



## About



National Merchant Services Company is a leader in electronic payment technology. The company helps businesses across the U.S. simplify payments by offering a comprehensive suite of automated payment processing services, solutions, and technology.

# National Merchant Services Company Uses Plum Technology to Add Over-the-Phone Payments to Payment Solutions Suite, Generate Revenue, and Improve CSAT

*Executive Summary: A National Merchant Services Company chose Plum Voice to enhance its suite of payment processing solutions. Providing an IVR payment option allowed NMSC to extend their payment counter offerings. This addition was met with rapid adoption and improved customer satisfaction.*

National Merchant Services Company (NMSC) is a major payment processing company offering multi-channel payment options, including web-based portals, SMS, physical kiosks, IVR, and more, to customers all over the country. The company uses Plum Voice to securely handle over-the-phone payments in its comprehensive payments solutions suite.

## The Problem

As a reseller of Plum Voice technology, NMSC's problem was a reflection of its customers' needs. The decision to add IVR to the NMSC portfolio was "really about extending the payment counter as far as we can," according to NMSC's Chief Revenue Officer. Providing an around-the-clock payment option filled a gap in NMSC's product offerings, and provided customers with a better overall product.

When searching for an IVR vendor, several factors set Plum apart from the competition. First and foremost, NMSC is a PCI-DSS Level 1 payment warehouse and "absolutely had to have a partner who was PCI as well," said NMSC's CRO. Plum's PCI level 1 compliance got them a seat at the table. And while NMSC considered four different IVR providers, their CRO noted that NMSC "needed more than just a vendor. We needed people with experience with payments." NMSC needed a company it could lean on for education on IVR technology, and would be able to hold their hand throughout the process. Plum fit that bill perfectly.

## The Solution

NMSC's solution started with a call script. "I had a script basically. I knew what I wanted to say and what would come in what order, and the validations we needed to use," said NMSC's CRO. But making sure those ideas followed best practices was uncharted territory. NMSC relied on Plum's professional services team to help fine-tune and optimize the call script, and ultimately build NMSC's application. This type of personal attention left an impression on NMSC's CRO. "Having those guys to be able to talk to and have them help with the call flow was vital. You can't put a price on that kind of feedback from a vendor."

NMSC operates its own payment gateway, so the fact that Plum DEV is payment gateway agnostic helped the integration process. Validations

accepted by the Plum IVR feed NMSC's payment gateway, which is able to cross-reference caller input with their NMSC customer profile. This enables the system to provide the correct payment options based on each caller's payment history.

### **The Result**

For NMSC, a company that uses Plum's technology as a component of its own product suite, the gauge for success is different than companies that use their IVR directly. Integrating Plum technology into its products allows NMSC to offer the same reliable, secure payment experience across its entire client portfolio.

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“Even if you're not really sure about what the IVR should look like Plum will help you put it together in a way that will benefit your business.”

#### **NMSC's Chief Revenue Officer**

Naturally, keeping customers happy is of vital importance. Feedback from NMSC's customers confirms the popularity of the IVR solution. Having an IVR option allows their customers to offer a 24/7 payment option, which is especially convenient for afterhours transactions. This has taken pressure off customer service representatives for NMSC's clients, enhancing their overall satisfaction.

Most notably, incorporating a voice payment channel made NMSC's product more appealing to customers. Of the IVR addition, NMSC's CRO noted that “it's an earner. It is a revenue producer for us.” She added that current clients adopted the IVR option at a much faster rate than any other product that NMSC has rolled out. And Plum's reliability also factors into the equation because the cloud IVR scaled in lock-step with NMSC's growth.



Plum Voice makes interactive voice response (IVR) more effective, providing organizations with the tools and control they need to develop, measure and improve voice applications for great caller experiences, improved contact center ROI and lower overall customer service costs.

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