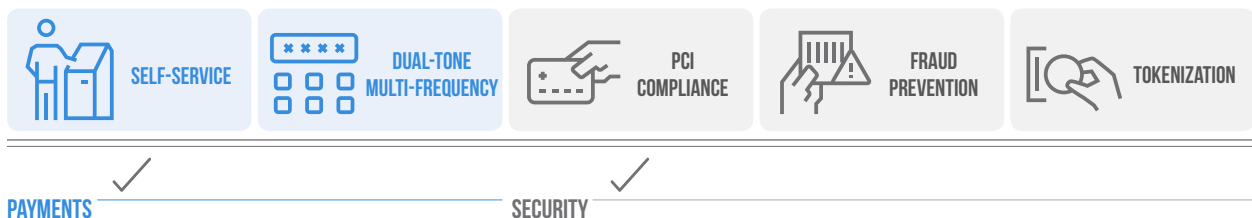
Founded: 2011

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

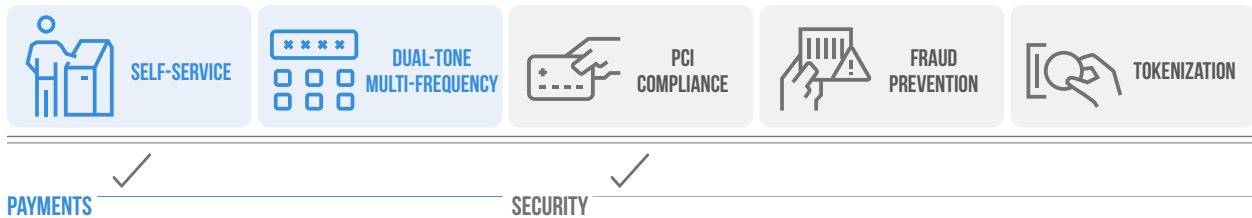
Plum Voice provides call center solutions such as IVR platforms, systems and hosting services.





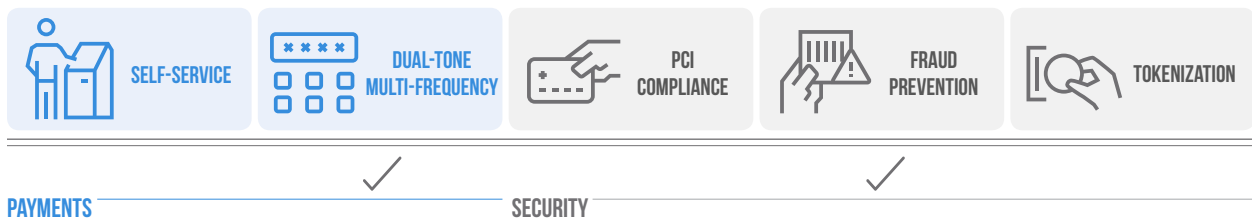
Founded: 2017

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



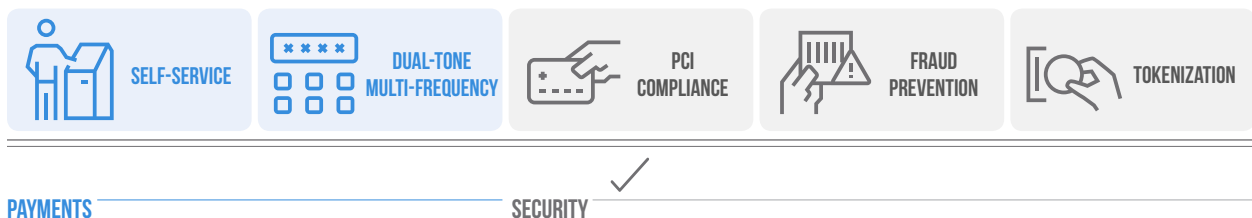
Founded: 2006

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

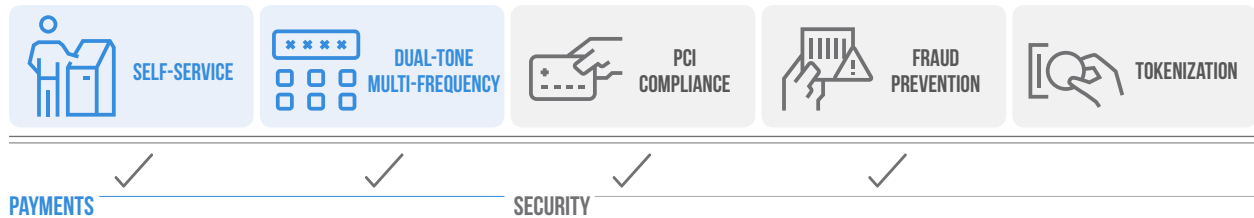
RingCentral provides communications and collaboration solutions. The company's call center solution offers a range of capabilities, including smart routing, CRM integrations, workforce optimization and real-time reports and analytics.



sabio

Founded: 1998

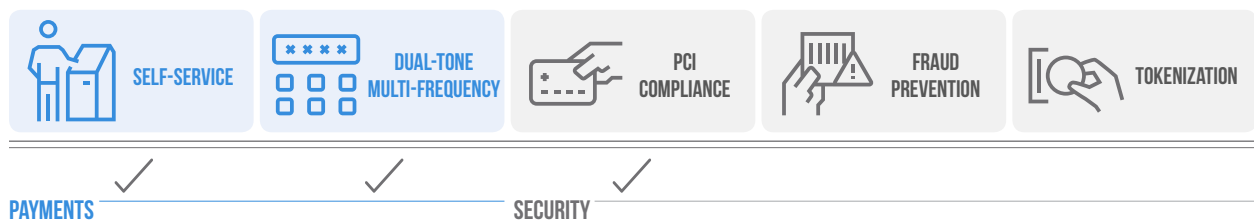
Sabio combines technologies with a comprehensive services wrap that include business consulting, systems integration, training and managed services. Its offerings include customer contact propositions, from flexible, hosted applications to bespoke end-to-end solutions that support upwards of 20,000 agent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



Serenova

Founded: 2000

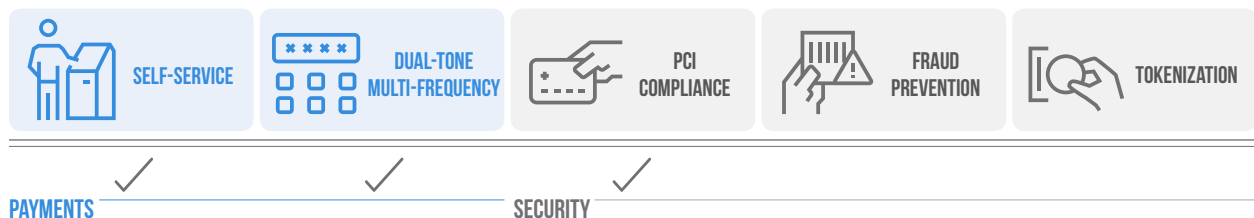
Serenova's cloud-based call center solution, CxEngage, connects data, people and brands for interactions, insights and outcomes. Its offerings include IVR and omnichannel payment integrations.



sharpen

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.





Founded: 2009






SmartAction provides AI-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.

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



Founded: 1954






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

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



Founded: 2017

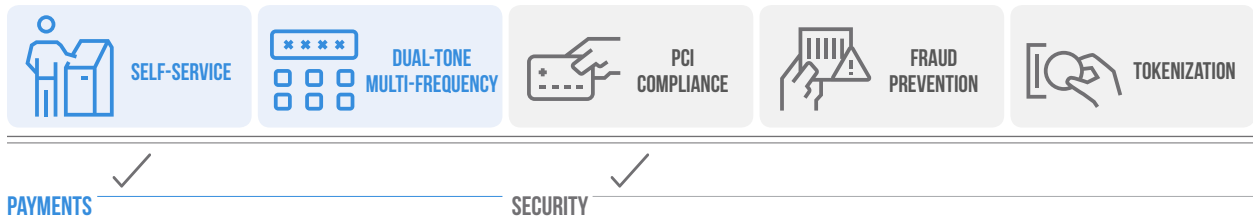
Speedpay provides electronic and cash bill payment services for utility, auto finance, mortgage, insurance and government industries. Its offerings include a suite of mobile payment solutions and enable bill payments from corporate social responsibility or IVR channels.

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

Spoken

Founded: 2005

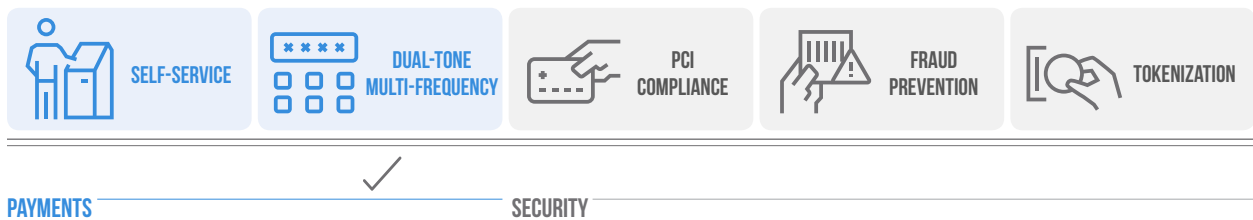
Spoken Communications provides digital conversation solutions. Its offerings include a conversation-centric solution for call centers and a single AI-enabled platform for channeling, managing and analyzing digital conversations.



STARTEK

Founded: 1989

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

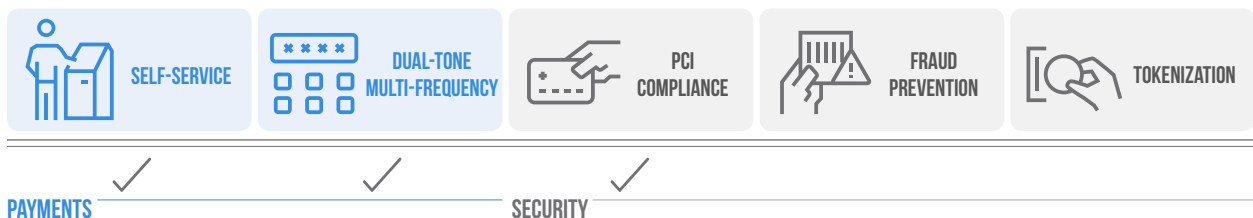


Syntec

Integrated contact centre systems

Founded: 1998

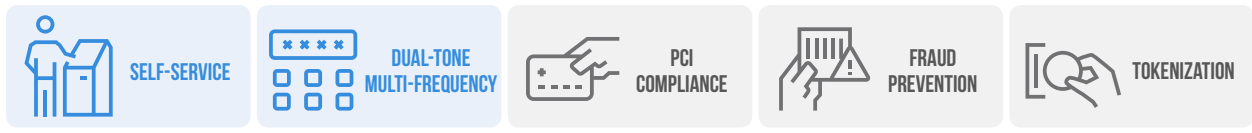
Syntec is a telecom services provider, offering least-cost routing, network and telecommunications services and IVR. Syntec also has a PCI DSS-compliant call recording tool and a dual-tone multi-frequency payment solution.





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



Founded: 1997

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.



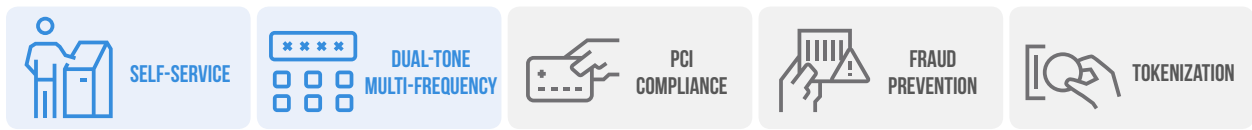
PAYMENTS

SECURITY



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.



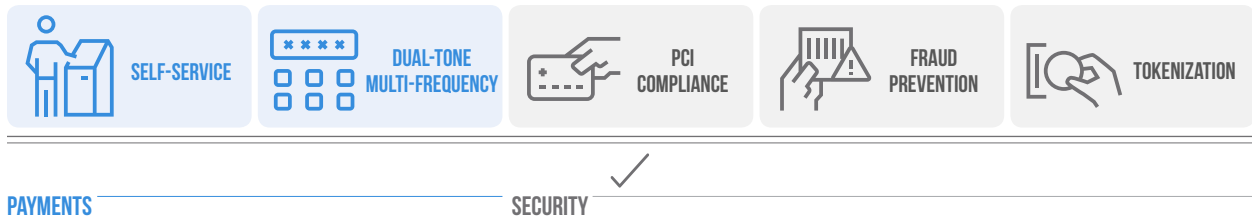
PAYMENTS

SECURITY



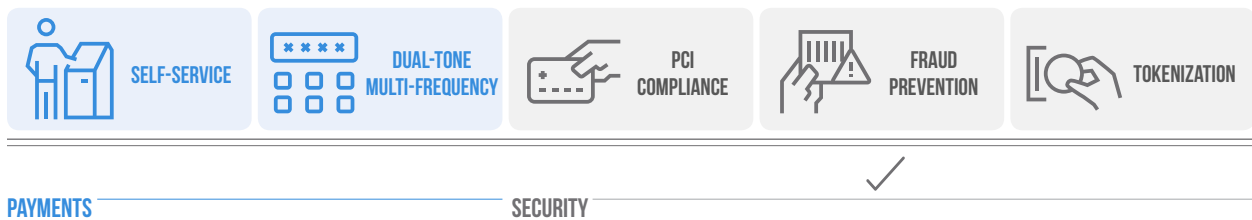
Founded: 1982

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.



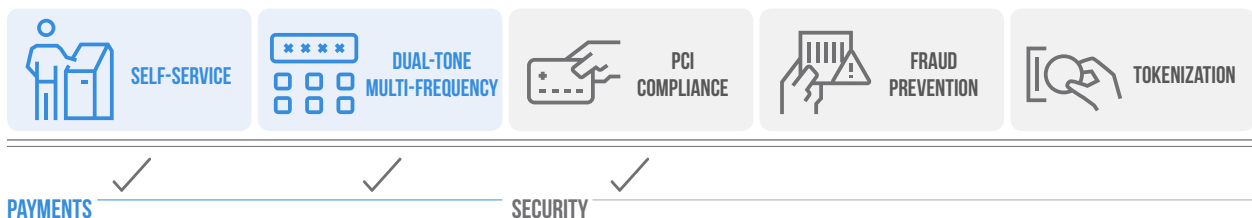
Founded: 2008

Twilio Flex provides fraud protection to call centers through its cloud-based platform.



Founded: 2004

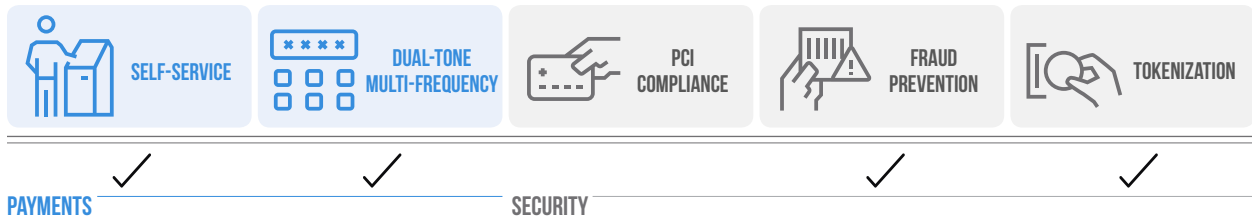
Ultracomms provides a range of flexible, scalable and secure phone payment handling solutions for call centers and telephone network operators. The solutions can be delivered via the cloud, integrated with the telephone network or installed locally.





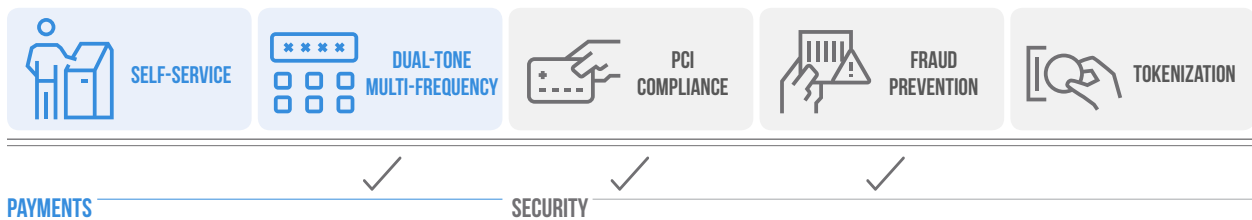
Founded: 2015

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.



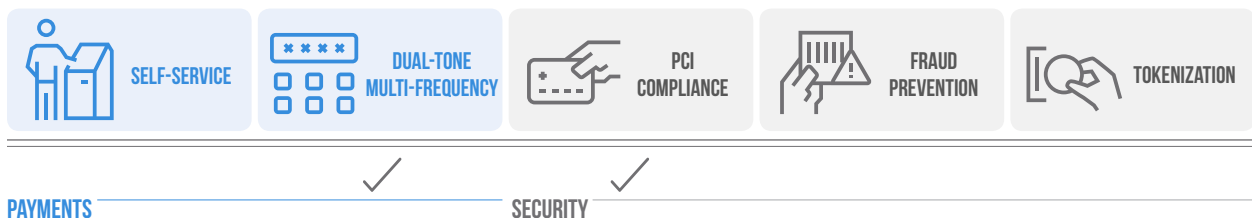
Founded: 1989

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.



Founded: 1999

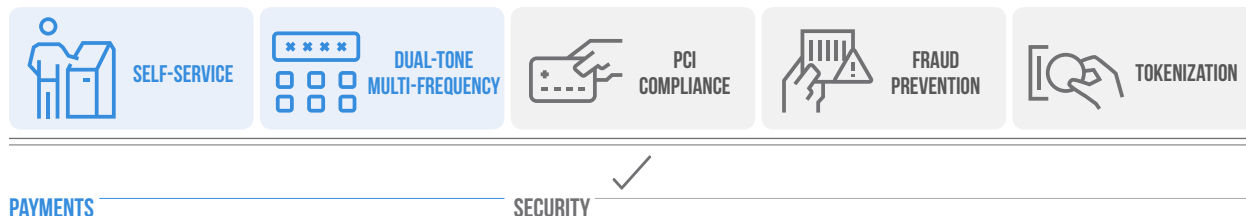
VCC Live is a call center and telecommunication technology provider. The company offers management services and call center functions such as digital VoIP lines, automated emails, customized SMS and dual-tone multi-frequency IVR systems.





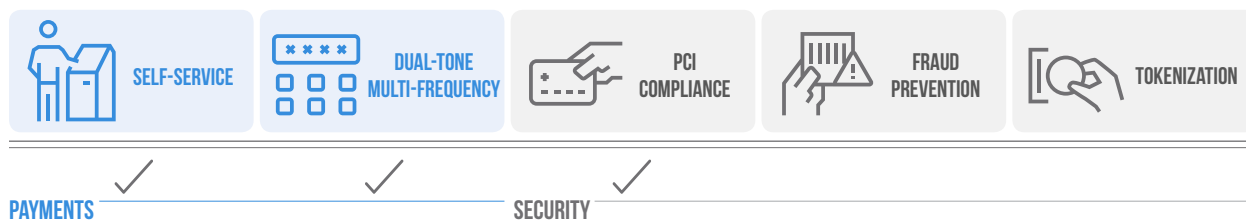
Founded: 1996

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.



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