

Payment Management Extending the options



Capita's payment management portfolio offers a range of services that extend citizen choice, deliver efficiency gains and include the latest fraud protection measures when taking card payments. Each product can be deployed as a stand-alone solution, so if you've already invested in some of these services from another supplier you can still implement any of our complementary solutions.

Internet Payments

For payments made via the Internet this is a highly configurable self-service facility which delivers fund selection, account capture, card detail collection and authorisation via web pages that carry your own corporate branding.

Payment Portal

Allows you to take card payments as above, but provides purely the card payment pages, which can be easily and seamlessly integrated with bespoke front-end forms or specialist systems from other suppliers in a range of areas such as Leisure bookings, Planning and CRM.

Paye.net

Pre-accredited to APACS standards, Paye.net takes 'customer present' card payments using a Chip & PIN device, as well as cash and cheque payments. This removes any requirement for bank owned terminals and the delays that occur when accessing them. No specialist on-site hardware or software is required (other than the Chip & PIN device) and the associated management and monitoring overheads are removed.

Telephone payments

There are two options; Touch Tone enables customers to enter their details using their telephone keypad. Speech Recognition allows customers to use their voice to navigate through the options.

For MOTO (Mail Order Telephone Order) payments where customers provide details over the telephone to a member of your own staff, Paye.net provides a browser-based solution supporting full card authorisation.

Capita's managed service is used by over 150 organisations to process around 450,000 card payments, valued at over £55 million each month.

Managed Service

Capita's products use the highly secure and established Managed Service for validation, authorisation and forwarding of card details to the bank for settlement. This solution incorporates the latest measures to help combat card fraud, including CSC (Card Security Code) validation and card password validation (Verified by Visa and MasterCard SecureCode – collectively termed 3D Secure) for internet payments.

Card security

The major card schemes (Visa and MasterCard) are strong advocates of secure managed services over site-based hardware and software. With the current need for compliance with PCI DSS (Payment Card Industry Data Security Standard), customers using the Managed Service will find that much of the responsibility for compliance passes to Capita whose managed service achieved PCI DSS Level 1 certification in 2007.

We're not just about payments

Speech Recognition includes an automated self service solution for your citizens to enable call routing and provide responses to frequently asked questions. SMS*Plus* enables you to interact with the citizen using SMS text message, with the option to issue reminder type alerts and take payments either 'ad-hoc' or in response to an alert.

For further information, please contact our Sales Helpdesk on 0870 162 7824.

