

TonePay – 24 x 7 real time credit card processing for your Call Centre

Adelante Software Limited is a leading provider of electronic payment solutions. We specialise in solutions that enable our clients to accept electronic payments for goods and services throughout their business.

Our automated Interactive Voice Response (IVR) credit card processing system has been designed to enable your customers to make payments 24 hours per day, 7 days per week. **Unlike traditional IVR payment systems TonePay is a bureau service.** At a fraction of the cost for a comparable in-house solution, the system, which can be adapted to your specific requirements, works by allowing customers to make payments by using their touch-tone telephone. Using IVR the system offers an easy to use and highly convenient method of payment for customers whilst reducing your administration costs. **Public acceptance of IVR has proved popular, particularly in local government, where Tone based payments outstrip Internet payments by a factor of 20 to 1.**



Hosted by Adelante Software Limited the bureau provides all the functionality associated with an in-house system. The customer is prompted to enter their credit card details, reference number and amount via their telephone keypad. **TonePay** then captures the details, validates the information, authorises it with the bank and then records the details into the payments database.

The system is fully functional and provides the latest in banking security measures including Card Verification Value (CVV2) and Address Verification System (AVS).

TonePay can be easily configured to accept new payment types and validation rules. Accounts which are subject to legal action can be identified in order to reject payments. Additionally, you have the option to add a surcharge to each transaction if required in order to recoup the cost of providing the **TonePay** service to customers.

Once a day, an automated file with details of all the credit and debit card transactions along with the relevant account codes is generated. This can be sent via File Transfer Protocol (FTP) or email to a location of your choice and in a format of your choice, allowing you to automatically import this information into your own back-office system.

TonePay removes the need for capital investment in hardware infrastructure required to provide an automated payment service of this kind. It also enables you to quickly and easily 'test the water' to understand the suitability of this type of payment process for your organisation.



TonePay is designed to enable organisations to:

- Accept payment from customers by phone
- Improve customer service and convenience
- Accept payments, 24 x 7
- Decrease customer on-hold times
- Accept hundreds of payments per hour
- Have the capability of an enterprise-level system without the equipment and programming costs
- Reduce staff costs



How it Works

The **TonePay** system manages calls from your customers who wish to make a payment and who are using a standard touch-tone telephone. The customer dials your number, or is transferred to a unique national rate telephone allocated to you by Adelante. The call is answered using your company name and proceeds to prompt your customer through each stage in order to make the transaction. Each of these stages can be tailored to your own specific requirements allowing you to determine which options your customer is given and what information they receive. Validation of your account references or outstanding invoice numbers is also built into the system.

Features

- 24 x 7 Operation
- Real-Time credit card processing
- Personalised scripting and voice prompts
- Validation routines written to your own specification
- Internet access to transaction history
- Automated export file with transaction history supplied daily
- Configurable call tree for greater flexibility
- Works with your existing merchant account

Benefits

- Increased cash flow
- Enhanced productivity of current staff
- Improved customer service
- Extends payment receiving capability
- Competitive advantage
- Rent only the number of telephone lines you need
- Elimination of costs and risks associated with redeveloping internal IT systems

