Zoom Phone
Click to Pay

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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.

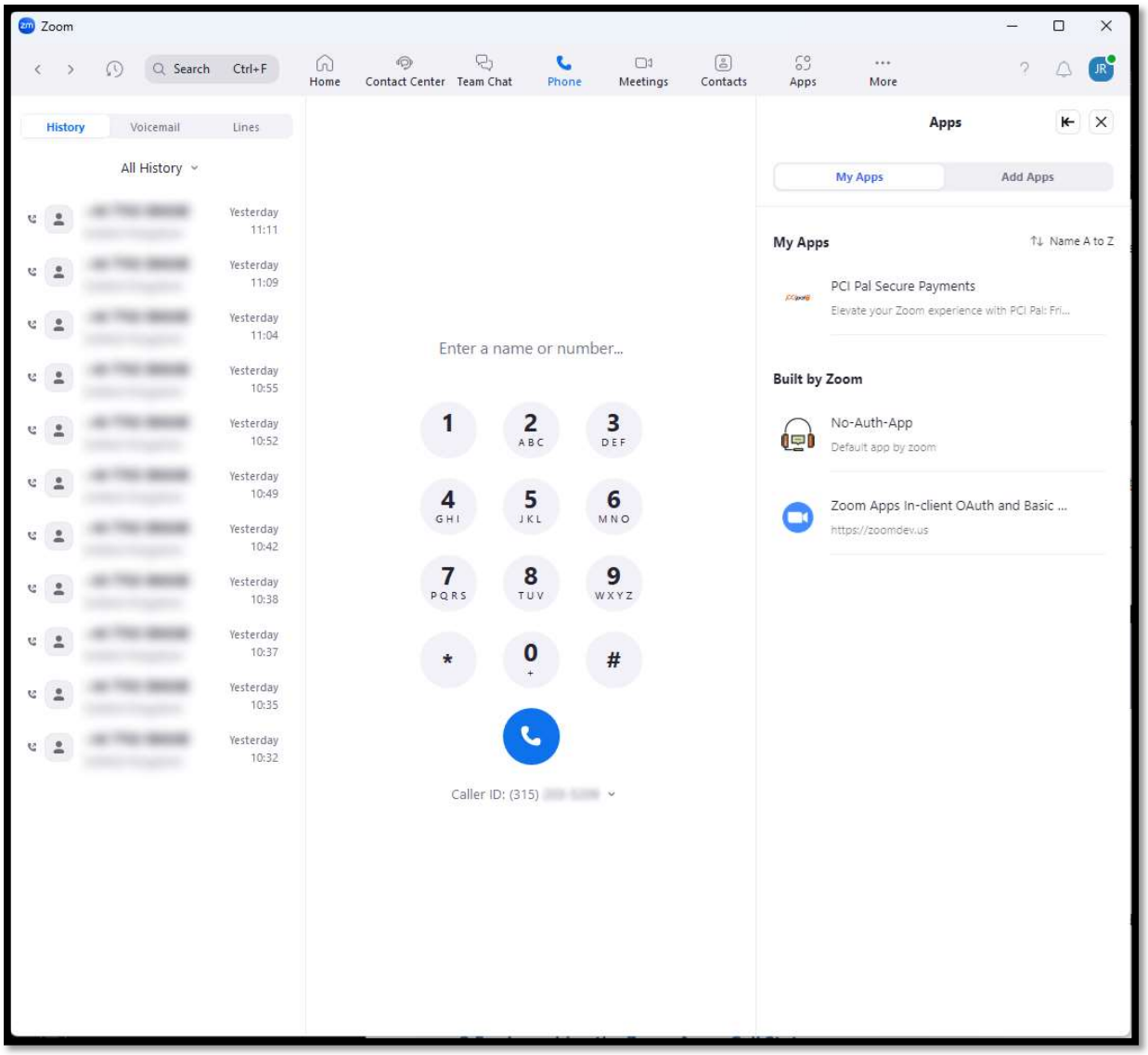
This solution is in partnership with PCI Pal, enabling companies to take payments from their customers over the phone.

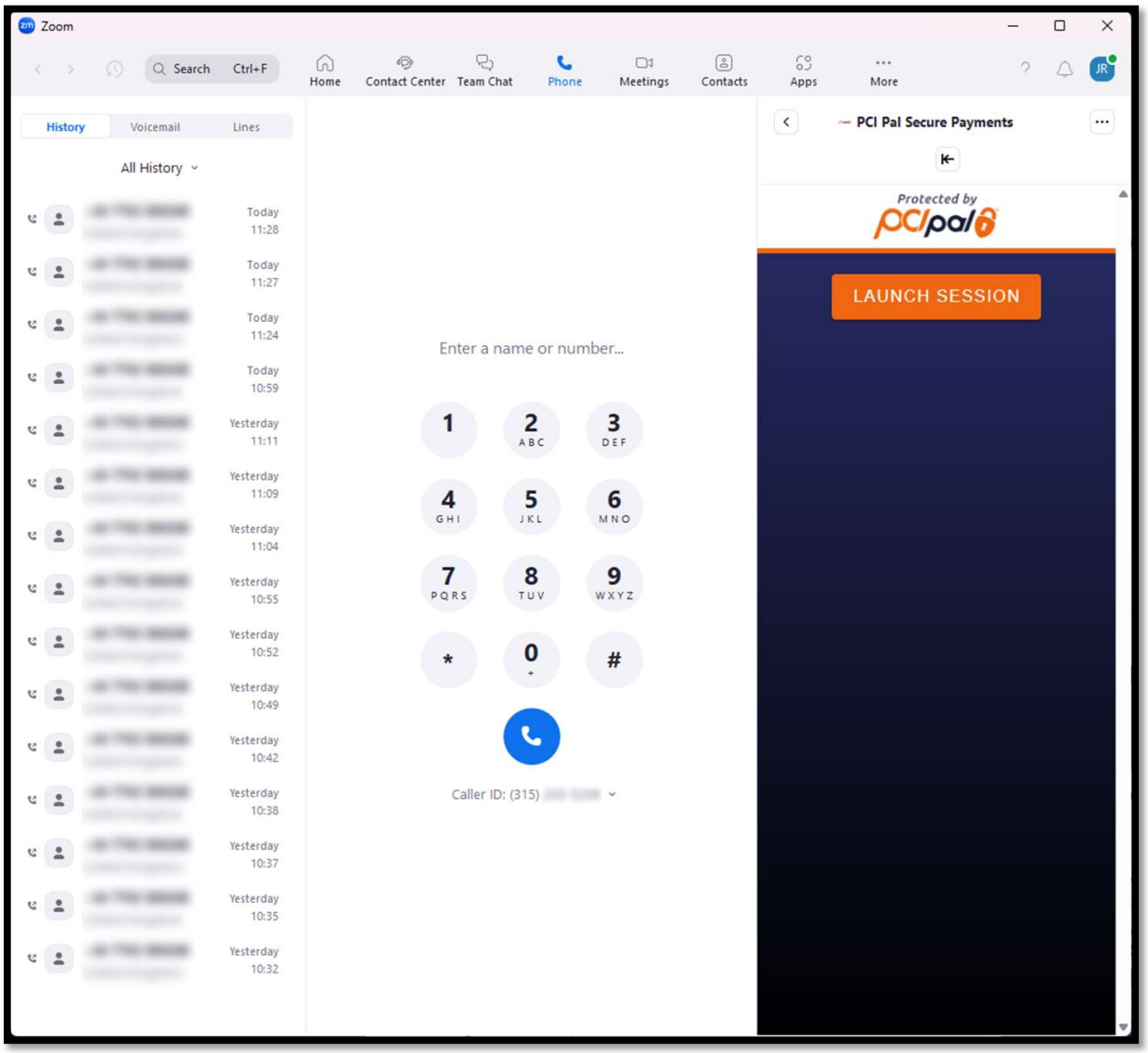
This document will take the company Agent through the payment journey focusing on customers using Digital Pay by Link, enabling them to enter their details on a variety of devices such as a Phone, Tablet or PC/Laptop.

2 Zoom Phone – PCI Pal Digital

2.1 Application Details

Once the App has been installed for each company Agent, the PCI Pal App is shown on the right hand side of the Zoom client.




Zoom
Search Ctrl+F
Home
Contact Center
Team Chat
Phone
Meetings
Contacts
Apps
More
JR
History
Voicemail
Lines
All History
Today 11:28
Today 11:27
Today 11:24
Today 10:59
Yesterday 11:11
Yesterday 11:09
Yesterday 11:04
Yesterday 10:55
Yesterday 10:52
Yesterday 10:49
Yesterday 10:42
Yesterday 10:38
Yesterday 10:37
Yesterday 10:35
Yesterday 10:32
Enter a name or number...
1
2 ABC
3 DEF
4 GHI
5 JKL
6 MNO
7 PQRS
8 TUV
9 WXYZ
*
0 +
#
Caller ID: (315)
PCI Pal Secure Payments
Protected by pcipal
LAUNCH SESSION

3 Digital Payment Journey

The Company Agent will be talking to their consumer either via an inbound or outbound phone call or via an alternative method such as a Chat solution outside of Zoom.

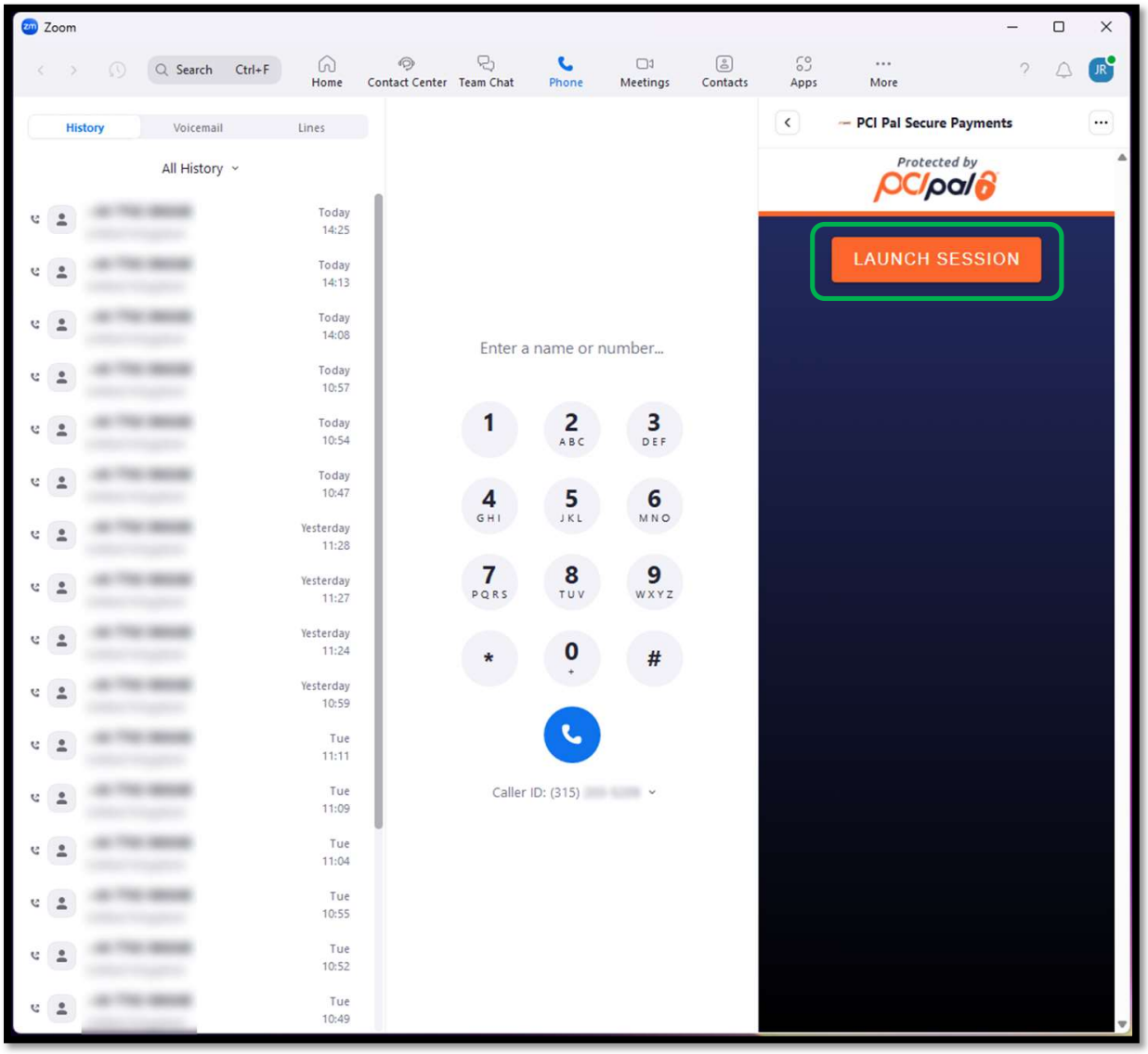
Should the Customer be on a call, the Agent will call out or answer as normal, and go through any standard company processes.

During the communications, the Agent will determine that a payment is required.

3.1 Launching the Zoom App – Authentication

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

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



3.2 Splash Page

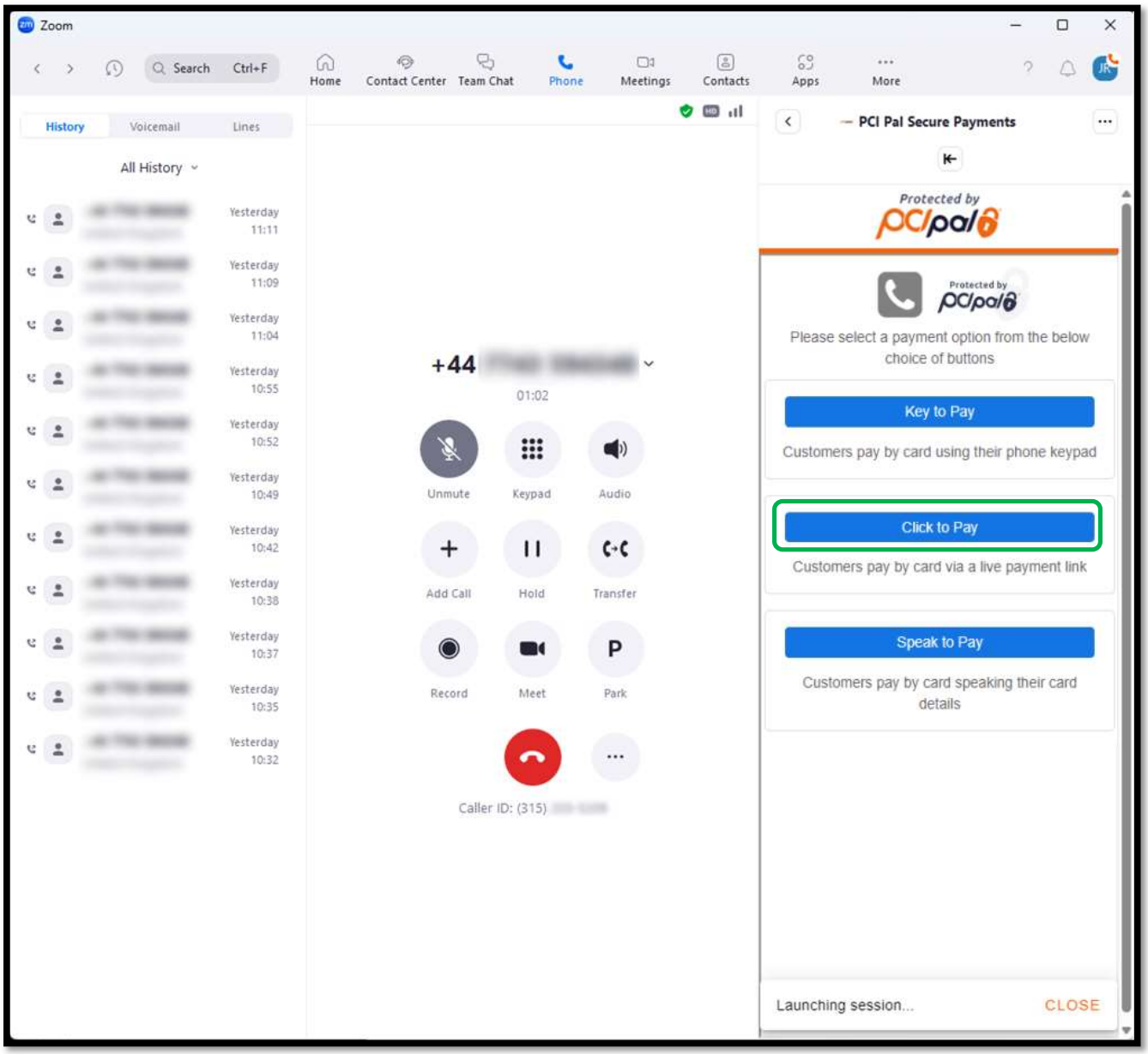
The Agent will be provided with up to 3 payment journey choices from a Splash Page.

- 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.

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

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

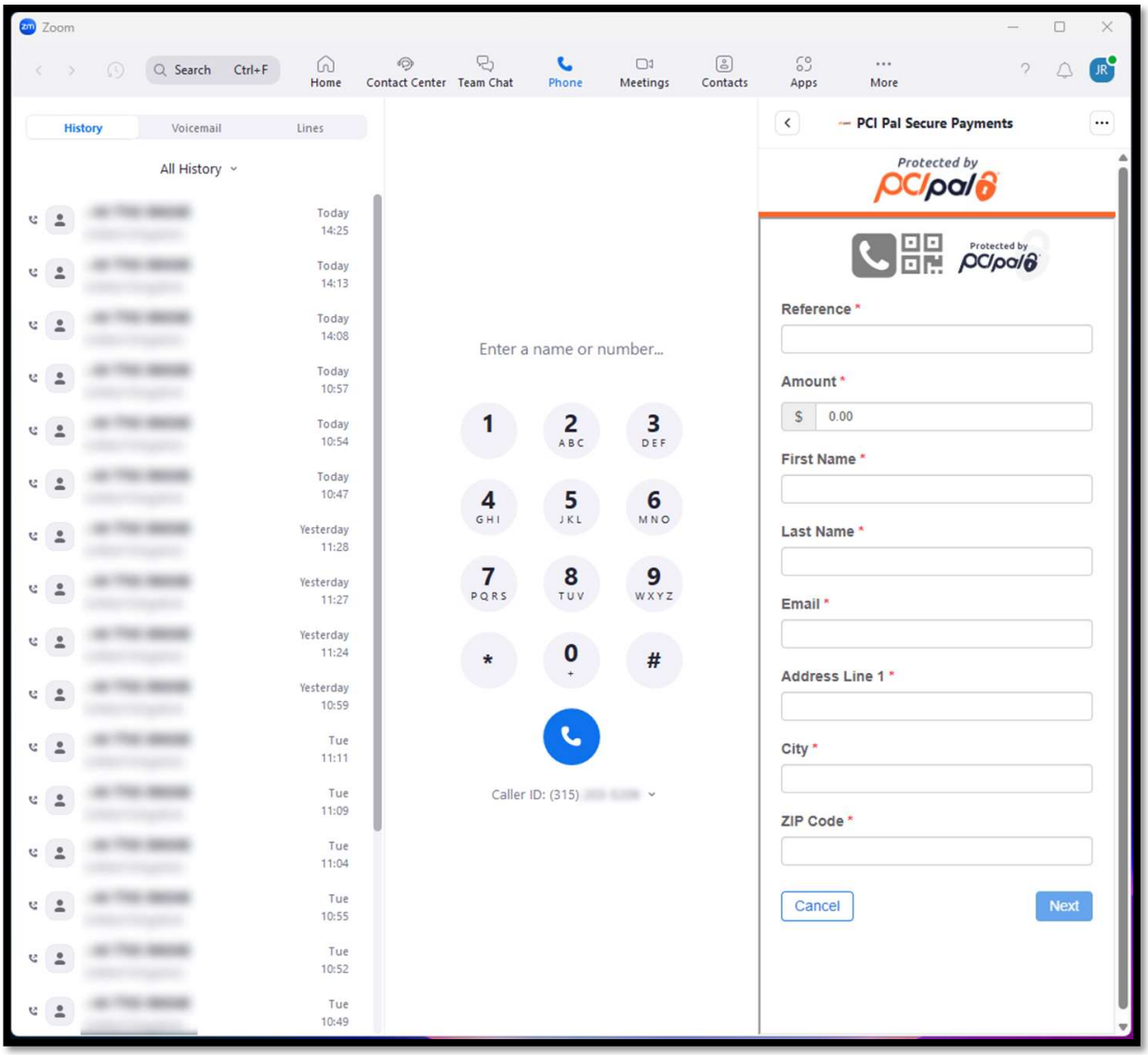


3.3 Order Data Capture

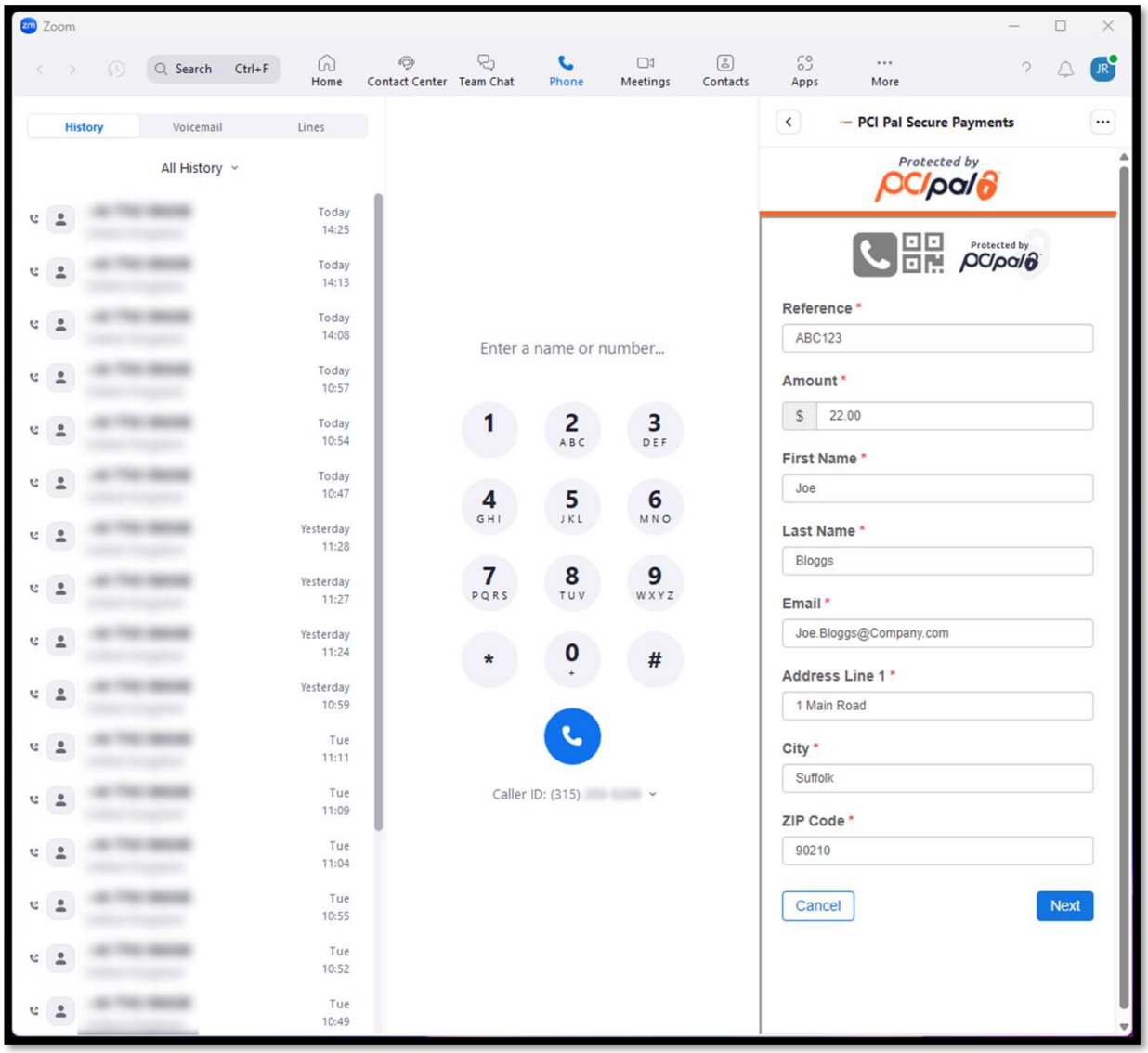
i. Order Details

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

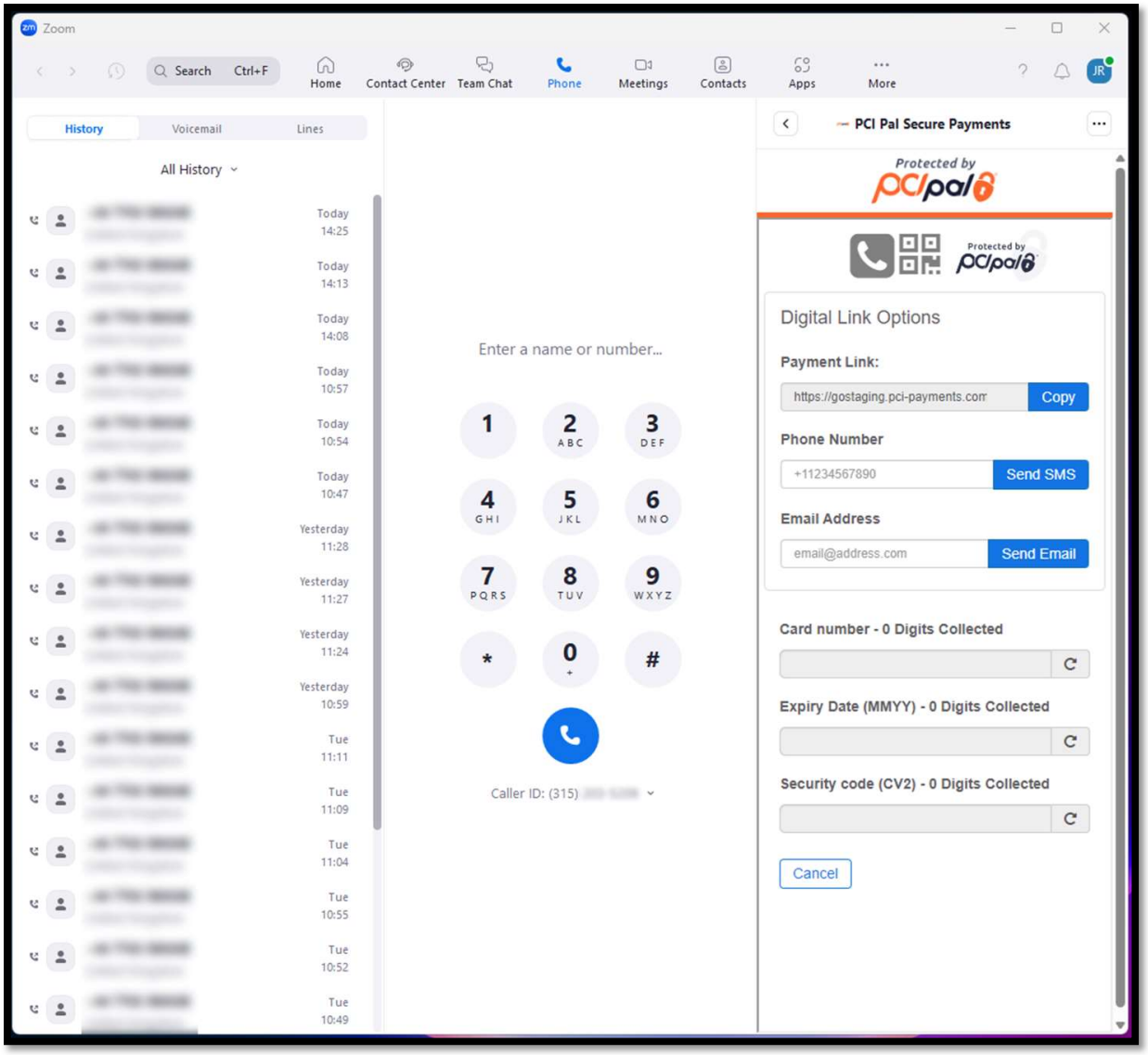
ii. Digital Details

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;

- SMS (Optional on PCI Pal)
- Email (Optional on PCI Pal)
- Chat (Outside of PCI Pal)
- WhatsApp (Outside of PCI Pal)

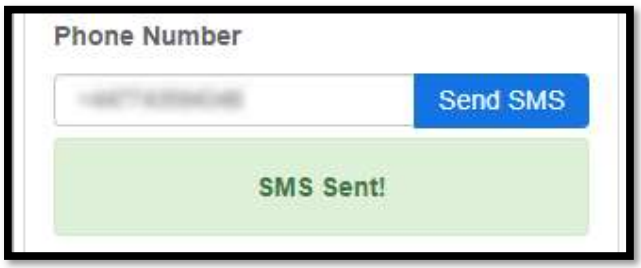
The options shown in the App is dependent on the order placed with Zoom for the PCI Pal Payments Solution.

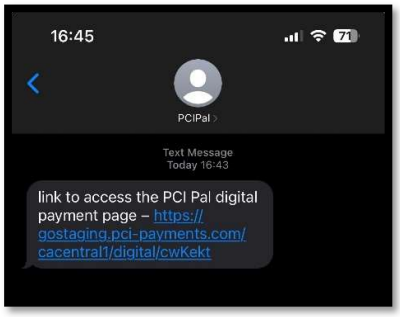


a. SMS

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

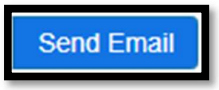
This will then send an SMS Text message to the Customer with the Payment Link, and show an alert letting the Agent know this was sent successfully.



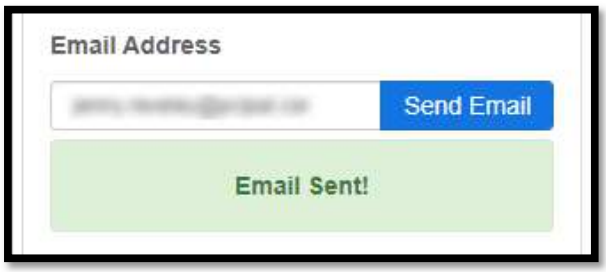


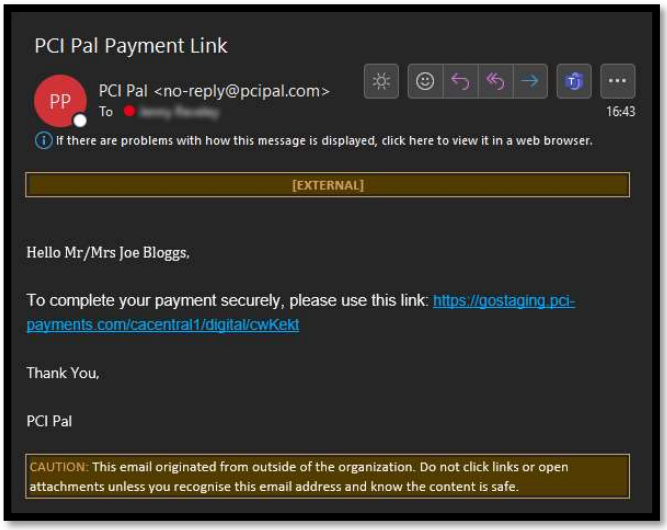
b. Email

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.

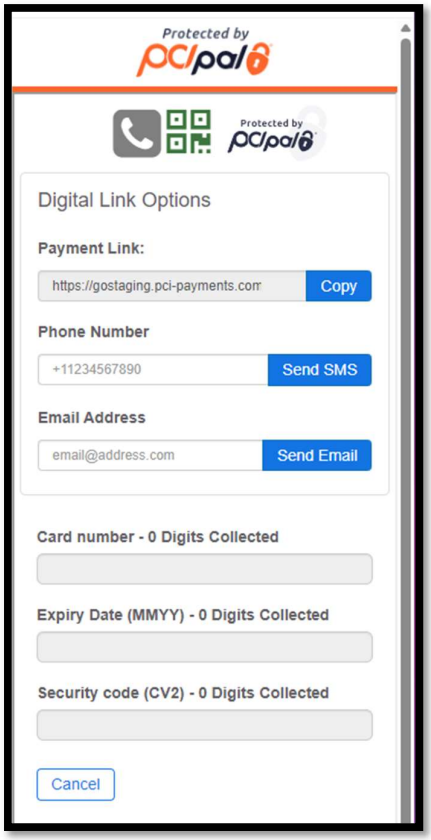
PCI Pal and Zoom will be securing the session in the background. Providing the session is secured successfully some of the icons at the top of the app will change. The QR icon will go green.

Unsecure:

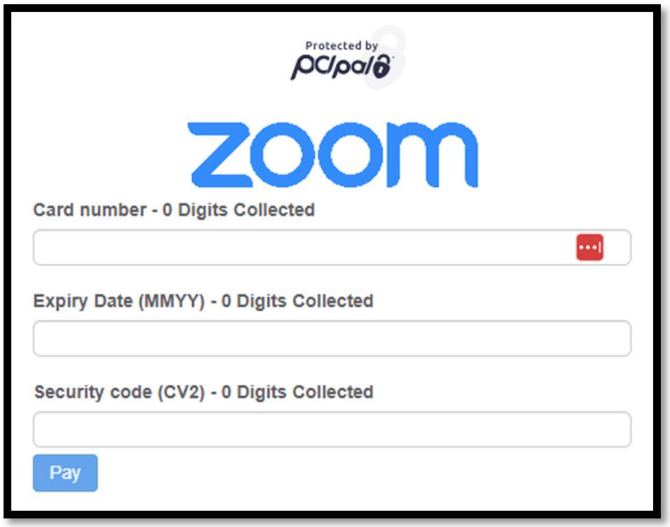
Secure:

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

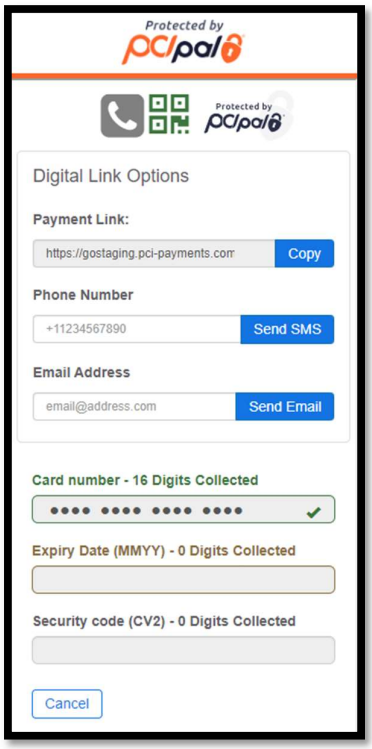
As the Customer is entering in their details, the Agent view will update in real time. The Agent will also see dots in place of the card numbers on the screen.

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).

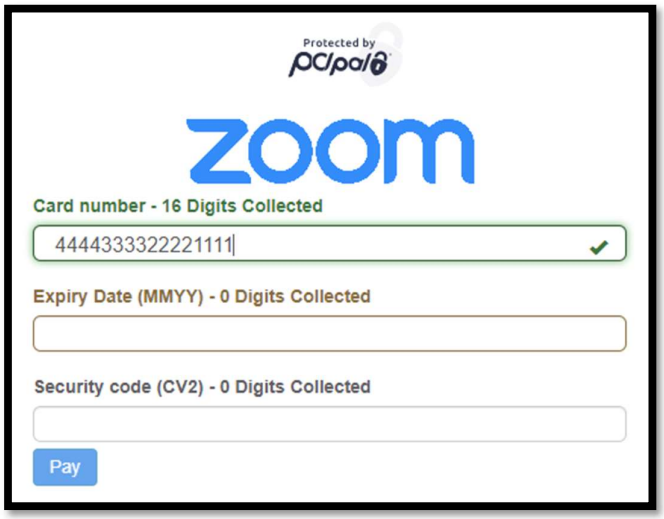
If the Card details are invalid, the user interface will show you a Red ‘invalid’ cross.

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

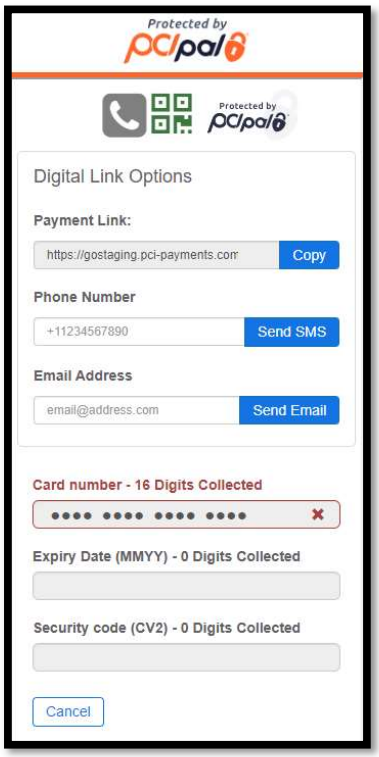
Agent View:



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

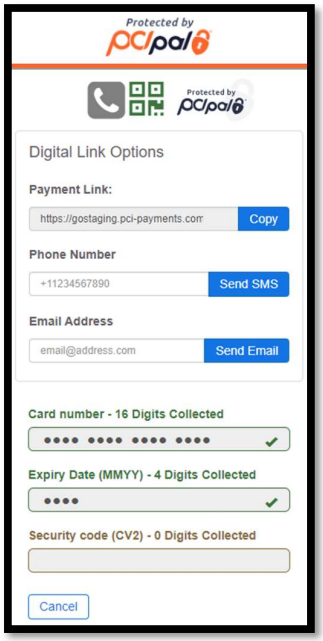
Once the details are correct, the solution will automatically enable the Expiry field. Should this not happen, the Customer can click the 'Expiry' bar to enable.

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.

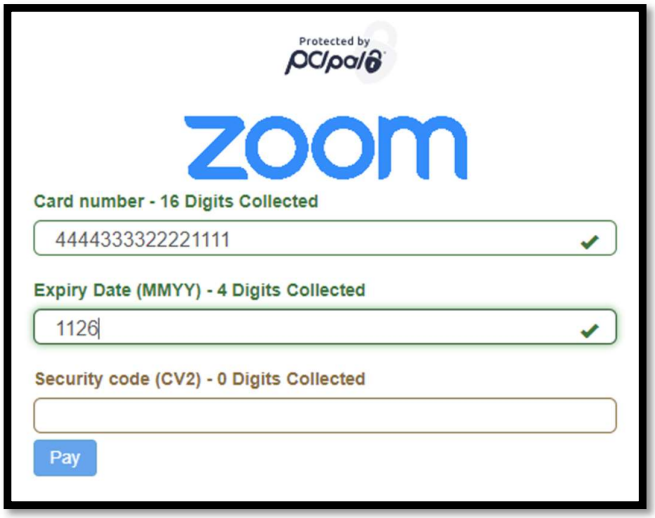
The system will either show a Green "valid" tick or a Red 'invalid' cross. The Customer again can delete the data in the field to enter again

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.

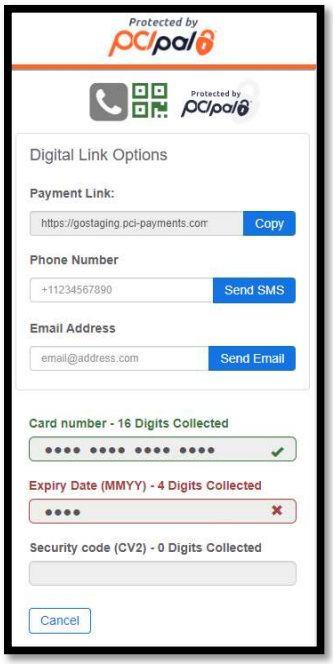
Agent View:



Customer View:



Agent View:



Customer View:

vi. Card Collection - CVV

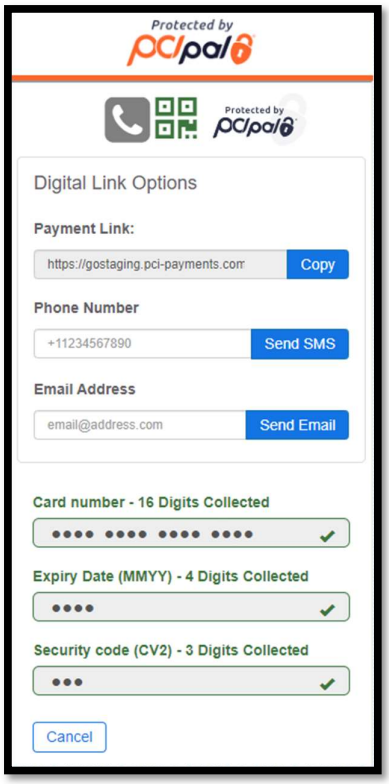
Once the details are correct, the solution will automatically enable the 'Card Security Code' field (CVV). Should this not happen, the Customer can click the 'Card Security Code' bar to enable.

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

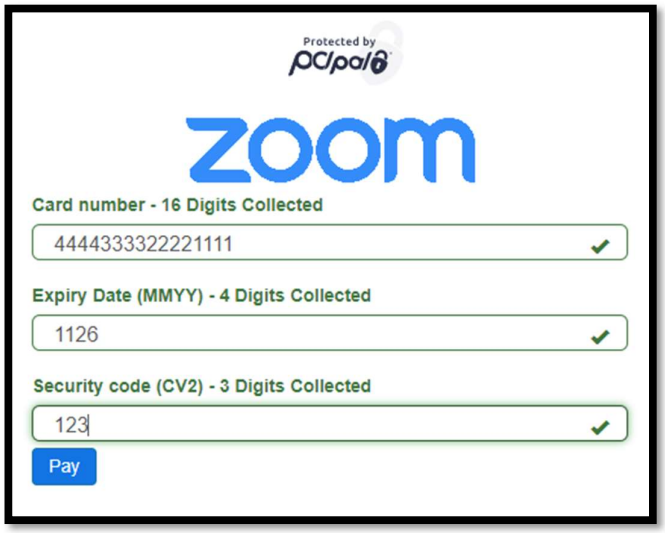
As before, the Agent will see the dots.

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.

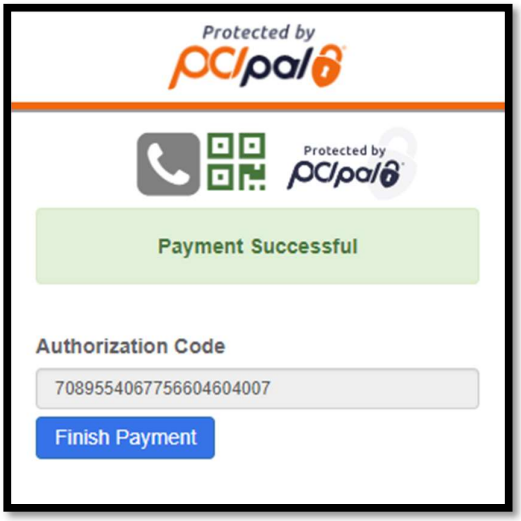
During this process the various Banks are running through all of their checks. This may include some of the following:

- 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

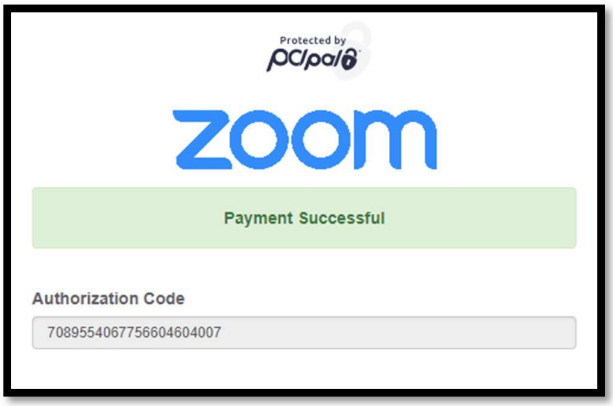
Once all of these processes are complete, the results of the transaction are sent back up the chain to PCI Pal.

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.

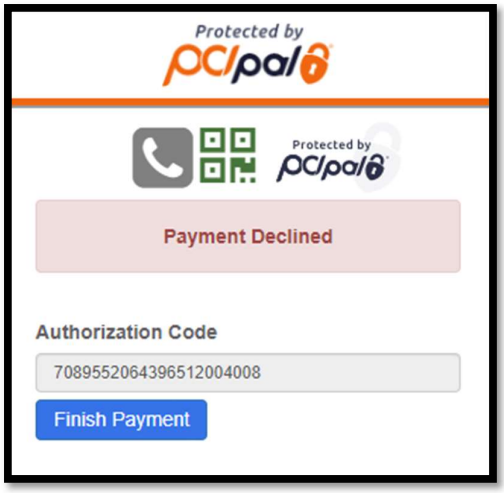
Agent View:



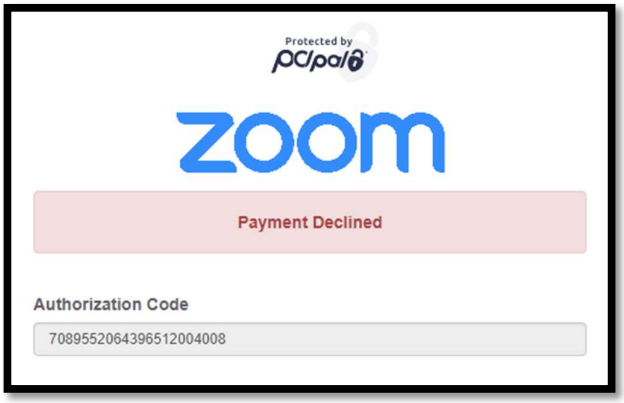
Customer View:



Agent View:



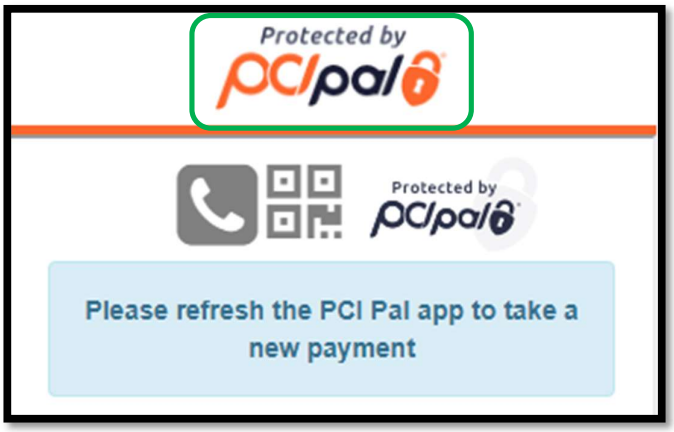
Customer View:

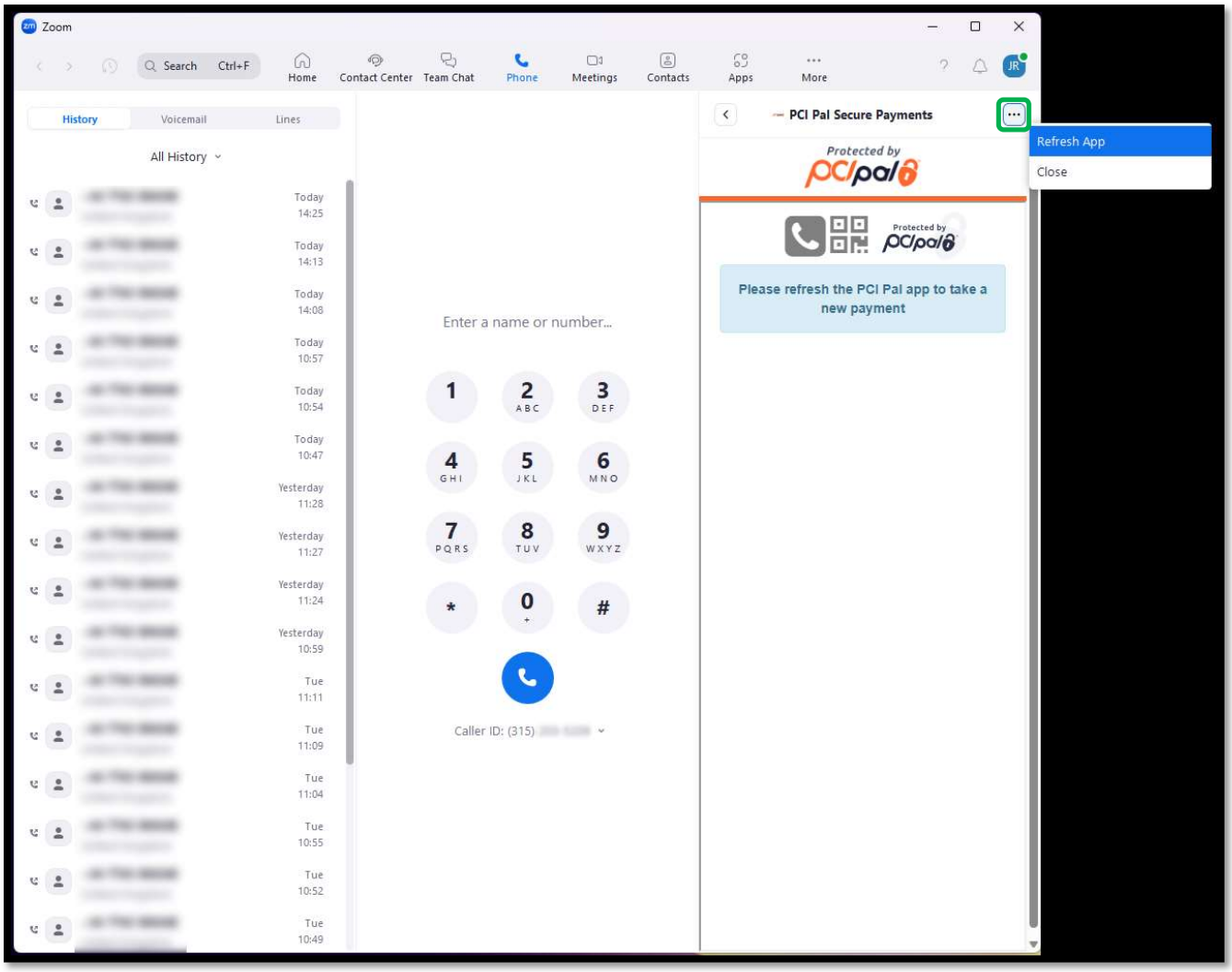


3.6 Closing session

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 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'





[End of Guide]

3.7 Troubleshooting & Support

vii. Securing the Digital Session:

Digital Session Not Connected:

Digital Session Connected:

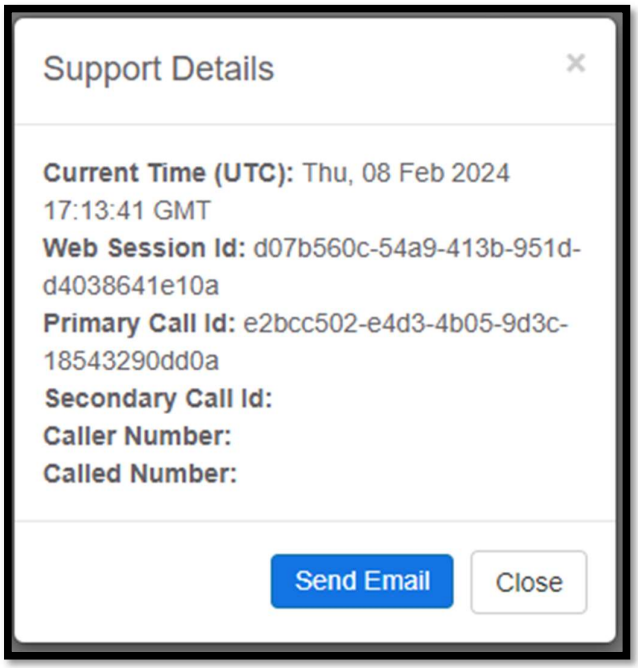
viii. Obtaining Session Information

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:

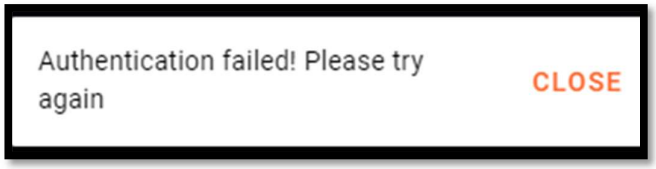
Digital Session Connected:

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

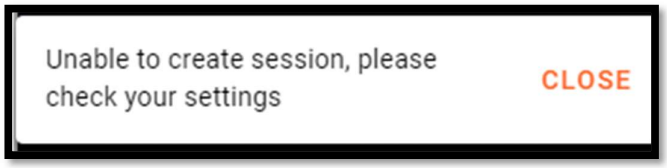


If unlinked not all data will be populated.

ix. App Alerts:

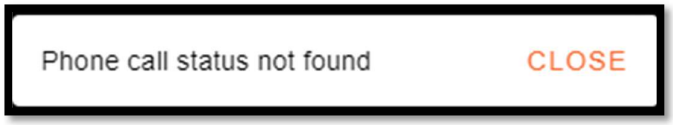


This alert will appear if the App is unable to confirm authentication of the settings set up by the Admin. The Launch button will not appear



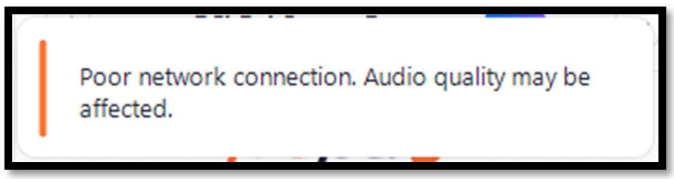
This alert will appear if the app is unable to launch a session to take a payment

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



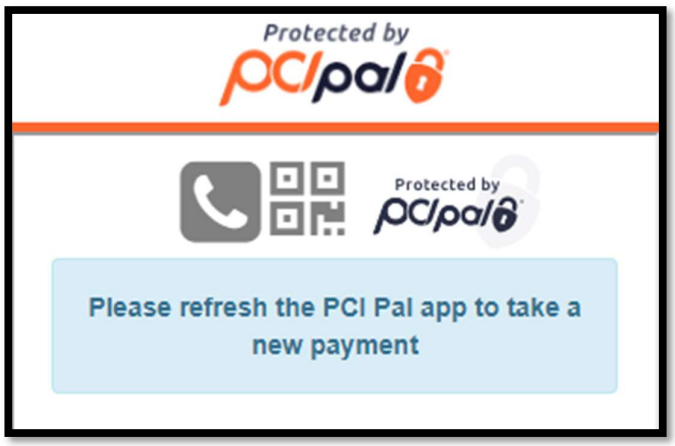
This alert appears when PCI Pal is un-sure whether the call is securable. The Agent will likely need to re-establish a new call, or take the payment via the Digital payment journey.

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]