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# Genesys Cloud CX Use Cases

Genesys Voice Payment (CE08) for Genesys Cloud

2/28/2024

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## Capture payments in your IVR

### What's the challenge?

Customers expect convenience and demand data security. They want the option of phone payment with the assurance of cardholder protection. If you don't accept card transactions by phone, you lose money. And if you don't exceed data security standards, you put your customers — and your business — at risk.

### What's the solution?

Ensure secure interactions with a PCI-compliant solution that protects credit card data submitted to your automated IVR system or to an agent. Protect against fraud and preserve trust while still providing a flexible customer experience.

[Link to video](#)

### Other offerings:

## Contents

- [1 What's the challenge?](#)
- [2 What's the solution?](#)
- [3 Use Case Overview](#)
  - [3.1 Story and Business Context](#)
  - [3.2 Use Case Benefits\\*](#)
  - [3.3 Summary](#)
- [4 Use Case Definition](#)
  - [4.1 Business Flow](#)
  - [4.2 Business and Distribution Logic](#)
- [5 User Interface & Reporting](#)
  - [5.1 Agent UI](#)
  - [5.2 Reporting](#)

- 
- 6 Customer-facing Considerations
    - 6.1 Interdependencies
  - 7 Related Documentation
    - 7.1 Document Version

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## Use Case Overview

### Story and Business Context

This functional use case enables companies to use Payment Capture capabilities to provide PCI PA-DSS certified payments out-of-the-box (PCI PA-DSS = Payment Card Industry - Payment Application Data Security Standard). Dynamic treatment is applied so that only relevant questions for the card are asked. The use case can be deployed in fully automated or agent-initiated mode.

### Use Case Benefits\*

The following benefits are based on benchmark information captured from Genesys customers and may vary based on industry, lines of business or Genesys product line:

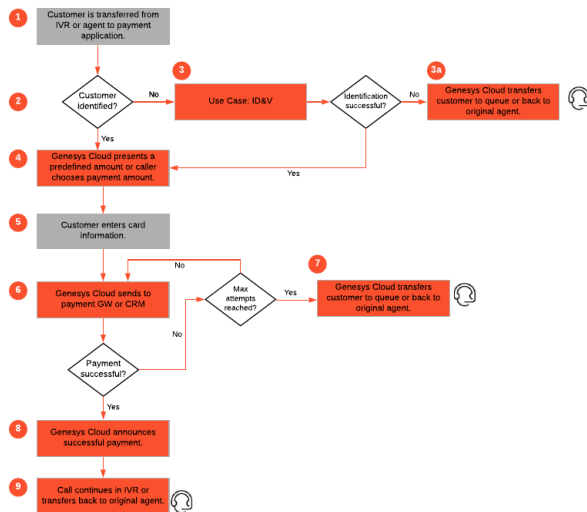
Use Case Benefits	Explanation
Improved Customer Experience	Offer customers the option of agent-assisted or fully automated phone payments.
Improved First Contact Resolution	Improve the accuracy and efficiency of payments by phone.
Increased Revenue	Improve revenue collection through speed to market and established best practice.
Reduced Interaction Abandonment	Certain self-service tasks require a solid means of authentication. If a caller cannot be adequately identified, the call will likely end up waiting for an agent to be available.
Reduced Penalties and Fines	Reduce fraud-related penalties (by using PA-DSS certified application) and exposure to PCI compliance issues due to manual handling of credit card payments

### Summary

Allows companies to add a PA-DSS certified payment capture IVR application to a call flow to capture payments quickly. The payment capture IVR application integrates with a third-party payment provider to complete the payment. The payment capture IVR application includes automatic card type detection. It also applies appropriate rules for collection and validation of the card data. Payments can be agent-assisted or fully automated.

# Use Case Definition

## Business Flow



## Business Flow Description

1. A customer is transferred to the payment capture IVR application. This transfer can occur either from another IVR application (outside of the scope of this use case) or by an agent who initiates a secure payment transfer. When an agent transfers a customer to the secure payment capture IVR application, the agent is temporarily removed from the call and is unable to listen to the conversation. In Genesys Cloud CX, the agent remains reserved to resume the call after the payment processing is completed.
2. Genesys Cloud CX checks whether the customer has been identified. If not, Genesys Cloud CX routes the customer to a separate application for identification and verification. This functionality is covered by a separate use case, .
3. If identification and verification succeeds, the customer moves to the next step. If not:
  - If the payment attempt is fully automated, the customer is transferred to a queue with context for manual processing by an agent.
  - If the payment attempt is agent-assisted, the caller is transferred back to the agent and the customer and agent continue their conversation.
4. Genesys Cloud CX prompts the caller with the payment amount. This amount could be any of the following:
  - Retrieved by the IVR via a data dip (outside of the scope of this used case)
  - Based on what an agent has entered before initiating the payment capture IVR application
  - Entered by the caller. If this is the case, Genesys Cloud CX enables the customer to enter a payment amount. (If the payment attempt is agent assisted, only

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DTMF input is permitted). The system checks if the entered amount is within allowed values before proceeding. The system can also allow the caller to choose to pay the full amount retrieved from the IVR or the agent.

5. The customer enters their card number.
  - Genesys Cloud CX checks via the integration whether the card number is valid and what type of card it is. Depending on the type of card, the customer is requested to provide further details (such as expiration date and/or CVV code).
  - After every field entry (for example, card number, expiration date, and CVV code), the entry is read back and the customer confirms or re-enters the entry.
6. Genesys Cloud CX accesses the payment gateway or CRM to process the payment. This will either be rejected or successful.
7. If rejected, the customer can re-enter their card details until the maximum number of rejections is met, at which point:
  - If the payment attempt is fully automated, Genesys Cloud CX transfers the customer to a queue with context for manual processing.
  - If the payment attempt is agent-assisted, Genesys Cloud CX transfers the caller back to the agent, and the customer and agent continue their conversation.
8. If the payment is successful, Genesys Cloud CX plays an appropriate announcement to the customer and at this point, dynamic information, such as a transaction reference or order number, can also be played.
9. If the payment attempt is fully automated, the call continues in the IVR application. If the payment attempt is agent-assisted, the caller can be transferred back to the original agent (optionally). The result of the payment is attached to the call for further processing.

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## Business and Distribution Logic

### Business Logic

#### Parameters to be Passed to the Payment Application

The payment capture IVR application requires the following parameters:

- Customer or Account Identifier (recommended)
- Outstanding Balance or Payment Amount (recommended)
- Payment Reference (optional)

### Configuration Settings

The following parameters are configurable within the system:

- The maximum number of declined payments allowed before exiting the flow
- The allowed cards for payment (such as Amex and Visa)
- The currency of the payment
- Setting and details on the payment provider
- Optionally a minimum payment amount in case the customer can specify the payment amount. For payment requests below this amount, there is an error flow where the application asks the customer to enter the amount they want to pay.
- The result to return when the customer reaches the maximum attempts, possibly to send the call to an agent, or initiate some other handling

### Distribution Logic

There is no applicable content for this section.

## User Interface & Reporting

### Agent UI

Use Genesys scripts to create an action to start a payment transfer. The scripts pass data for payment amount and other details that are required to complete the secure payment transaction.

### Reporting

#### Real-time Reporting

Conversations for which an agent started a secure IVR Flow have a specific IVR segment on the conversation. The Interaction view shows this specific segment on the conversation. Conversations

that involve a transfer from the IVR into the payment provider shows the payment provider's IVR as a separate IVR segment on the conversation.

## Historical Reporting

Same as real-time Reporting

## Customer-facing Considerations

### Interdependencies

All required, alternate, and optional use cases are listed here, as well as any exceptions.

All of the following required:	At least one of the following required:	Optional	Exceptions
<b>Inbound</b> <ul style="list-style-type: none"> <li>Genesys Call Routing (CE01)</li> </ul>	None	None	None
<b>Self-Service and Automation</b> <ul style="list-style-type: none"> <li>Genesys Customer Authentication (CE07)</li> </ul>			

### General Assumptions

- The customer / partner provides the integration between Genesys Cloud CX and the payment Gateway (or the CRM or another system that processes the payment)
- Requirements for the payment provider:
  - REST-based API for payment integration
- Certification of the full PCI environment is outside the scope of this use case.
- Audio Prompts:
  - Genesys recommends that pre-recorded prompts be used for any dynamic playback of information such as payment amounts, dates, or order numbers, as these prompts provide a better caller experience than using text-to-speech.
  - TTS is optional for playback of prompts.
- Input modes:



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- If the agent starts the payment capture by conferencing the customer with the IVR, customer inputs are DTMF only.
  - If payment capture is started from IVR, customer inputs are using DTMF.
  - Enabled organization for PCI.

## Related Documentation

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### Document Version

- Version **V 1.0.2** last updated **February 29, 2024**