Vision Voice Vantage, Inc.

THINKING OUTSIDE THE BOX IN CUSTOMER SERVICE

I don't receive Health Benefits, You don't have to pay FICA, nor do I Take Days Off

Inside this issue:

Further Review Of Self-service Payment Processing

Someone once said that an often overlooked way to judge the success of a system is by assessing how well it hides its complexity from the user. If that's true, then the worldwide credit card system has been an astounding success. Credit cards have become a part of nearly every consumer's financial tool kit. They have become so useful that even the largest companies are now adopting (and adapting) that same tool in the form of corporate procurement cards for use by their own internal staff. When accepted by merchants, credit cards streamline and accelerate business by helping these merchants to…

…make sales , and to
… get paid.

Both functions, especially in today's economic environment, are near and dear to the C-level executive's heart.

Integration of Card Processing

Let's look at the case for card processing, seamlessly and securely integrated to your corporate financials. *Sherri wraps up the order and totals the price. Writing the credit card number and critical data on a sticky note, she puts the client to hold. She rises, walks to the keypad terminal and waits as Paul keys in his client's data for a second time; he had "fat-fingered" it on his first try. They chat as the system digests the repeat request and returns a thumbs-up. Now it's her turn. She enters all the information needed and waits as the system deliberates … and ultimately grants an approval.*

Sherri returns to her seat and wraps up the call with a pleasant goodbye. The process required 109 seconds, nearly two minutes out of her five minute call. It is her 19th credit card order this morning, and it's nowhere near lunch.

The sticky note? Well, it disappears into a stack of papers.

At the end of the day, it's Paul's task to manually enter the summary data generated in the day's card transactions into the company's financial system. He'll be busy for a while. Sherri's is occupied with another task, contacting clients who entered orders on the company's website. Every day several clients miss-key a credit card number or order a discontinued item … something that often requires a personal conversation to resolve. With telephone tag always a reality, Sherri generally resolves only four or five such issues per hour. Fragmentation -- the lack of real-time integration between their web server, their card processing systems and their financial/order applications – thus require these daily exercises.

Meanwhile Jeff, the CFO, is looking over the numbers. He is trying to understand how, with sales down 9% over last year and with staff head count reduced, his call

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center overhead is actually up 4%. He eyes a report that shows that his most experienced call center reps, those that were kept after the layoff, are taking longer than ever to complete each sale.

The kind of fragmented system described above is surprisingly common, even among large and otherwise well-managed companies. Often they are aware of the problems they face, but unaware that a proven, effective and affordable solution exists.

AS/400-based companies in search of a way to eliminate these kinds of fragmented financial processes typically approach their analysis with several goals in mind.

Goals For New Credit Card Processing System

They want to*:*

- *…seamlessly integrate card processing to any corporate financial application in real time,*
- *…ensure that the system doesn't lock them into a perpetual business relationship with any single bank or processor*
- *…reduce the fees that are paid to the bank/ acquirer, especially those generated by downgrades which negate the low rates that they won through painful negotiation*
- *…specify a native (RPG-based) system, to ensure ultra-fast authorizations and highest reliability*
- *…speed and simplify order entry for improved customer service*
- *…minimize manual processes and resulting labor costs*
- *…simplify and improve e-commerce*
- *…ensure that such a system be scalable for huge enterprises and affordable for small ones*
- *…eliminate security risks and ensure full compliance with rigorous PCI Security standards*
- *…ensure that any such critical system is well-supported by those who wrote it.*

Curbstone Corporation

Who Is Curbstone

Curbstone is an Advanced Level IBM Business Partner that sells and supports off-the-shelf, shrink-wrapped software for the i/iSeries/AS400 platform. Their solution has resulted from years of working with card processing in that market place.

- 1981—Ira Chandler began programming communications software for UNIX System V
- 1988—Chandler found ROI Corporation
- 1992—Chandler wrote first commercial AS/400 full-duplex serial asynch software
- 1993—Chandler wrote first commercial AS/400 credit card software
- 1997—Chandler wrote first commercial AS/400 full-duplex sockets software
- 2000—ROI went public and acquired Christopher & Assoc.POSport PPSport, Net400, and GO Software
- 2002—Chandler founder Curbstone Corporation to focus on AS/400
- 2004—ROI then sold the whole software business to Verifone

The Curbstone solution is a middle ware product that can be tailored around your current AS400 payment processing software to integrate a seamless connection with banks/ clearing houses for card processing. It meets the current Visa/PCI security requirements and their expertise will help with the implementation of your card processing system. As a ongoing relationship, they will team with your IT department to keep your firm compliant with the ever changing card procession requirements. As part of the implementation services included with every software license, Curbstone brings their expertise by the tailoring their solution around your needs.

How ODTVision Works With Curbstone

Most likely, you will use the Curbstone card processing system via multiple methods such as a web interface, screens that are used by call center or live customer service representatives and a self-service IVR solution. Whether you use the standard Curbstone AS400 screens or even if you tailored those screens to specific specifications, the ODTVision VRU can be tailored to your Curbstone screens to provide that seamless self-service IVR application. VVV has worked with Curbstone for a number of years and has enjoyed the relationship of this VVV premier partner.
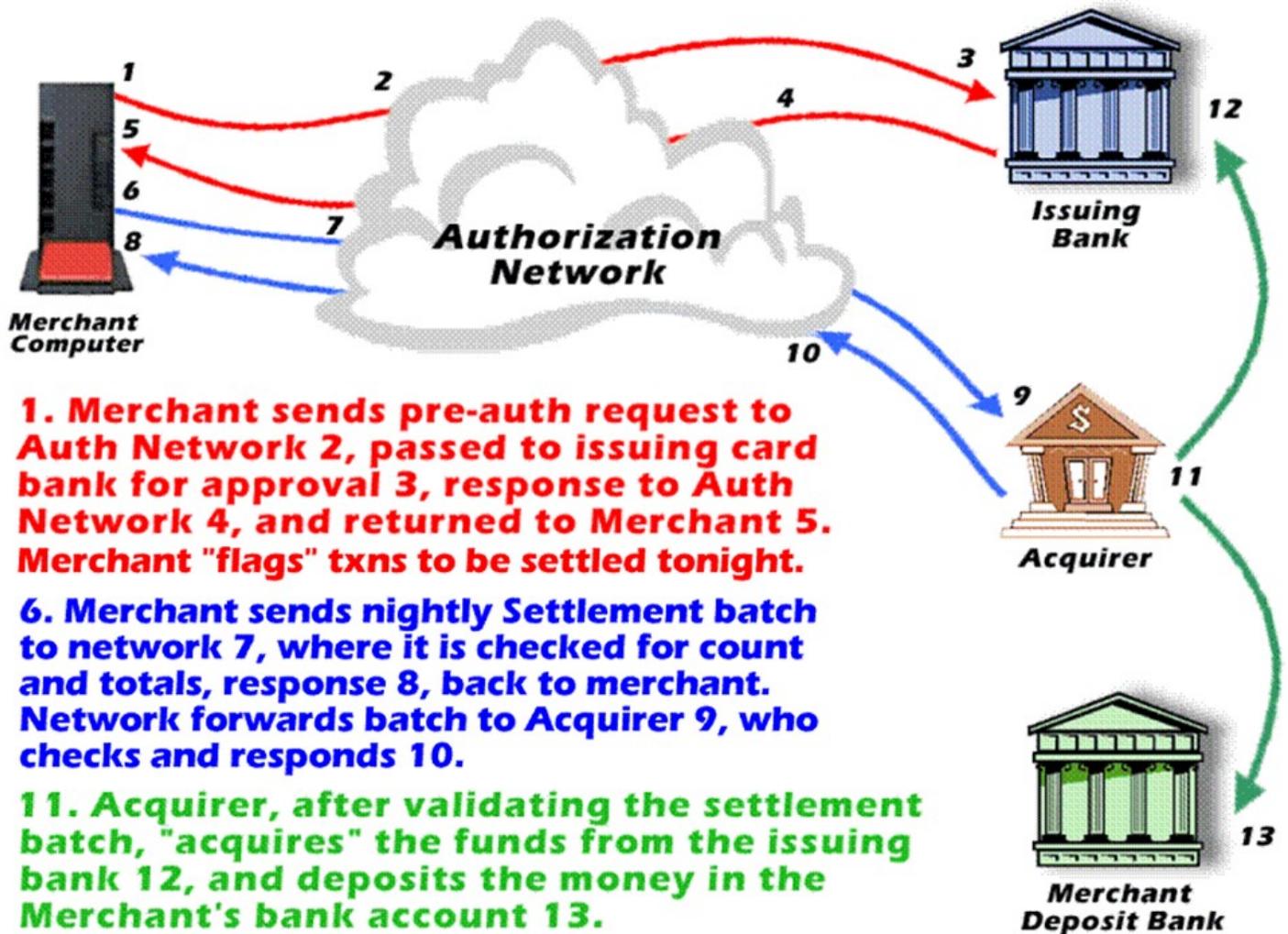
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*Here's how one such system for the AS/400—Power i family of computers operates at a macro level:*

Curbstone Card
Industry Standard Authorization and Settlement Process
Merchant "Terminal Capture" Style - Pre-auth & Settlement

Authorization Network

Issuing Bank

Acquirer

Merchant Deposit Bank

Merchant Computer

1. Merchant sends pre-auth request to Auth Network 2, passed to issuing card bank for approval 3, response to Auth Network 4, and returned to Merchant 5. Merchant "flags" txns to be settled tonight.

6. Merchant sends nightly Settlement batch to network 7, where it is checked for count and totals, response 8, back to merchant. Network forwards batch to Acquirer 9, who checks and responds 10.

11. Acquirer, after validating the settlement batch, "acquires" the funds from the issuing bank 12, and deposits the money in the Merchant's bank account 13.

Special Thanks

We would like to thank Tom Clearman from Curbstone for his input and making this article possible

Such a system, supporting transactions originating from IVR, web servers, call centers and/or points of sale, can usually be implemented in 4-8 weeks by a single reasonably qualified IT staff member with proper support by the vendor.
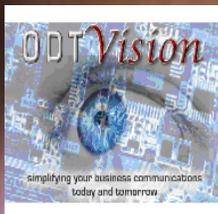
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THINKING OUTSIDE THE BOX
Get Your Own Demo Today

Contact us to get your own demonstration of the ODTVision Voice Response Unit. This demo application is a simplistic 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

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

COST SAVINGS

Here's an instructive Curbstone Client's Experience:

"Your software is humming right along; it's fully implemented now. Card processing is all integrated into the order-to-invoice process. **The overall rate we pay the acquirer after downgrades has now dropped 0.74%**. Our credit card volume is increasing, so that improvement in our rates is even more important! Savings in processing fees alone has been about $13,400 for the CY thru August. That means **we paid for the software in 8 1/2 months**, NOT counting two big operational benefits. We are **saving a lot of time** at the branches because they don't have to re-enter data that would already have been keyed into our old PCs. Also, the information we get through your **reporting utilities** is another great benefit; I just don't know how to put a price on these. We're very happy.

-Chemical Company, Users of IBM Power i

IVR and INTEGRATED CARD PROCESSING

Input from all kinds of devices can be used to prompt automated payments, and Interactive Voice Response (IVR) is no exception. In a very specific set of conditions, the two systems can provide uniquely valuable performance:

1) When the person placing the order is remote, and has access to a phone but not a browser, and
2) Call Center services are not available at all times that access may be necessary

It's not hard to imagine a company's outside sales staff submitting orders using an IVR system after making house calls, and then initiating a credit card payment on behalf of the client or the client may do this themselves. Equipping traveling staff with portable PCs may not be feasible, but telephone access through an IVR would be sufficient to support all payments under the business model. Similarly, payment can be made for facilities access or services delivery after call center hours by phone. It might even be possible to eliminate the need for call center services under the right circumstances.

Curbstone Corporation has been a business partner of VVV for a number of years. They are the sole provider of native, well-supported, modern payment processing middleware for the AS/400 – Power i Market. Vision Voice Vantage has selected Curbstone as our business partner for card processing because of their excellent implementation support, included in the price of the product, their secure and capable product, their scalable pricing, their try-before-you-buy terms, their large customer base and their market dominance. This combination makes them the unquestioned leader in native AS/400-Power i card processing.
All merchants who take credit cards are, without exception, required to meet appropriate PCI requirements. Many of these are common sense – lock the data center door, change your passwords, test your security. Others require more work; most notably, you must develop and maintain secure systems and applications. Curbstone Card, developed and marketed by Curbstone Corporation, totally covers many of the toughest, most demanding aspects of this key standard of PCI compliance. It is fully PCI validated for maximum security and fraud prevention. You can also review previous newsletters that covered this topic:
http://www.odtvision.com/includes/newsletters/0603-newsltr.pdf
http://www.odtvision.com/includes/newsletters/0604-newsltr.pdf

If you are looking at the possible integration of a card processing system, we invite you to look at Curbstone. ◘