

The ODT VISION Voice Response Unit More Affordable Than Ever With Rent-to-own

The ODT VISION VRU has always been a very affordable solution to the modernization of your customer service by provide 24/7 assistance while lowing the cost and optimizing existing personnel. **With the new "Rent-to-own" program, our solution has moved from a capital budget type of acquisition to the monthly expense budget.** This program allows the lessee to rent-to-own the ODT VISION solution with a simple deposit and 1st month's rent payment. The terms of the agreement can be as short as three months to a full term arraignment where the lessee takes over total ownership of the equipment and software. The Rental Equity is a combination of the deposit and 80% of the rental payments. Once the Rental Equity equals the Cash Price, the agreement is terminated and the equipment & software belongs to the lessee. In the month to month program, this is 30 months or less. The lessee can terminate the arraignment at any time with thirty days written notice or by just paying the residual amount to purchase the solution. The security key password is issued upon receipt of the rental payment for that period. **With the base unit, you are acquiring the ODT VISION solution for about \$1.00 per hour.** Please contact us to learn more. ■

The Rental Equity is a combination of the deposit and 80% of the rental payments. Once the Rental Equity equals the Cash Price, the equipment and software belongs to the lessee & a permanent security key will be issued.



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New Options for Payment Processing on Your iSeries AS/400

In **Part 1, Credit Card Processing Under the Hood**, we described an attractive tool used by merchants around the world to: **make it easy for the customer to buy, collect money more quickly, minimize per-transaction costs and eliminate administrative costs.** (See March 2006 ODT VISION Newsletter)

Part 2, New Options for Generating Business

Several new innovations in card technology help generate business in new ways. Here are a few which focus on **making it easier for customers to buy.** (While **collecting your money more quickly** is a major capability of this type of system, it's well enough understood that we will not address it further.) Every merchant should review the following information to see if it opens new business opportunities:

Complete e-Commerce Integration

The same mechanism that integrates a card processing system to the e-commerce application on the Web-





Quote, Tom Clearman,
"For merchants, better card
security means lower risk. That, in turn, means
money back in your pocket on every transaction,
every day. Select your card processing vendor
based on your needs."

server can also provide instant inventory confirmation at the same time. We take for granted that major web resellers offer this capability. Smaller merchants have these same options. They can allow prospective clients, via the Internet, to access inventory, scheduling, technical specs, pagers or other subsystems carefully designated by the merchant to provide **real-time, round-the-clock supporting information to assist the buying decision, accompany the transaction and, when necessary, initiate action.** A preferred mechanism for this purpose is TCP/IP Sockets.

Unattended Payment by Phone

Traditional e-commerce is a computer-based method of taking a merchant's offering to the client's computer desktop, anywhere in the world, around the clock. A logical question arises: What if the purchasing decision must be possible around the clock for someone *without access to a PC*, and what if an immediate response must occur, but it's not feasible to staff a call center 24/7? The follow-up question then becomes: Can a **phone substitute for a client PC in an unattended purchase situation?** Numerous businesses might encounter this situation regularly. Examples:

- An emergency dispatch service
- A 24-hour plumbing or towing company
- Medical device repair operations
- Pest control field technicians accepting payment
- Situations where there's been a service disruption due to lack of payment

The ODT VISION Voice Response Unit allows the customer's touch-tone phone to become a terminal to access a merchant's pertinent data and applications. With the ODT VISION VRU, the merchant can accommodate multiple concurrent calls 24/7, even in foreign languages. Combined with card payment technology, this combination allows a caller who may be mobile, has no Internet access, equipment, or lacks computer knowledge to address any situation whenever an immediate payment is required. Costs are kept low, since the need is eliminated for round-the-clock staffing.

Examples:

- A nightshift inquiry about a shipment status determines the shipment is on credit hold. Because immediate payment is made, the order will be processed.
- A cross-country trucker discovers there is a demur charge (fee for storage on international dock beyond grace period) on a freight container. The charge is paid, the freight is released.
- A nighttime traveler gets a speeding ticket. The traveler calls into the court, makes bond immediately, and clears up the ticket.

Each example has several common threads: no customer computer access, no call center, immediate payment required and achieved, and problem resolved.

Corporate Cards

Business-to-Business (B2B) merchants can accept **Corporate Cards as an alternative to Purchase Orders.** Also known as Procurement Cards or Level II and III Cards, Corporate Cards provide enhanced levels of information in the card-specific reports delivered to the client. Corporate Cards can be issued to Team Leaders, Project Managers, or others needing to make "small" but significant purchases that must be rigorously tracked.

For each transaction, the merchant's system compiles line item detail, tax information, a PO number and other key information not included in a (traditional) Level I credit card monthly report. This information, reported to the Corporate Card user's company after the sale, constitutes the functional equivalent of a Purchase Order. For the client company, the transaction can be handled in a manner far faster and more efficient than the mechanisms that handle an old-style PO. The cost of handling a traditional PO, variously estimated at from \$75-150, is dramatically reduced.

For a \$20,000 Purchase Order this saving may not seem compelling – but for several *dozen* POs under \$1,000 (or some other threshold determined by the client), it becomes *essential*.

Part 3, Merchant Services: How to Pay Less While Getting More

We've addressed the benefits of new payment card processing technologies. Every such benefit, of course, has costs. In this section, we'll conclude by addressing

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ways a merchant can minimize both internal (administrative) and external (transaction) costs, while maximizing benefits.

It's important to understand the factors acting to raise a merchant's card processing charges, which normally occur as a per-transaction charge from the acquirer. By addressing these factors, we increase benefits and reduce costs.

A merchant incurs charges based on these **critical factors**:

VOLUME As the merchant's volume grows, he pays less for each individual transaction. Anything he can do to consolidate his transactions through a single acquirer and to increase volume will allow him greater leverage in rate negotiations.

RISK Merchant services organizations assume a certain amount of risk. Risk makes them nervous. Some industries are inherently more risky than others. The merchant may not be able to change the business he is in, but any merchant who makes full use of anti-fraud tools can expect to be rewarded with better rates and services, while also qualifying a larger proportion of transactions for his best rate.

EASE OF OPERATIONS AND SUPPORT

The merchant who demands more, requires special services or consumes more administrative support over time can expect to pay for it.

MARKETING CONSIDERATIONS Are you a "marquee customer?" That may give you some leverage. Sometimes it's just luck that comes into play: Is this the end of a critical sales quarter? Are they making a push into your market niche? Did the person setting rates just return from a great vacation in Hawaii? You may benefit...

It's important for the merchant to shop around. The merchant may select any acquirer, and that acquirer can promptly and effectively get money into the merchant bank account, regardless of the family relationship (or lack of it) between the acquirer and the merchant bank. A final admonition: *getting the best rate is utterly useless without excellent customer service from your acquirer – and excellent customer service may be the best economy of all.*

We'll close with some basic rules to savings and other benefits in credit card services and operations:

- Consolidate your transaction processing, earn volume pricing.
- Perform real-time authorization, speed the sale and complete the task.
- Eliminate antiquated technologies for greater speed, security, and reliability, and to get the best rates.
- Merge card processing seamlessly with current order entry processes to improve efficiency and security, reduce per-order labor and improve customer service, and improve audit trail for better accountability.
- Authorize once or more, as needed; there is no cost to authorize. Settle the same day as your last authorization, for the same \$ amount as authorized. Your software vendor can offer valuable assistance.
- Make use of all possible anti-fraud tools.

We would like to express our thanks to Curbstone for this three part series over the past two months regarding payment processing. This is one of the fastest growing trends to make the collection of receipts easy and convenient for your customers while integrating this process into your current applications. Automatic payment processing may have started in the utility company and retail verticals but this approach has now spread everywhere and may give your firm a competitive edge. ■

Take a Test Drive to see how Card Payment Processing through the ODT VISION Voice Response Unit and Curbstone can work

Curbstone is providing a free demonstration, which is comprised of an example of how a payment can be made through the ODT VISION VRU and their solution. Visit their web site of www.curbstone.com/ivrdemo to get the details of the live demo including account numbers, credit card numbers, and available credit on each card. When you call into the unit, take the demo option which is option 2 off the main menu. Then just use the account numbers found on the web page and follow the instructions of the voice prompts. You will initially be requested to supply your name which is recorded and a call-back phone number. Once you sign on to an account, a payment balance is given and you must choose a card which matches your account ID. If that card has the credit available to process the payment, you will be informed that the transaction has been completed and given a confirmation number. If the card doesn't match the account profile or doesn't have the available credit, the transaction will be refused and you will be informed of that. ■

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THINKING OUTSIDE THE BOX Get Your Own Demo Today

Go to www.ODTVISION.com to get your own demonstration of the ODT VISION Voice Response Unit which will run on any Windows based PC of Windows 98 or later with sound card and speakers. This is a simple order entry and shipment status system which is running off a Microsoft Access database. The demo is in the test mode and you will be using the "Test Phone" feature of the ODT VISION VRU to simulate a phone call to the data. Manuals and case studies are also available on the web site.

Improving Customer Service Affordability

Get free project analysis regarding your telephony application or submit technical questions at:
TechSupport@ODTVISION.com
Or Call: 614-985-3814



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<http://www.developer.ibm.com/gsdod/solutiondetails.do?solutionId=25001&lc=en>

http://search400.techtarget.com/productsOfTheYearWinner/0,296407,sid3_gci1157611_tax302575_ayr2005,00.html



Tips for debugging your script

The ODT VISION VRU customization requires no previous programming experience. In fact, the script which drives your customization of our interface around your application is more like creating a macro than programming. In general, the script does five general functions:

- Plays a voice file (i.e. Please enter your account #)
- Moves through application screens or records
- Sends input to field on screen or finds in record
- Checks for an error condition
- Reads information from field or uses it in condition statement

ODBC Connections

The ODT VISION Voice Response Unit can connect to any database through ODBC. This is a very simple link that is established from your application to the ODT VISION.mdb database container. This is a Microsoft Access type of database where your database table will appear as an external table. The ODT VISION script will have to use the same naming structure for tables, indexes and fields names. The ODT VISION project leader should review with your firm's LAN administrator any security requirements for this type of link including the need to both read/write to the database records if your application requires you to update the data base records. Your database tables will show up in the ODT VISION.mdb container as an external table.

A quick test to determine that the link is functional is to open the external table within the ODT VISION.mdb through Access. If the link functions with Access, it will work with the ODT VISION script.

System Log & Debug Level

The ODT VISION monitor program has five levels with the fifth level set for debugging (sun). You need to go into the line properties and turn on the system logging feature.

A script which may have successfully compiled may still have bugs which will show up in as error conditions within the system log file. If there is problems with the actual hardware lines, linked tables or voice files which have not been recorded/converted, these will be shown as system log file error messages with the compiled line number and date/time stamp where the problem occurred. This system log file can be emailed to tech support for analysis.

In the previous debugging articles we discussed using message boxes to show values of variables or show if the script logic is getting to a certain point in the script. This same type of function can be done with using the log feature of the system log file.

Log "Banner we are Here"

Log "Variable Name"

Log VariableName ; logs value of variable

This is the last article of the three part series on debugging. Please feel free to contact us if you have any additional questions. ■

