Zoom Contact Center
Click to Pay

Contents

1 Introduction 2

1.1 Zoom 2

2 Zoom Contact Center – PCI Pal Digital 3

2.1 Application Details 3

3 Digital Payment Journey 7

3.1 Launching the Zoom App – Authentication 8

3.2 Splash Page 9

3.3 Order Data Capture 10

i. Order Details 10

3.4 Card Collection 12

ii. Digital Details 12

a. SMS 13

b. Email 13

c. Other Options 13

iii. Customer Opens Link 15

iv. Card Collection - PAN 16

v. Card Collection - Expiry 18

vi. Card Collection - CVV 19

3.5 Payment Process 19

3.6 Closing session 21

3.7 Troubleshooting & Support 26

vii. Securing the Digital Session: 26

viii. Obtaining Session Information 26

ix. App Alerts: 26

x. Journey Alerts 27

1 Introduction

1.1 Zoom

Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform for video and audio conferencing, collaboration, chat, and webinars across mobile devices, desktops, telephones, and room systems. Founded in 2011, Zoom helps businesses and organizations bring their teams together in a frictionless environment to get more done. Zoom is headquartered in San Jose, California.

This solution is in partnership with PCI Pal, enabling companies to take payments from their customers over the phone.

This document will take the company Agent through the payment journey focusing on customers using Digital Pay by Link, enabling them to enter their details on a variety of devices such as a Phone, Tablet or PC/Laptop.
The Engagements between Agent and Customer can be either Voice or Messaging.

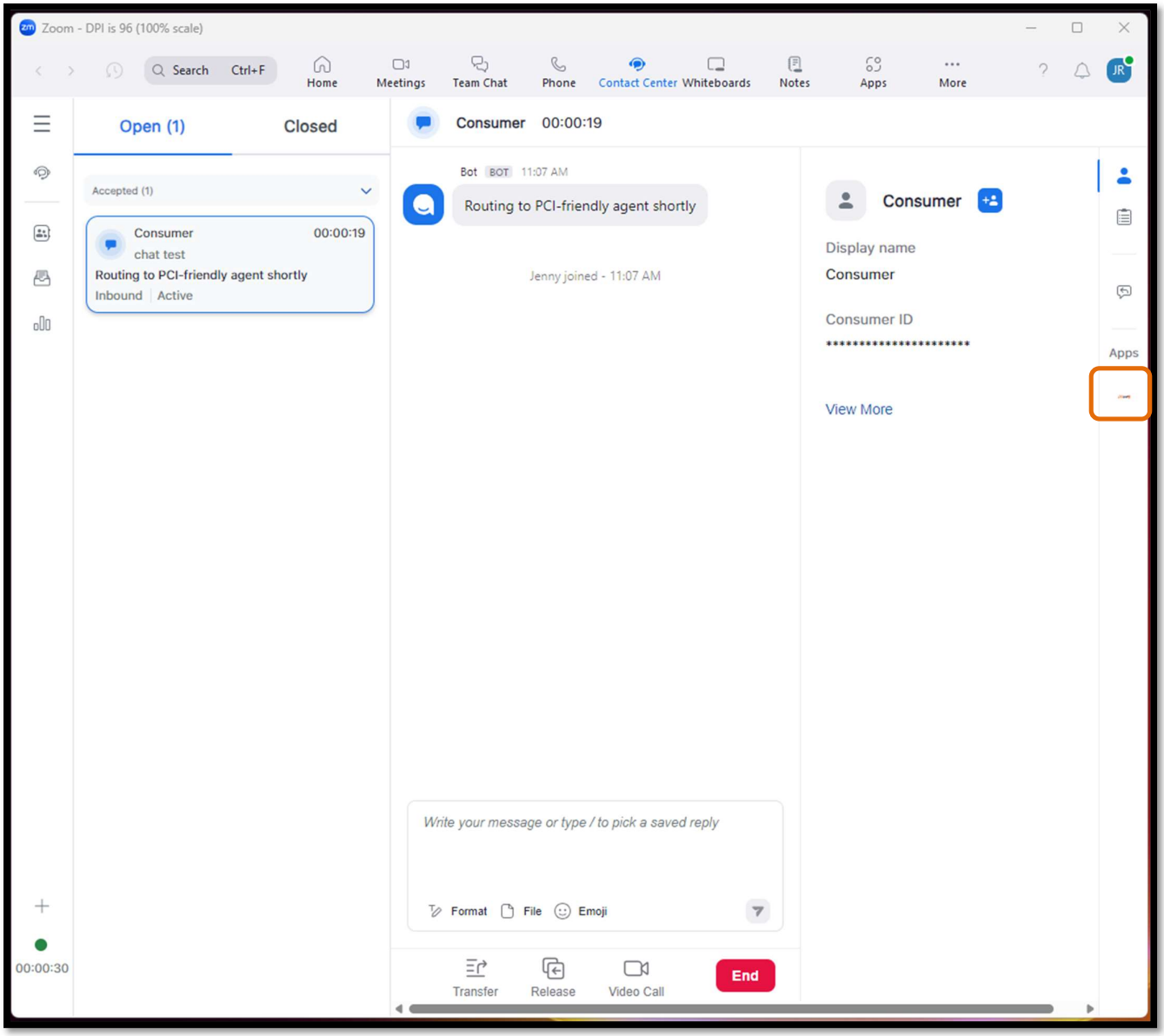
2 Zoom Contact Center – PCI Pal Digital

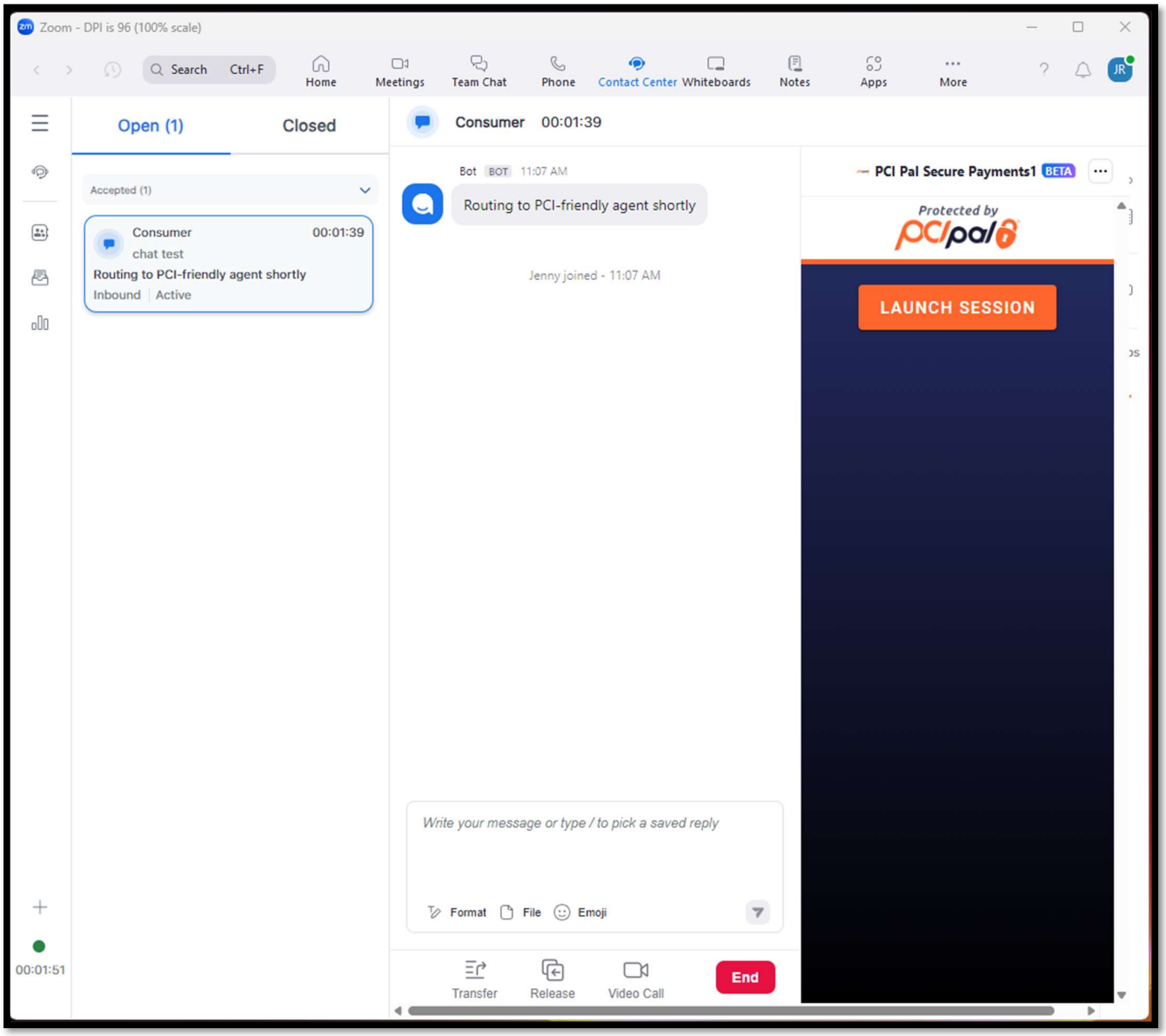
In order to be able to take payments via the Digital Payment Journey, you will need to be on an engagement with your customer. This can either be via Messaging, or Voice.

2.1 Application Details

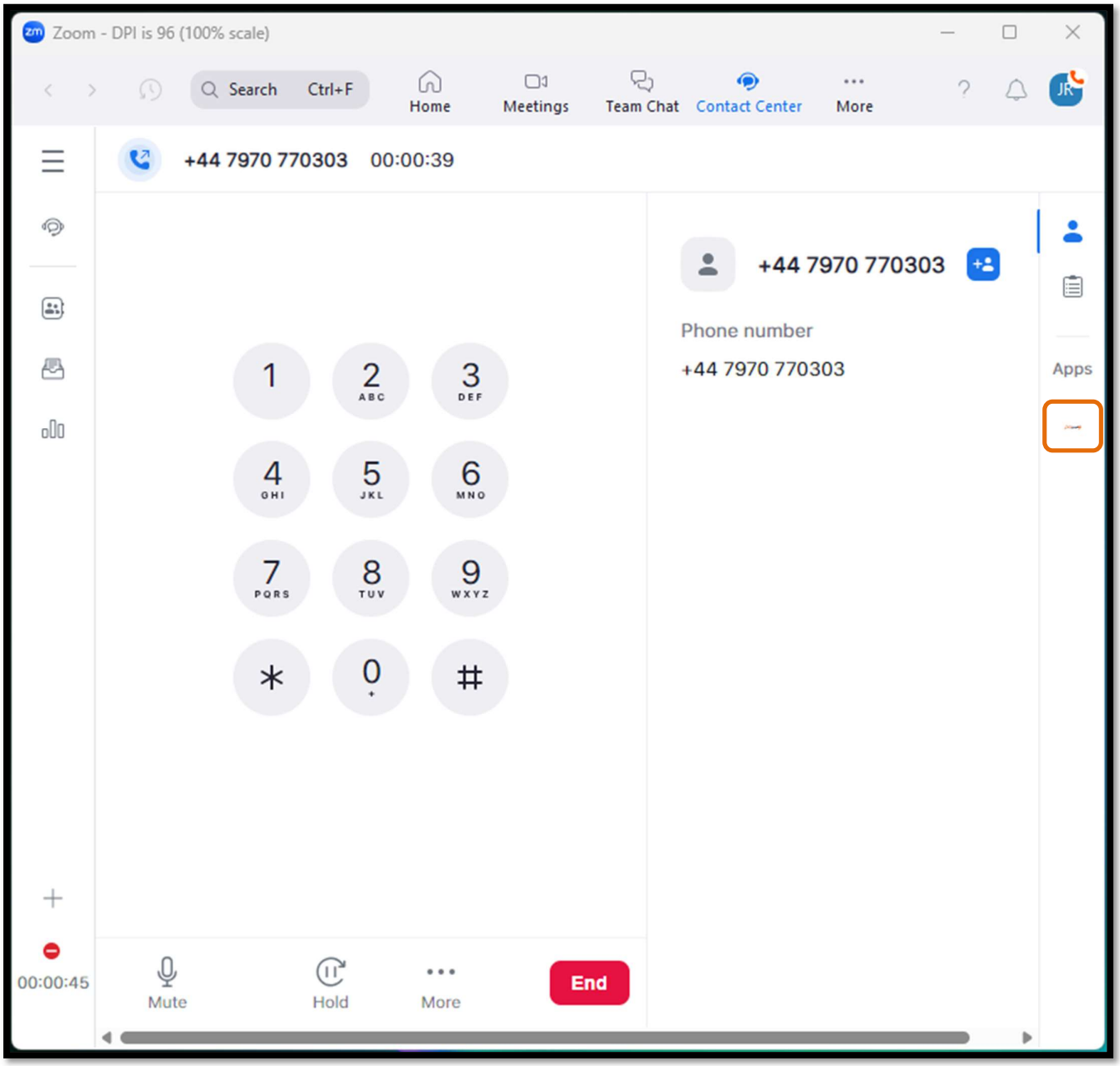
Once the App has been installed for each company Agent, the PCI Pal App is shown on the right hand during a chat or voice engagement with the end-customer.

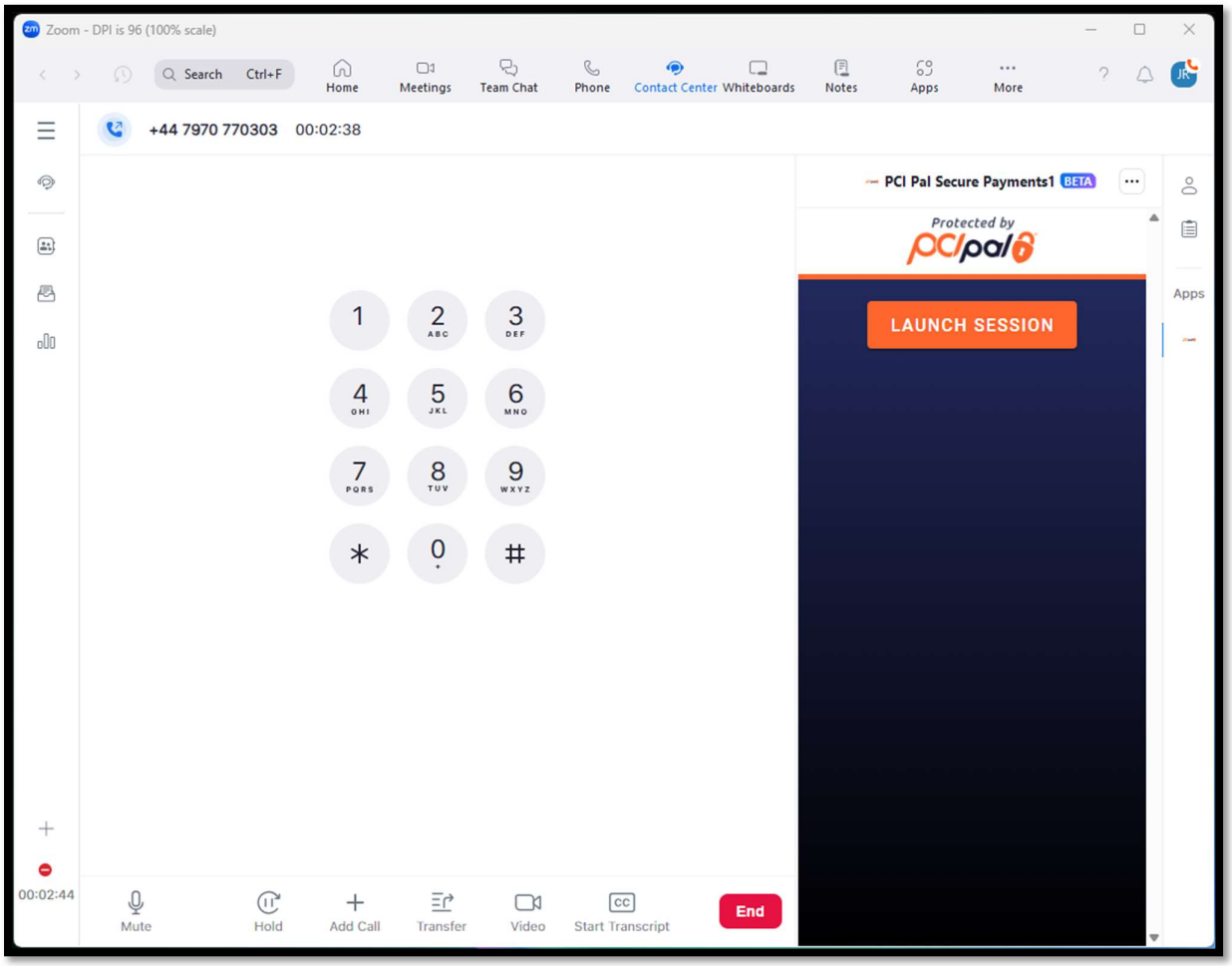
Chat Engagement Example





Voice Enagement Example


Zoom - DPI is 96 (100% scale)
Search Ctrl+F
Home
Meetings
Team Chat
Contact Center
More
JR
+44 7970 770303 00:00:39
1
2 ABC
3 DEF
4 GHI
5 JKL
6 MNO
7 PQRS
8 TUV
9 WXYZ
*
0 +
#
+44 7970 770303
Phone number
+44 7970 770303
Apps
00:00:45
Mute
Hold
More
End

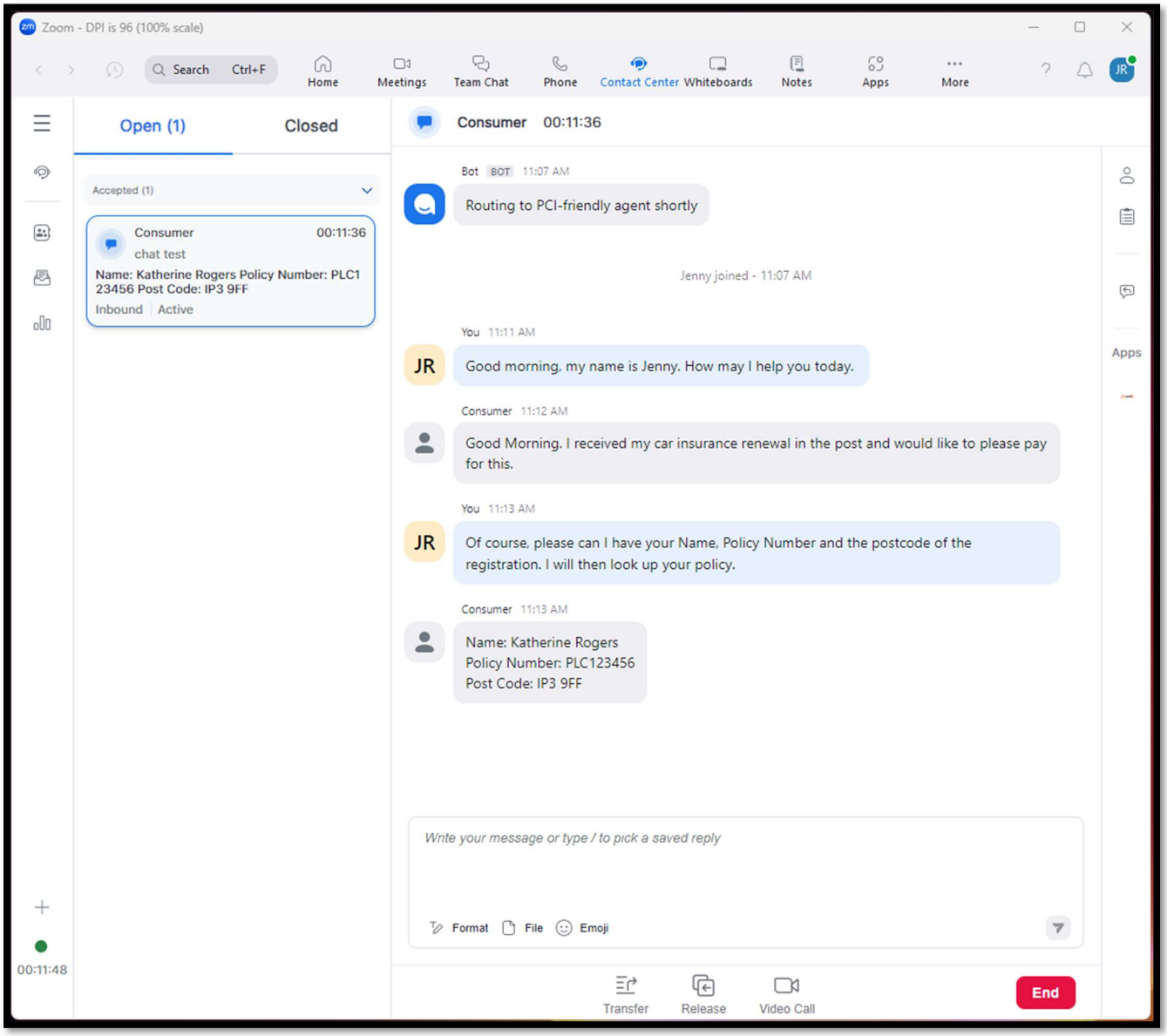

Zoom - DPI is 96 (100% scale)
Search Ctrl+F
Home
Meetings
Team Chat
Phone
Contact Center
Whiteboards
Notes
Apps
More
+44 7970 770303 00:02:38
PCI Pal Secure Payments1 BETA
Protected by
LAUNCH SESSION
Apps
1
2 ABC
3 DEF
4 GHI
5 JKL
6 MNO
7 PQRS
8 TUV
9 WXYZ
*
0 +
#
00:02:44
Mute
Hold
Add Call
Transfer
Video
Start Transcript
End

3 Digital Payment Journey

The Company Agent will be talking to their consumer either via Chat, or an inbound / outbound phone call

Should the Customer be on a call, the Agent will call out or answer as normal, and go through any standard company processes. During the communications, the Agent will determine that a payment is required.

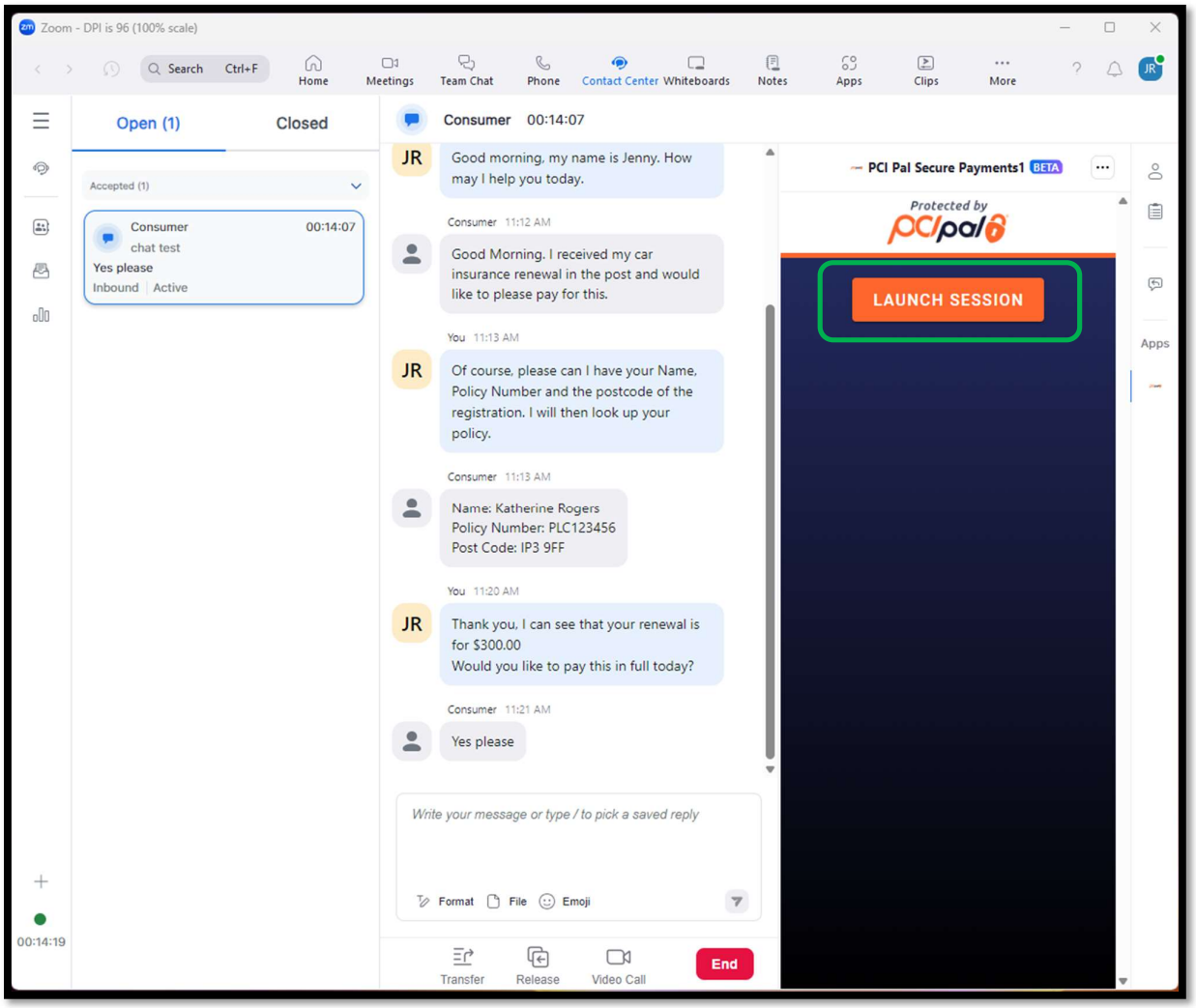
Should the customer be on a Chat with the Agent, they will engage and discuss anything over the chat function via their normal company processes. During the conversation, the Agent will determine that a payment is required.



3.1 Launching the Zoom App – Authentication

When the Agent has determined that a payment from the Customer is required, they will launch the PCI Pal App from within their Zoom Contact Center Client on their Computer.

1. The Agent will need to click on the 'Launch' button to trigger the payment collection.



3.2 Splash Page

The Agent will be provided with up to 3 payment journey choices from a Splash Page.

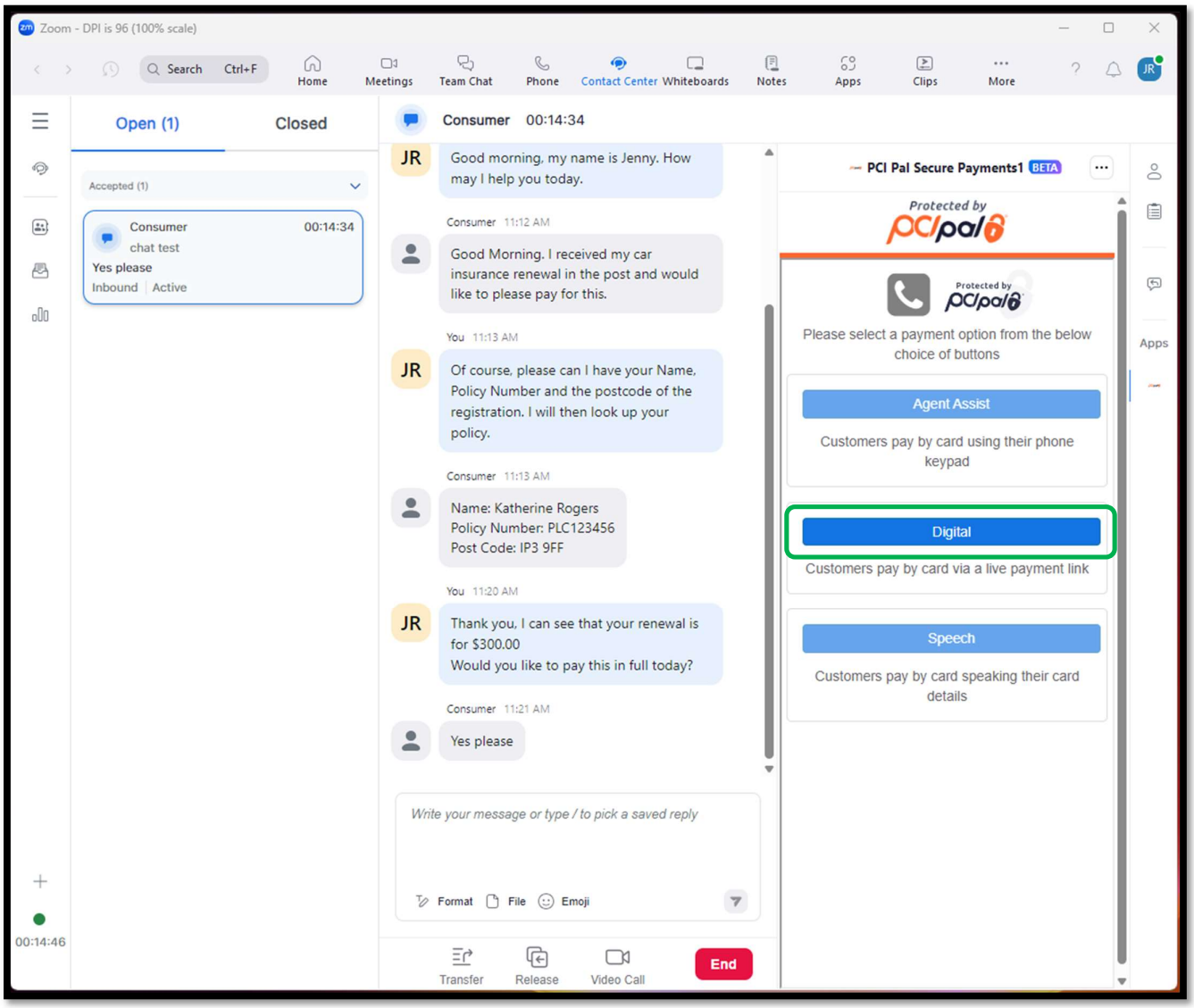
- Key to Pay – Customer pay by card using their phone keypad
- Click to Pay – Customers will pay by card via a live payment link
- Speak to Pay – Customers pay by card speaking their card details

The choices shown will be determined by the order placed via Zoom for the PCI Pal Payments solution.

If you are NOT on a voice engagement, the Key to Pay and Speak to Pay options will be disabled.

For the purposes of this document, the Agent will choose Click to Pay

2. The Agent will select 'Click to Pay'.

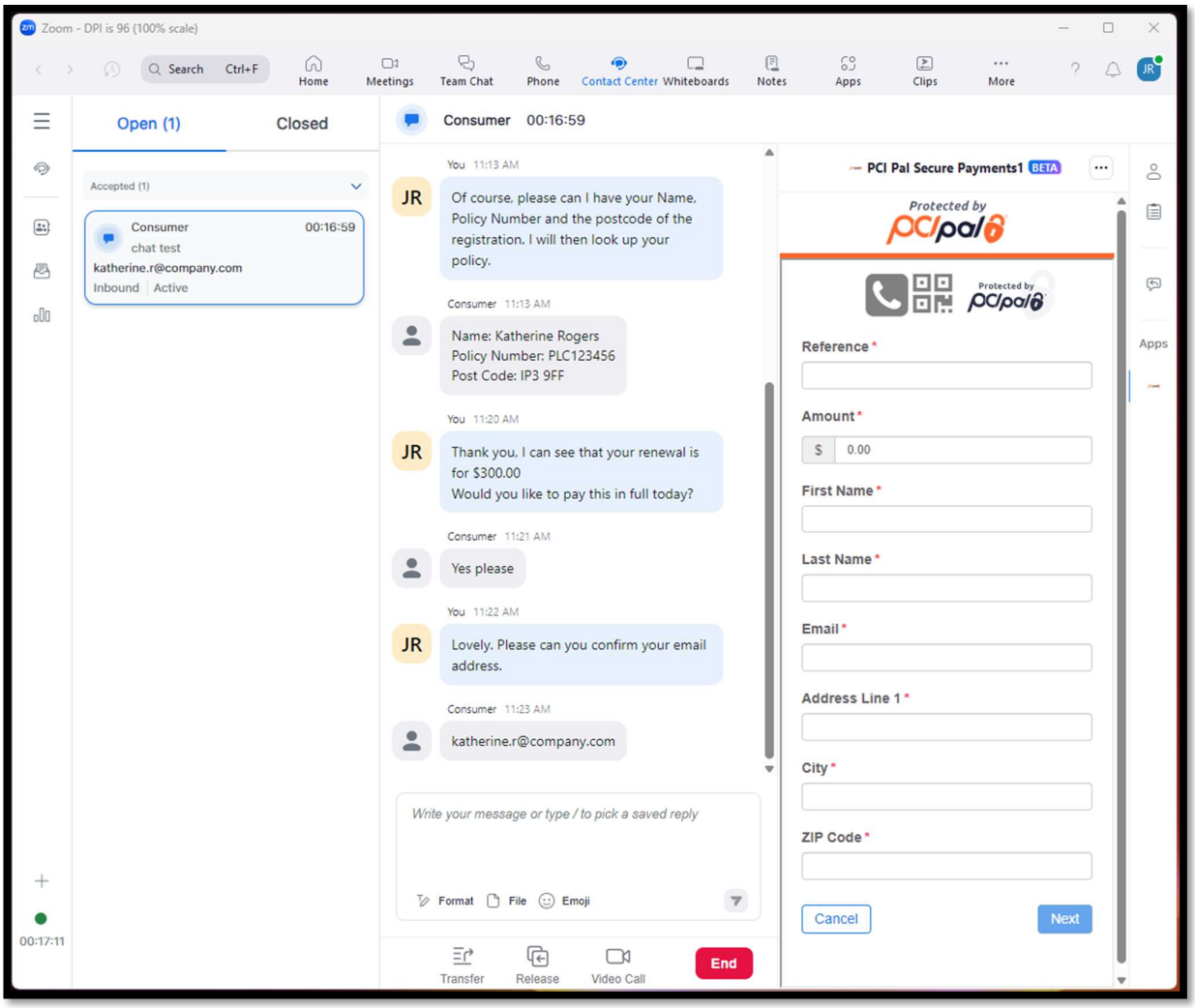


3.3 Order Data Capture

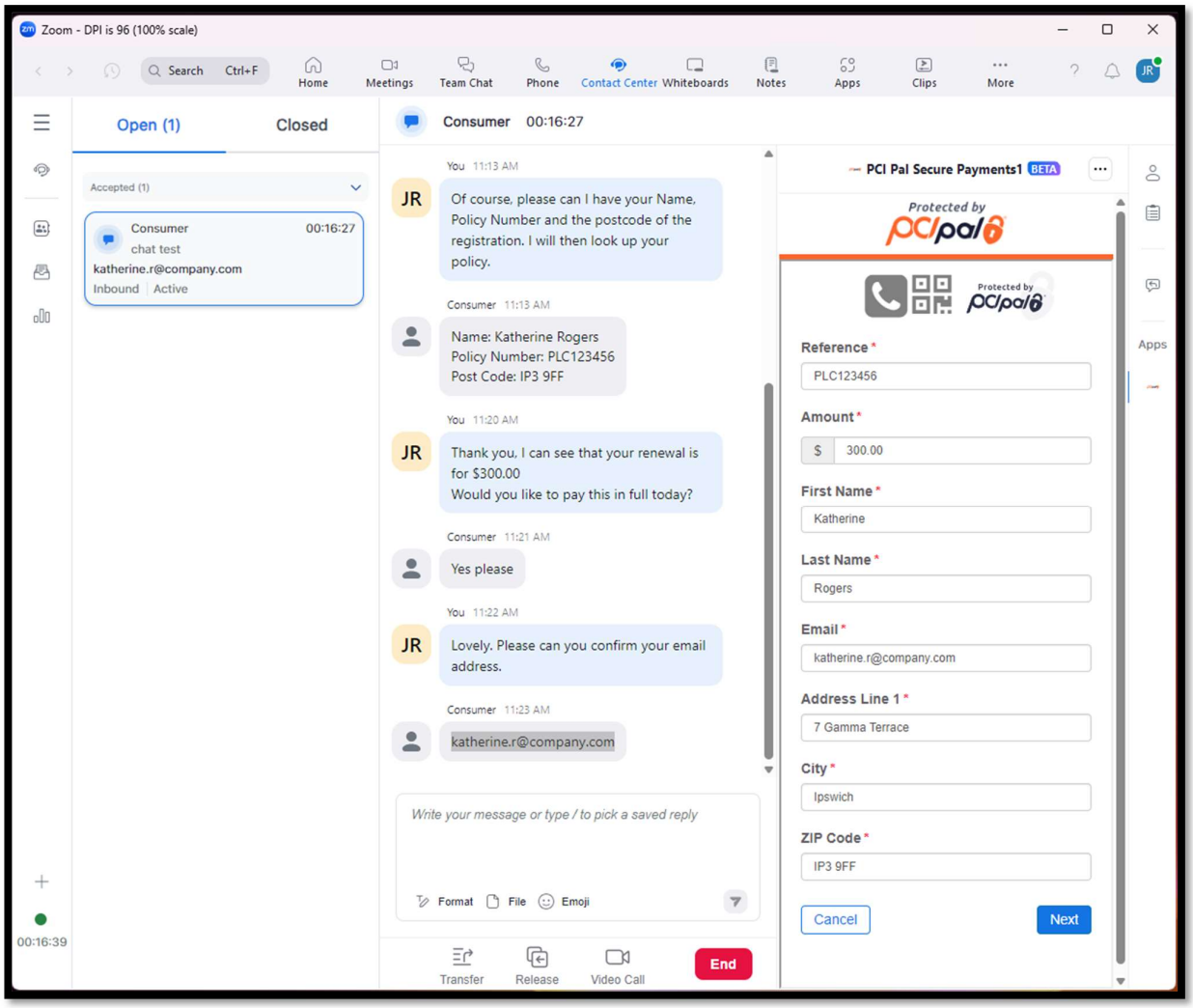
i. Order Details

After selecting Digital, the Agent will progress to the Order Details page.

Below is an *example* of the Order Details page the Agent will need to manually populate for each payment.
The fields for completion will differ for each company. This will be confirmed during the PCI Pal Onboarding project.



Data entered;



3.4 Card Collection

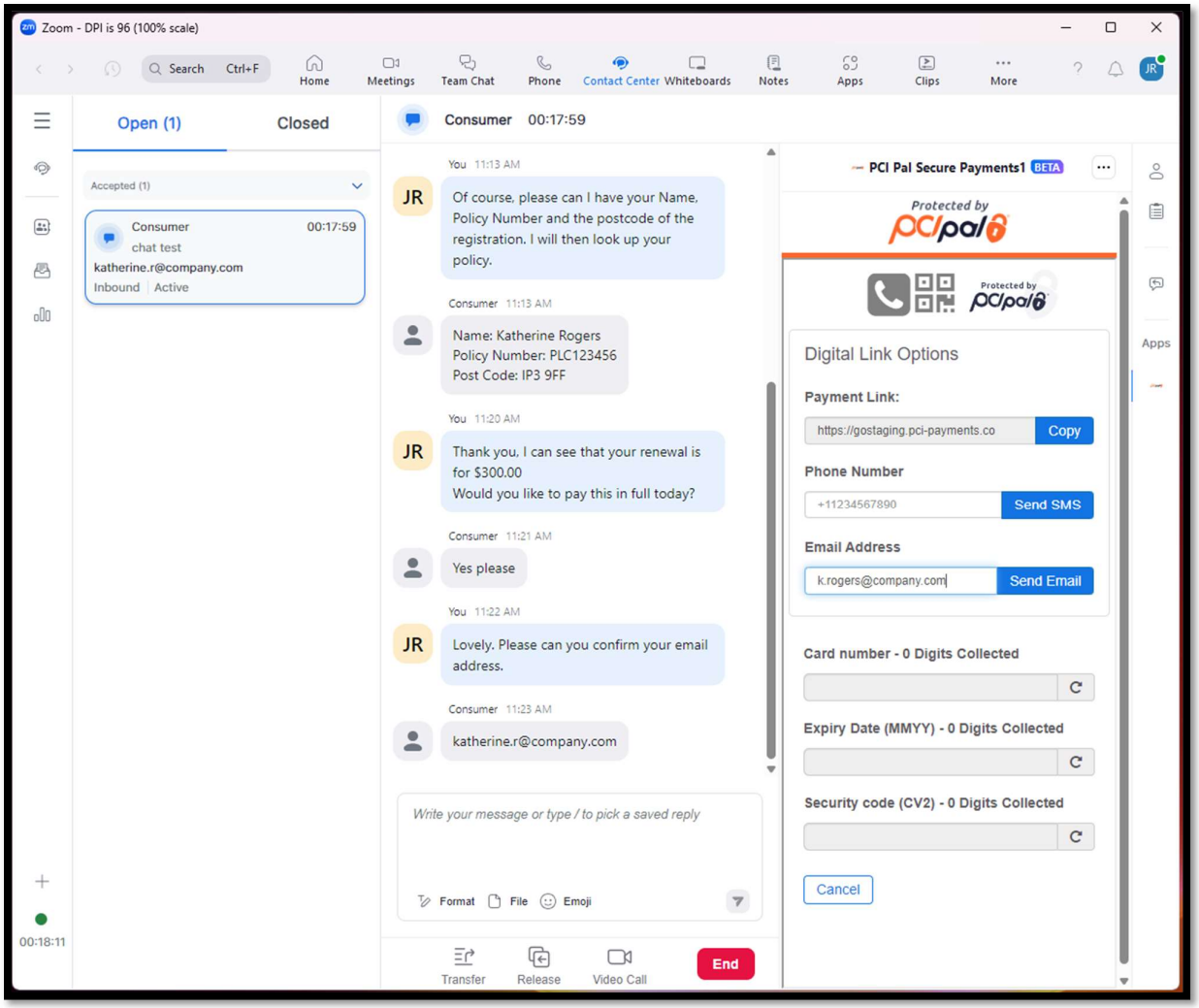
ii. Digital Details

The Agent will then click 'Next', and will progress to the Digital Details page. Here is where the Agent can see the Payment link which is to be send to the Customer.

This can be done in a number of ways;

- Zoom Contact Center Chat
- SMS (Optional via PCI Pal)
- Email (Optional via PCI Pal)
- WhatsApp (Outside via PCI Pal)

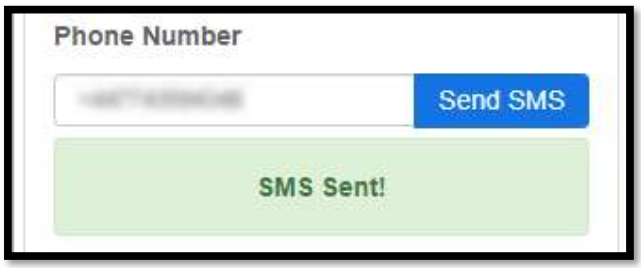
The options shown in the App is dependent on the order placed with Zoom for the PCI Pal Payments Solution.

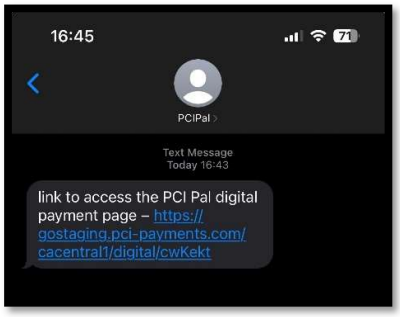


a. SMS

To be able to send via SMS, you can enter in the Customer's cell phone number (with the country code), for example: +11234567890 or +441234567891
Once entered, the Agent can click on the 'Send SMS' button

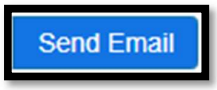
This will then send an SMS Text message to the Customer with the Payment Link, and show an alert letting the Agent know this was sent successfully.



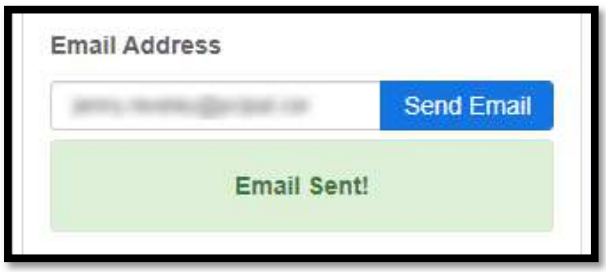


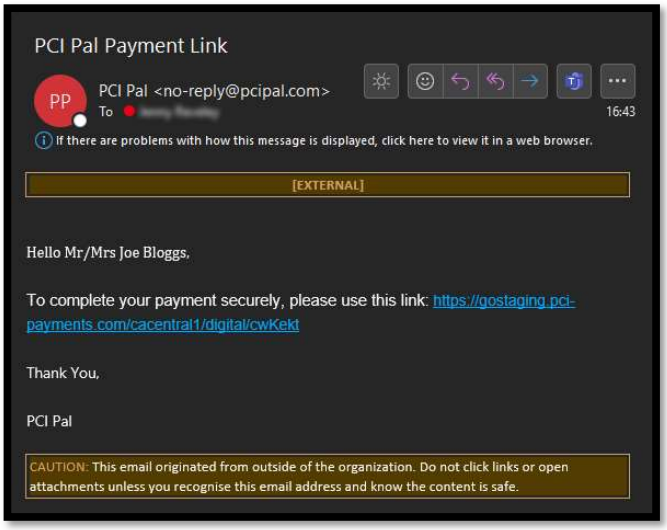
b. Email

The Agent can enter in the Customer email address that they want the payment link to go to and click on 'Send Email'.



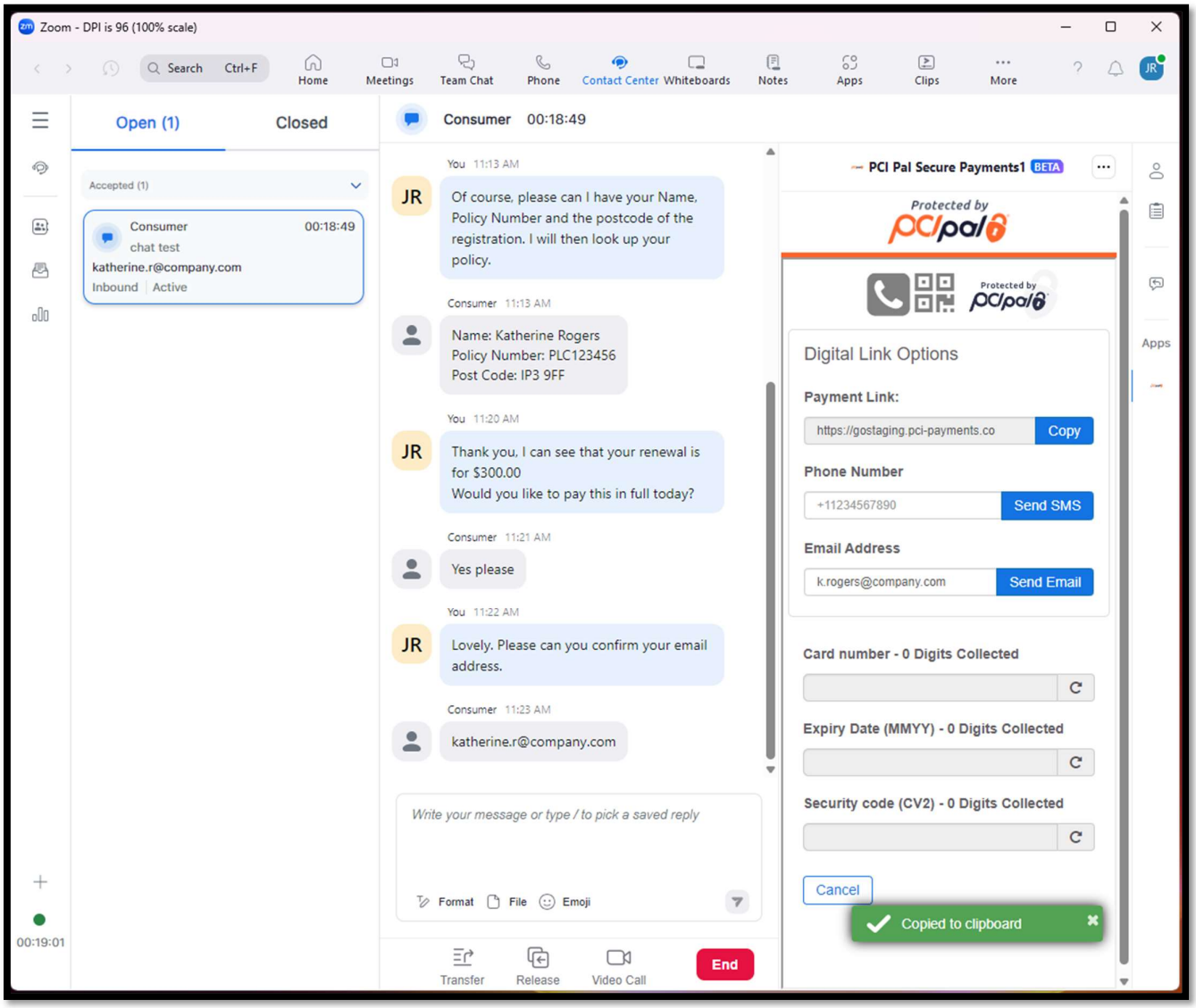
This will then send an Email to the Customer with the Payment Link, and show an alert letting the Agent know this was sent successfully.



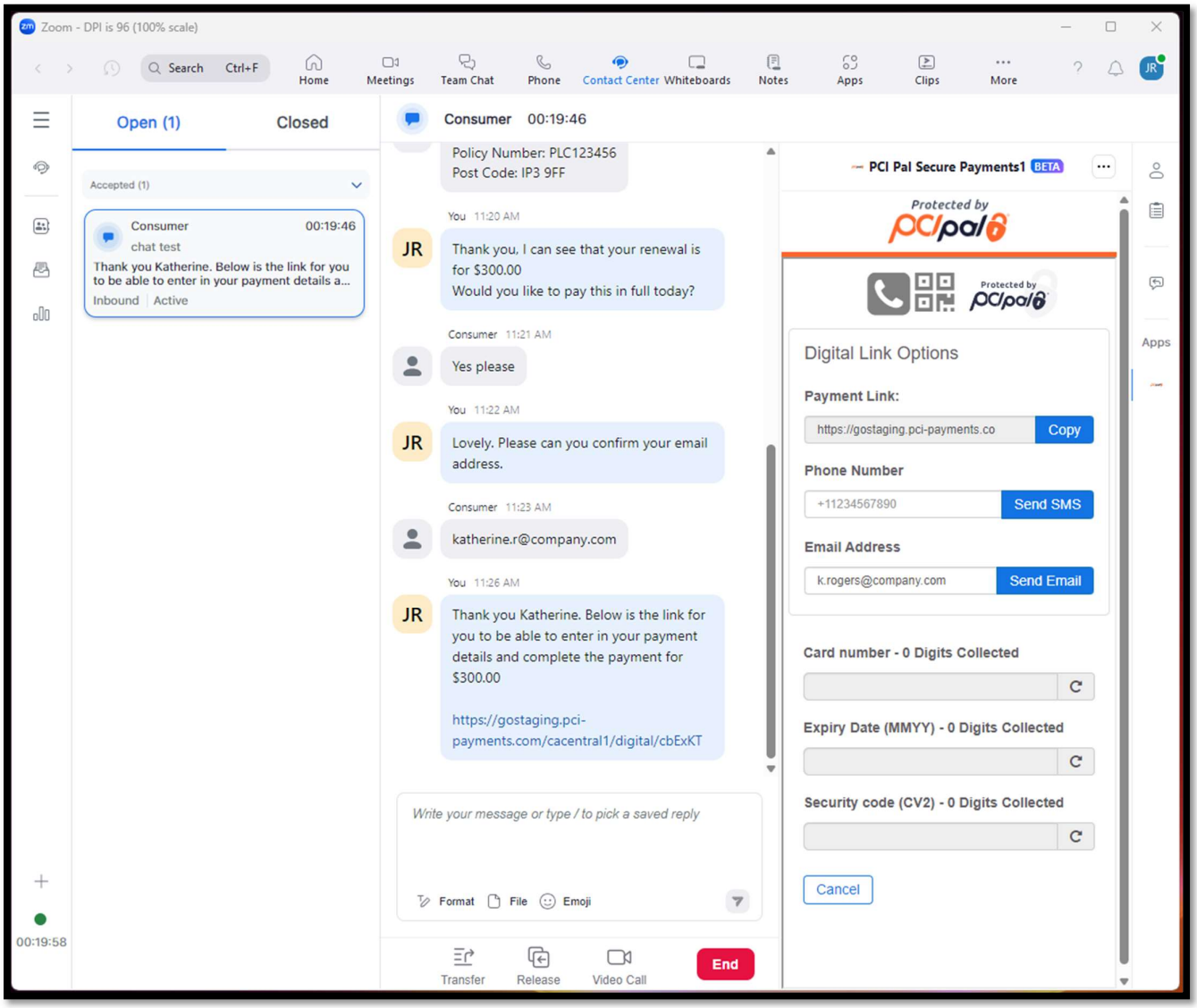


c. Other Options

Other options such as Chat or WhatsApp are completed outside of PCI Pal.
The Agent will click on the 'Copy' button.



Then paste the link into their chosen option for communication with the Customer.



iii. Customer Opens Link

The Customer will then click on the link to enter in their card details.

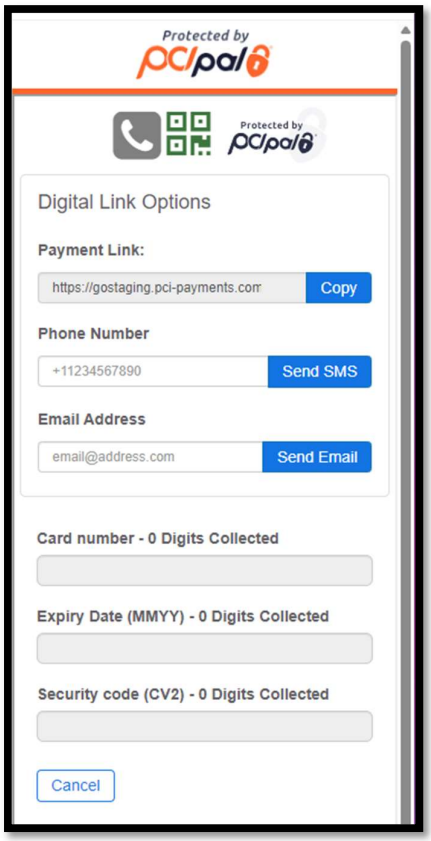
PCI Pal and Zoom will be securing the session in the background. Providing the session is secured successfully some of the icons at the top of the app will change. The QR icon will go green.

Unconnected:

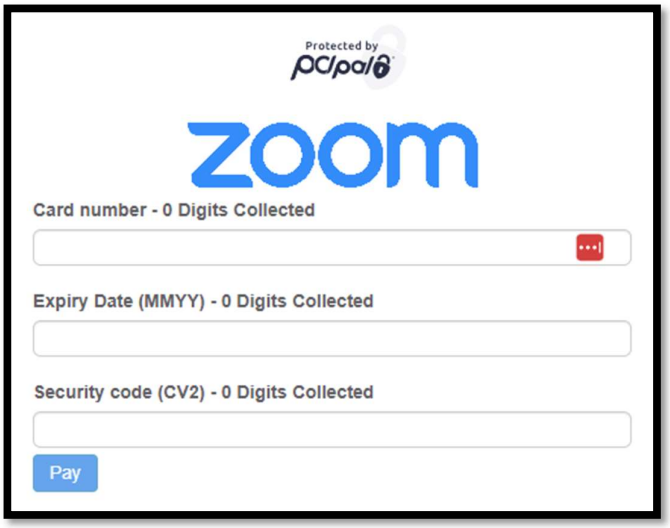
Connected:

The Customer will be taken to the URL and provided the option to fill in their card details.

Agent View



Customer View:



iv. Card Collection - PAN

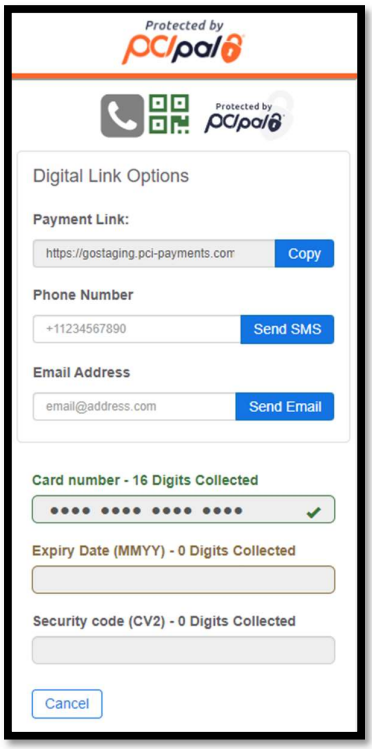
As the Customer is entering in their details, the Agent view will update in real time. The Agent will also see dots in place of the card numbers on the screen.

Once complete with the 16 digits the user interface will show a Green “valid” tick and can show you the non-compliant data (Specific to each Customer’s settings).

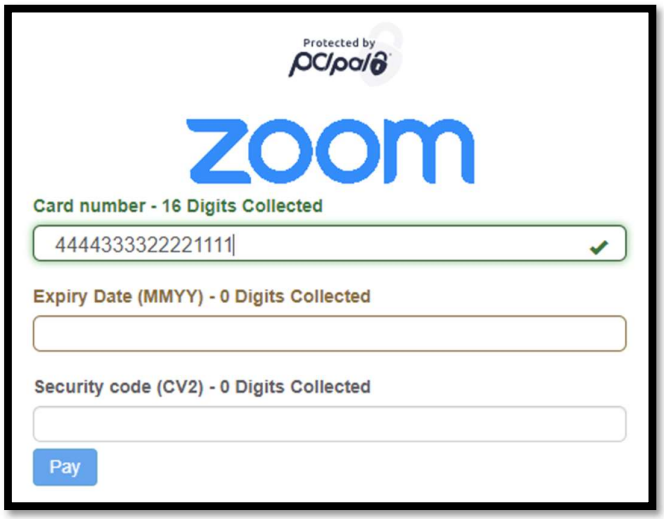
If the Card details are invalid, the user interface will show you a Red ‘invalid’ cross.

To be classed as a Valid card, it will pass the BIN Check and the Luhn Check.

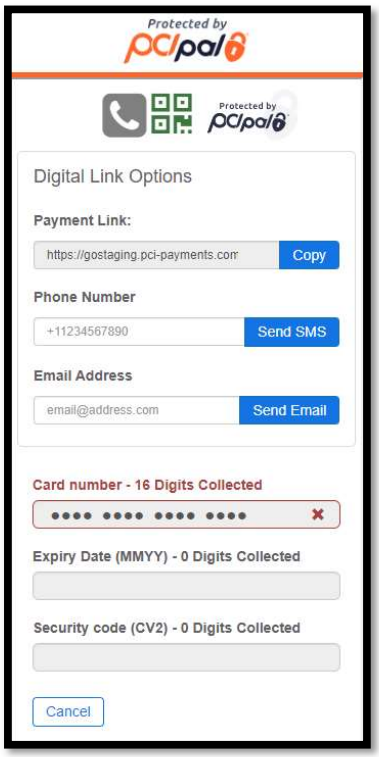
Agent View:



Customer View:



Agent View:



Customer View:

If the field is not showing as invalid after 16 digits has been entered, and is showing the red cross, the Customer can delete and restart their entry

This can be done at any time. Meaning if the Customer realises they are entering an incorrect card, they can delete and continue.

v. Card Collection - Expiry

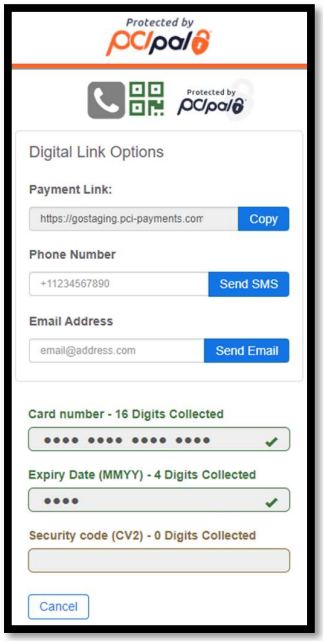
Once the details are correct, the solution will automatically enable the Expiry field. Should this not happen, the Customer can click the 'Expiry' bar to enable.

As before, while the Customer is entering in their details, the Agent view will update in real time. The Agent will also see dots in place of the card numbers on the screen.

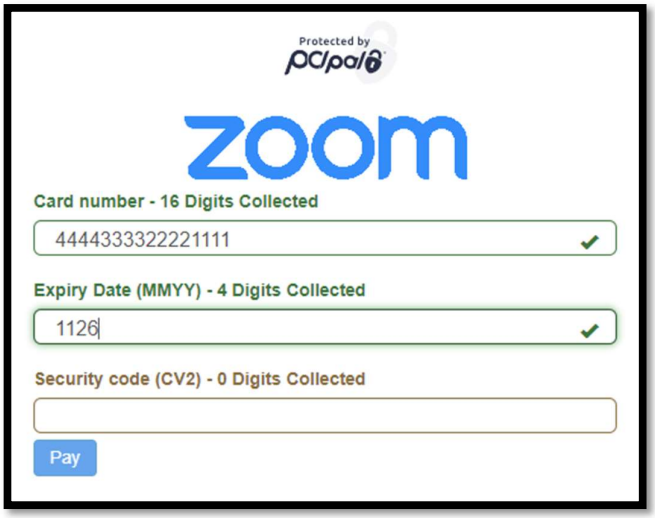
The system will either show a Green "valid" tick or a Red 'invalid' cross. The Customer again can delete the data in the field to enter again

As long as this is a date in the future this will be valid. If in the past, it will be invalid. The Payment Gateway trigger the checks to ensure the date is correct for that specific card.

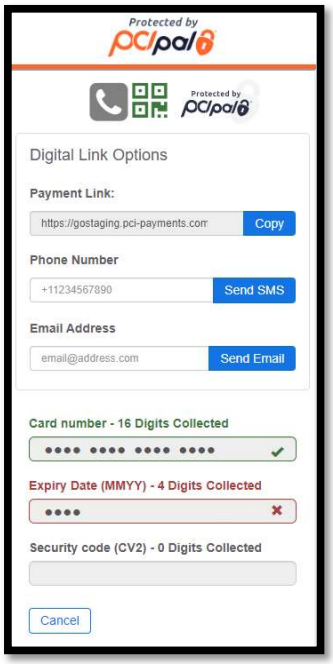
Agent View:



Customer View:



Agent View:



Customer View:

vi. Card Collection - CVV

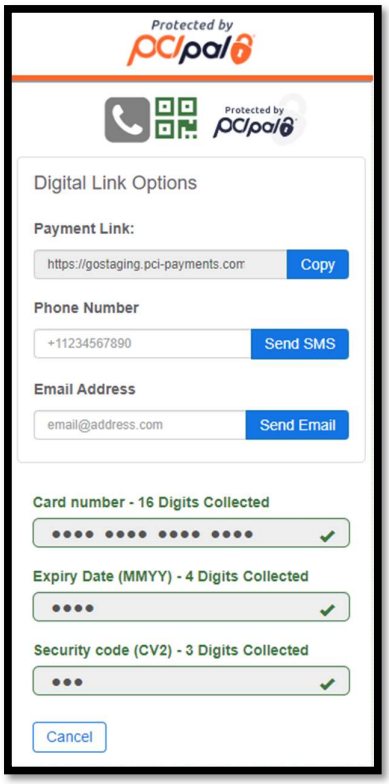
Once the details are correct, the solution will automatically enable the 'Card Security Code' field (CVV). Should this not happen, the Customer can click the 'Card Security Code' bar to enable.

The Customer will enter the 3-digit security code (4-digit for Amex) from the card.

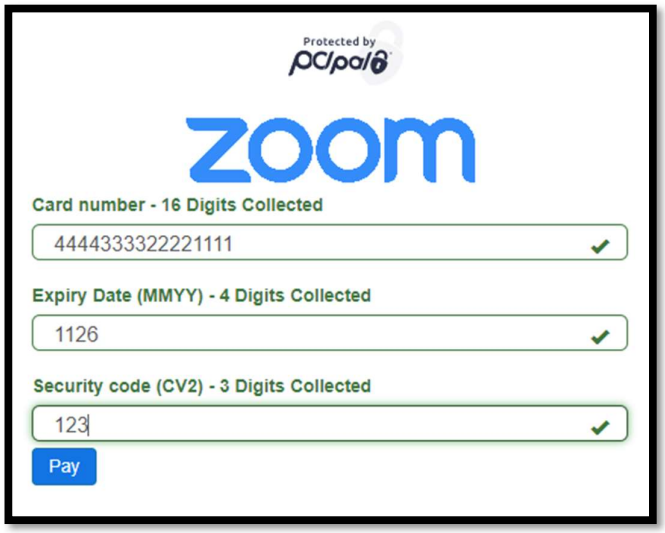
As before, the Agent will see the dots.

This will always succeed, as the verification is done by the Payment Provider at the next stage.

Agent View:



Customer View:



3.5 Payment Process

Once all the card collection fields are complete, the Customer will need to click on the 'Pay' button.

PCI Pal encrypts the data and securely sends this to the Company's Payment Gateway. The Payment Gateway also encrypt this and send the details to the Acquiring Bank linked to the account (for example Stripe).

The Acquiring Bank forwards the data to the Issuing Bank (the End Customer's bank, for example Chase) for Verification and Authorisation.

During this process the various Banks are running through all of their checks. This may include some of the following:

- Address Verification
- Fraud Checking
- Confirm PAN, Expiry and CVV are correct for that card
- Confirm that the Name is correct for the card
- Does the End Customer have enough funds for the transaction

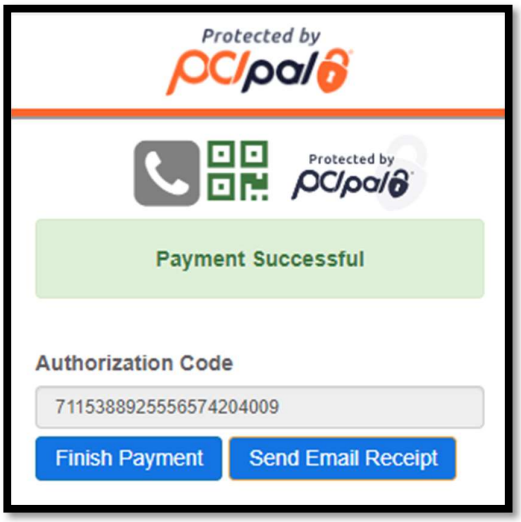
Once all of these processes are complete, the results of the transaction are sent back up the chain to PCI Pal.

PCI Pal will display the results to both the Customer and Agent in the UI. This will include whether or not the transaction was successful or failed/declined.

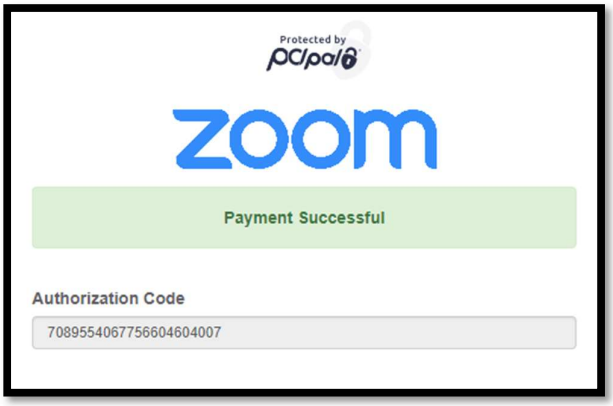
If the agent entered in the email address for the customer to send the link, they will be given the option to also send a receipt email.

The option to send emails in the App is dependent on the order placed with Zoom for the PCI Pal Payments Solution.

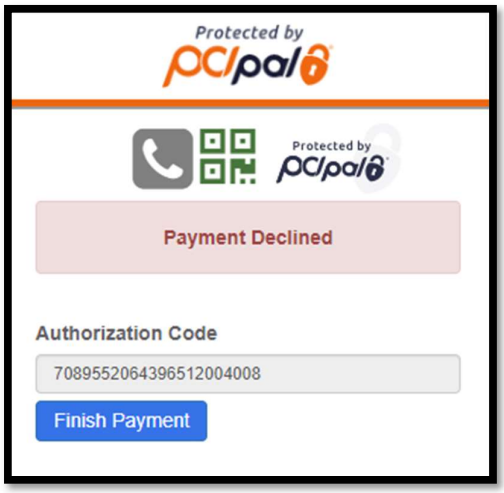
Agent View:



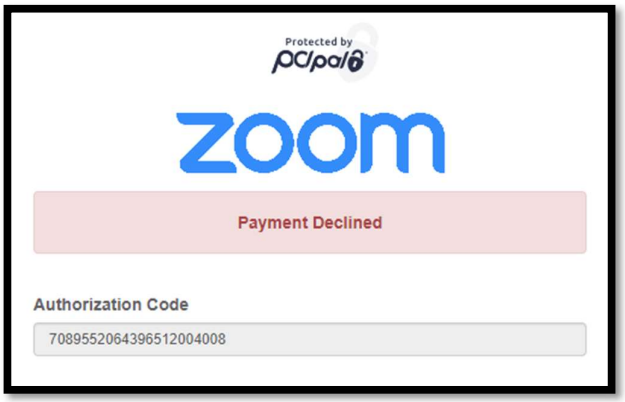
Customer View:



Agent View:



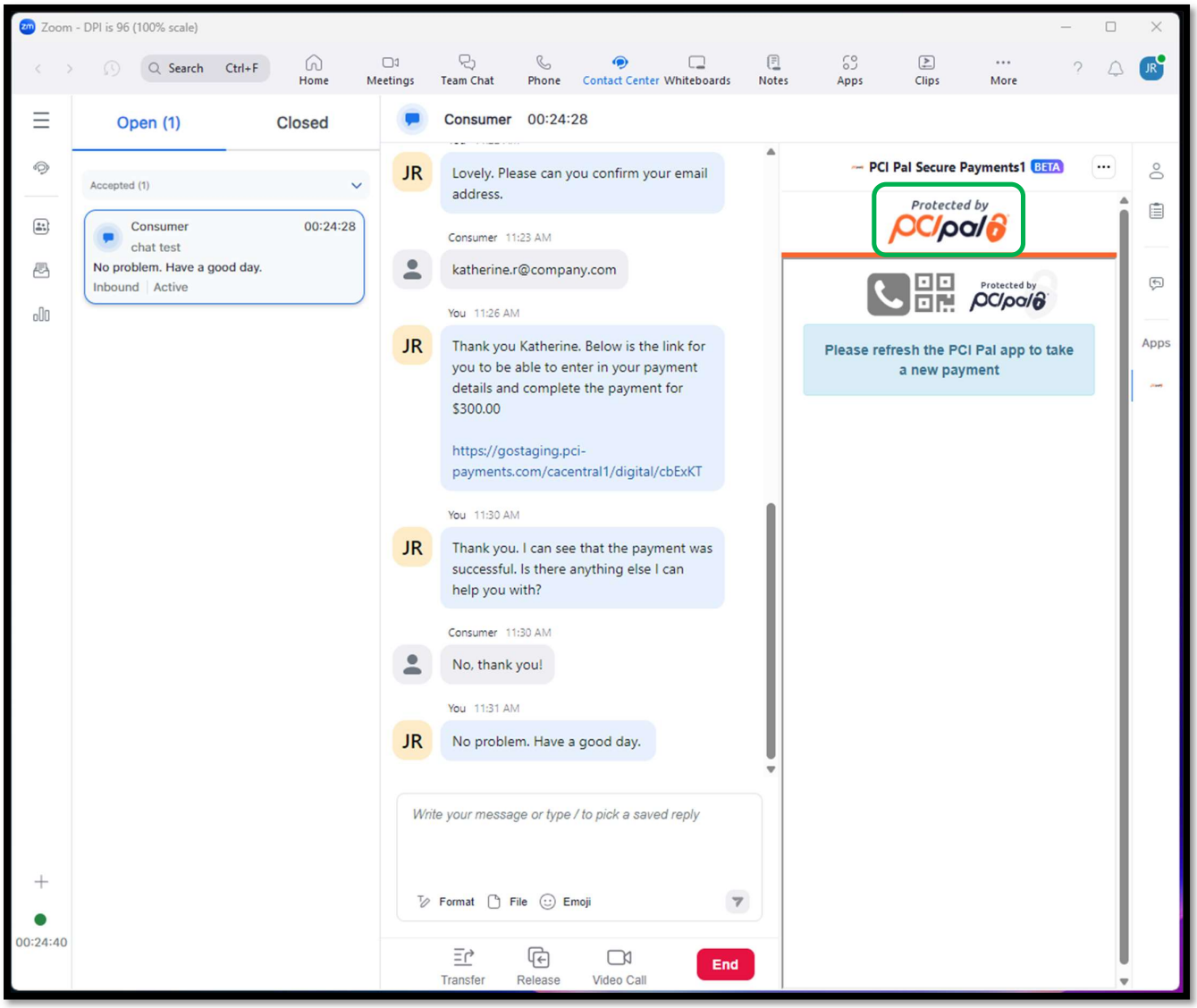
Customer View:

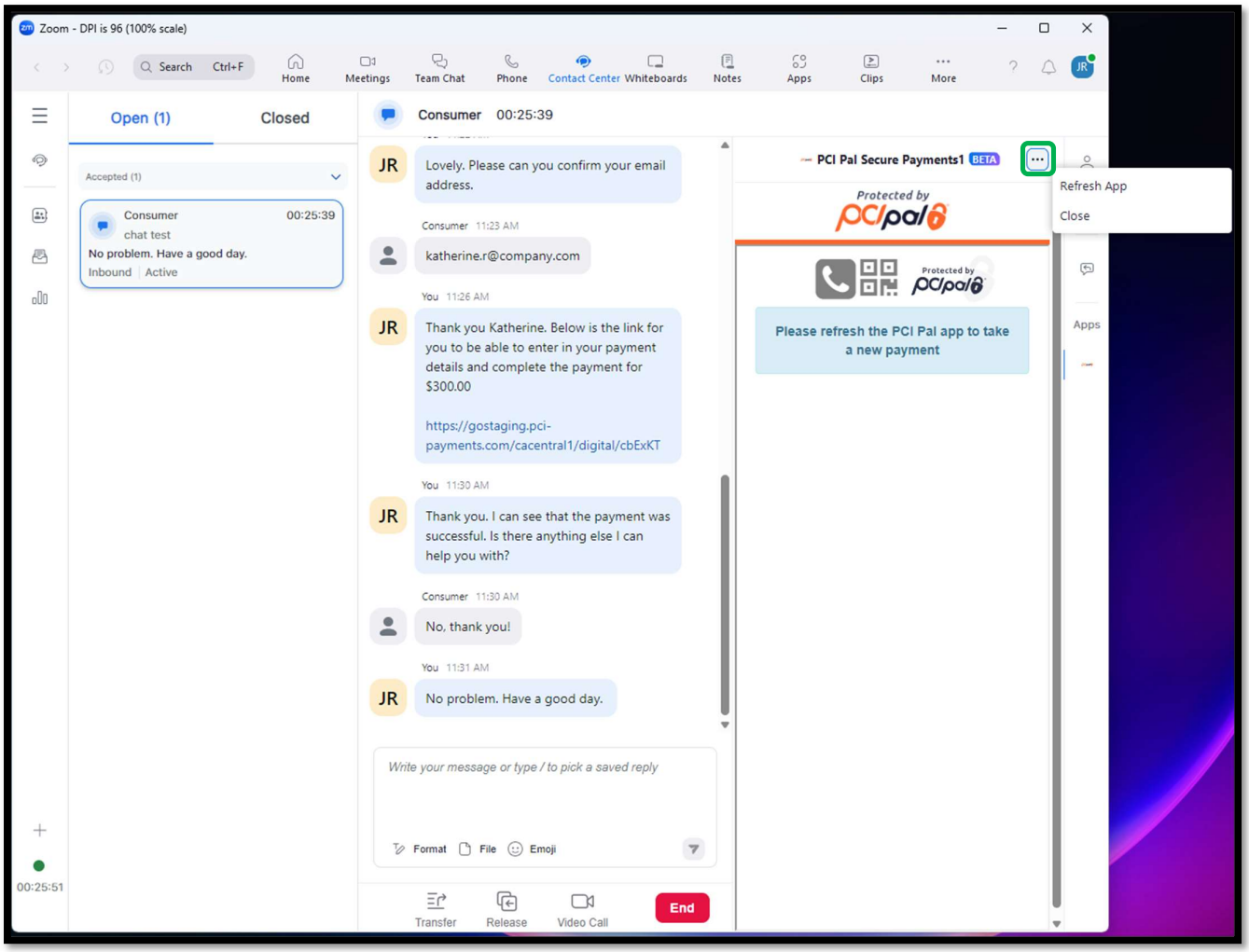


3.6 Closing session

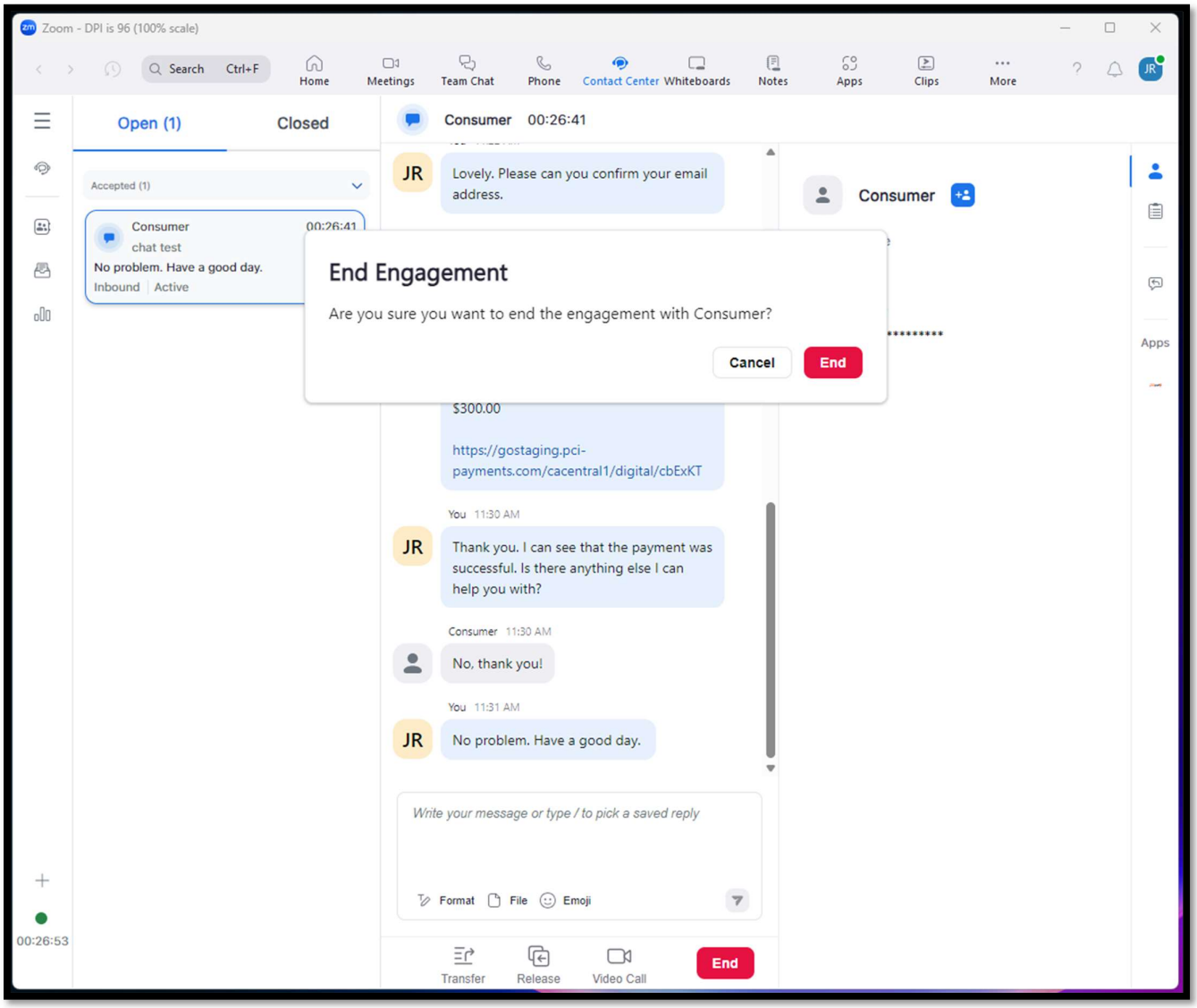
The Customer will close their browser, and the Agent will click the 'Finish Payment' button which will take them to the end of the payment process.

To refresh or close the app, the Agent can either click the 'Protect by PCI Pal' Logo at the very top of the app.
Or by clicking the […] button in the top right corner of the App window, and choosing 'Refresh App' or 'Close App'.





After closing the App, the Agent will wrap up and close off the Engagement via their normal Company Processes, and click ‘End’.


Zoom - DPI is 96 (100% scale)
Search Ctrl+F
Home
Meetings
Team Chat
Phone
Contact Center
Whiteboards
Notes
Apps
Clips
More
Open (1)
Closed
Accepted (1)
Consumer
chat test
No problem. Have a good day.
Inbound | Active
Consumer 00:26:41
JR
Lovely. Please can you confirm your email address.
Consumer
End Engagement
Are you sure you want to end the engagement with Consumer?
Cancel
End
$300.00
https://gostaging.pci-payments.com/cacentral1/digital/cbExKT
You 11:30 AM
JR
Thank you. I can see that the payment was successful. Is there anything else I can help you with?
Consumer 11:30 AM
No, thank you!
You 11:31 AM
JR
No problem. Have a good day.
Write your message or type / to pick a saved reply
Format
File
Emoji
Transfer
Release
Video Call
End
Apps
00:26:53

[End of Guide]

3.7 Appendix – Other Scenarios

- Multiple Engagements
- Multiple payments within the same engagement.
- Explain options on how to get digital link to customers via voice engagement

3.8 Troubleshooting & Support

vii. Securing the Digital Session:

Digital Session Not Connected:

Digital Session Connected:

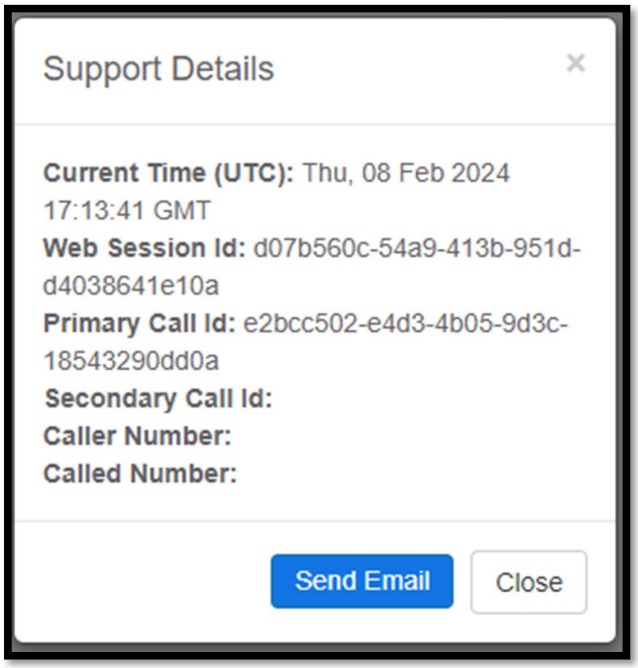
viii. Obtaining Session Information

When opening a support case, the team will need some specific information in regard to the PCI Pal element of the call. Please note that this needs to be collected by the Agent BEFORE closing the flow.
The Agent will need to kick on the PCI Pal logo at the top

Digital Session Not Connected:

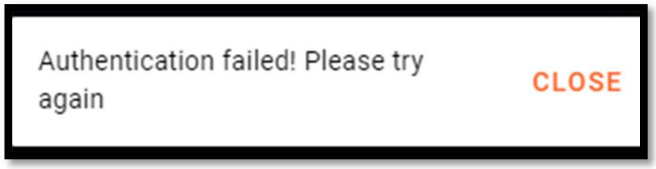
Digital Session Connected:

This will open up a popup. The Agent will need to copy and paste this data to the support team.

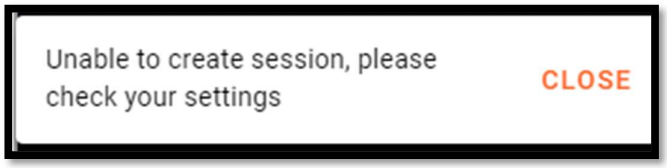


If unlinked not all data will be populated.

ix. App Alerts:

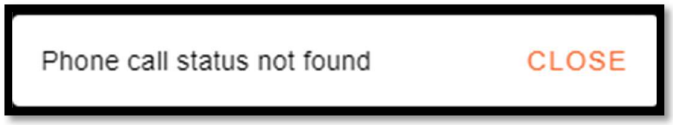


This alert will appear if the App is unable to confirm authentication of the settings set up by the Admin. The Launch button will not appear



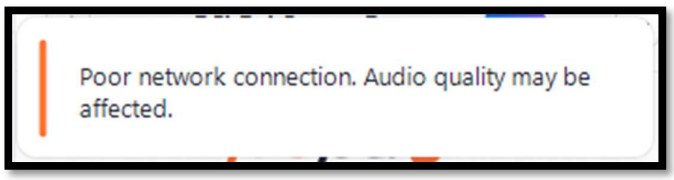
This alert will appear if the app is unable to launch a session to take a payment

This alert appears at the bottom of the app when the Payment Journey is starting



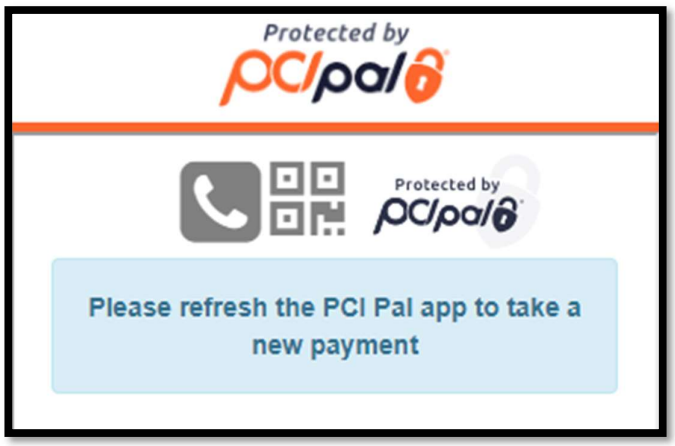
This alert appears when PCI Pal is un-sure whether the call is securable. The Agent will likely need to re-establish a new call, or take the payment via the Digital payment journey.

This alert appears at the top of the app when the call has been disconnected.
This is a Zoom alert.



This alert appears at the top of the app should Zoom believe the Agent's network to be weak or comprised during a call.
This is a Zoom alert.

x. Journey Alerts



This alert will appear at the end of a full payment journey. You are able to take additional payments from the same caller after this page, without the need to hang up the call.

[End of Document]