Security vs service: do you have to choose?

When you’re running a call center, it can be a challenge to balance customer service and security while still handling calls effectively and efficiently. When it comes to taking payments over the phone, you need to be particularly careful. For example, you know that IVRs are secure, but they can also be a significant cause of frustration. A mis-keyed number, for example, can be difficult to correct by a customer using an automated system. With nobody on the end of the line to provide support they are far more likely to simply end the call, leaving you with a lost sale and possibly a lost customer.

Mis-spoken data.

If you’re asking your customers to read their payment card numbers out loud, you are not only putting their security at risk and making PCI DSS compliance more complex, you are almost certainly adding to your average handling time (AHT). Human error can creep in at several stages during the process:

• The customer may misread the numbers – payment card digits are notoriously easy to confuse
  Between 3% and 7% of people have dyscalculia, according to a 2019 study.1
• The agent may mishear the numbers – North America possesses a very wide range of regional accents
• The agent may mis-key the numbers

What’s more, if errors like these result in a payment being rejected by your Payment Service Provider (PSP), you may also face a financial penalty.

Sycurio – the best of both worlds.

Using Sycurio.Voice, you can provide a friendlier and more efficient level of service. Our solution lets customers securely type in their own card numbers into their telephone keypads while your agents talk to them throughout the process. This process enables you to both strengthen the customer relationship and address any payment issues as they arise. It’s also faster this way. Using Sycurio.Voice’s patented payment method, our customers have reported that they have achieved significant AHT reductions.

Agent productivity is enhanced by the Sycurio system as it allows them to carry out additional tasks, such as filling in notes and updating records while the member is inputting their details. It has also meant that calls are often shorter because the numbers no longer need to be read out loud before being entered.”

Jon Laws
Financial Controller Caravan and Motorhome Club

“Utilizing Sycurio.Voice has reduced our call handling times by an average of 12 seconds per call – all of which means we can manage a greater volume of patient inquiries and deliver a much smoother and more efficient experience for patients when they call in.”

Contact Center Team Leader
OSD Healthcare

1 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6440373/
So how does Sycurio.Voice reduce AHT?

Our patented payment method reduces AHT by:

- Providing a single point of numerical entry, which means the opportunities for error are significantly reduced. Thanks to this, information doesn’t need to be recaptured or corrected by the agent.

- **Removing the need for agents** to read back or check the card details to the caller.

- Automatically carrying out early verification BIN and Luhn checks during the call, which **ensures the payment only has to be processed once.**

- Allowing agents to be **free to carry out wrap up activities** during the call while customers type in their card numbers.

The added benefits.

Our customers have also reported the following improvements:

- **Fewer errors**
  One customer reported that 91% of transactions required no re-entry of credit card or security code information.

- **Fewer failed transactions**
  Avoiding failed transactions also avoids the costs charged by PSPs.

- **Happier customers**
  They prefer to type in their own details – it gives them peace of mind and they recognize you’re protecting their data.

- **Brand protection**
  - Payment card data isn’t stored on call recordings or your IT systems
  - Your brand and reputation is better protected against data breach

- **Happier agents**
  Fewer security restrictions.

- **Reduced costs**
  A shorter AHT means that you can handle more calls with the same number of staff.

Why wait?

When your customers pay for their purchases over the phone, they need the process to be secure, convenient and simple. The more time you waste asking them to read numbers aloud and to wait while an agent types them in, or by transferring them to a machine mid-call, the more likely you are to lose them.

With Sycurio.Voice you can increase your productivity and efficiency, reduce your costs and maximize profitability.