Embracing an Omnichannel Payments Strategy Inside Your Contact Center

The State of the Today's Contact Center

In the not so distant past, enterprise contact centers used to be known as call centers because the telephone was one of the only channels customers could use to reach out to an organization for service and support. Today, the customer engagement landscape has radically changed. Thanks to the rise of digital transformation and self-service automation, companies now have a long list of customer service and sales channels they must support:

- Telephone
- Interactive voice response (IVR)
- Email
- Website
- Chatbots
- Social media
- SMS
- Even AI-powered digital voice assistants like Alexa and Google Assistant

The list goes on and on. Customers have a multitude of choices for both devices and channels through which to interact with businesses today – and whichever channel they choose, they expect fast, frictionless and secure service.

To meet customer expectations and succeed in today's business landscape, organizations need to evolve their contact centers. They must start thinking of them as customer engagement centers that should aim to deliver a seamless, omnichannel customer experience no matter what digital engagement channel the customer chooses to use.

What is an Omnichannel Contact Center?

When discussing customer service and sales, many organizations mistakenly use the terms multi-channel and omnichannel interchangeably, but they are not the same thing. A multichannel contact center can serve customers across multiple different channels – such as telephone, email and the website – but they are treated as distinct, separate channels and often provide vastly different customer experiences. An omnichannel contact center can service customers seamlessly across any and every channel, providing a unified customer experience across them all.

As consumers increasingly adopt mobile solutions and digital voice assistants, the lines between communication channels begin to blur. A customer may start by browsing the website on their mobile

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phone, then not finding what they need, type a quick question into the web chat window. Wanting the fastest response possible, they might at the same time ask Siri to call the company so they can speak to a live person, who might then service the customer by sending a hyperlink to their mobile phone via SMS so they can quickly tap it to access what they needed. Customers don't think about what channel they are using, they just want the fastest and easiest path to what they're seeking. They shift between multiple channels seamlessly, sometimes using them all at the same time, and they expect efficiency and excellent customer service across them all.

Omnichannel contact centers should meet customers in the channel of their choice, integrating all touchpoints and channels into one, unified customer experience.

The Growth of Digital Customer Service

Even with a host of digital channels available, speaking on the phone with a live person remains one of the most popular ways for consumers to connect with customer service functions. The analyst firm Gartner, Inc. is also seeing an increase in consumers' use of digital channels for customer service and sales. They predict that 25% of customer service and support operations will use virtual customer assistants or chatbot technology by 2020 – a tremendous increase from the less than two percent using these technologies in 2017.

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To be successful in today's business environment, organizations must be able to transact, connect with and support customers in the channel of their choice – be it voice, digital or in-person. Businesses must embrace all customer engagement channels and provide a unified and secure experience across them all. Doing so will pay dividends. Research shows that omnichannel customers are more valuable and loyal, spending more on every shopping occasion, making more repeat purchases and being more likely to recommend a business, than single channel customers. Undoubtedly, providing a positive customer experience across all channels helps organizations boost revenue and keep customers coming back.

Why Become Omnichannel?

Transforming your organization's contact center into an omnichannel customer engagement center may seem daunting – potentially requiring new operational processes, marketing tactics or even new technologies – but the payoff is undeniable. A study of 46,000 retail customers showed that

omnichannel customers are more valuable and loyal, spending more on every shopping occasion, making more repeat purchases and being more likely to recommend a business to friends and family members, than single channel customers. A separate survey of 5,000 consumers found that the overwhelming majority (96%) say the customer service experience is an important factor when determining if they are loyal to brands. Moreover, companies with omnichannel customer engagement strategies retain on average 89% of their customers, compared to a customer retention rate of just 33% for companies with weak omnichannel customer engagement.

In today's increasingly competitive business landscape, delivering a unified, omnichannel customer experience for sales and support is worth its weight in gold for an organization – resulting in increased sales, higher profits, and greater customer satisfaction and loyalty.

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How to Create a Seamless Omnichannel Payment Experience

The business benefits of successfully providing a seamless omnichannel experience for customers are undisputable, but organizations are struggling to make it happen. Fortunately, new technologies make it easier than ever for organizations to create a frictionless and secure omnichannel experience for customer service and sales. Innovative, new digital payment technologies are enabling customer contact centers across all industries to provide an easy and secure payment process across any channel – creating a frictionless customer experience no matter the way they connect.

Until recently, enabling payments and purchases in digital channels meant businesses had to deploy and manage complicated e-commerce platforms. Reaching customers in multiple channels meant integrating and maintaining a multitude of different payment applications and mechanisms or investing in costly hardware and entering into closed payment ecosystems.

But today there is a better solution. Semafone's Cardprotect Relay+ enables businesses to quickly and easily generate secure digital payment links that customer service representatives (CSRs) can send customers through any digital channel, including webchat, social media, email, SMS, QR codes, chatbots, e-commerce or m-commerce – unleashing new ways for customers to make purchases or pay bills.

Agent Webchat   AI and Chatbots   IM, Social Media   Email SMS   QR Codes   E- and M-Commerce

With secure payment links, customers simply click the link to enter their payment details. Their payment card data and other sensitive, personally identifiable information (PII) is routed directly to the payment service provider (PSP) and never enters the merchant's network infrastructure. This keeps the digital payment channel out of the scope of the Payment Card Industry Data Security Standard (PCI DSS), making compliance simple. At the same time, Cardprotect Relay+ delivers a relay of real-time progress updates that inform the CSR when the link has been used, when payment information has been collected, and whether the payment was approved by the PSP. **Cardprotect Relay+ is the only solution in the industry that enables businesses to track the live journey of each link**, providing a powerful tool for insight into the status of collected payments. Businesses can password protect the links, retire unused links after a certain length of time, and even restrict usage by geographic region, for stronger security if desired.

As a cloud-based solution, Cardprotect Relay+ is highly configurable, scalable and easy-to-deploy, supporting all transaction types, currencies and payment service providers (PSPs). It is infrastructure-agnostic, integrating easily with any web chat system or other third-party applications, enabling businesses to rapidly deploy a seamless payments solution without the need for expensive hardware or being locked into a closed payments ecosystem.

Cardprotect Relay+ is not only easy for businesses to integrate and deploy, it also creates a fast, easy and frictionless experience for the customer. There are no apps for customers to download, no dongles or hardware for them to use, and the links can be generated and sent within seconds. By sending payment links to customers in whatever channel they prefer, businesses can provide the seamless omnichannel experience that today's consumers want.

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Meeting Customers in the Channel of Their Choice

One of the greatest benefits of using secure payment links is their simplicity. This easy and straightforward method ensures businesses can provide the same user experience across a wide variety of channels and different use cases. For example, if a customer calling into a contact center isn't comfortable paying over the phone, the agent on the line can instantly send them a secure link via SMS or email to use instead. A customer using a company's online webchat can be sent a secure link in the webchat window to make a payment

that's both secure and [Payment Card Industry Data Security Standard (PCI DSS)](#) compliant.

Secure payment links can even be used to facilitate in-person, face-to-face transactions, seamlessly blending the digital and physical worlds. Businesses that rely on the use of agents, sales representatives or CSRs in the field – such as insurance, hospitality or concierge services – can enable their representatives to easily take payments in the field using a payment link on their smartphone or tablet. There is no need for them to carry specialized hardware or point of sale (POS) systems, and the solution can easily be scaled up to support increases in staff during busy periods without the need for cumbersome or lengthy security checks, as the staff are never exposed to the card data.

The Future is Omnichannel

As consumers increasingly embrace digital channels, businesses in every industry will need to enable faster, easier and more secure payment methods in these channels. Secure payment links not only provide new ways to pay, they do so while creating a superior customer experience and simplifying compliance. By creating a frictionless and secure payments experience across channels, organizations can experience all the benefits that an omnichannel model can provide, from increased revenue to greater customer loyalty.

Enable omnichannel payments for your contact center today!

Contact Semafone now to find out how.

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