



## **Payment Service Network Uses Plum DEV to Manage Company Growth and to Handle 400% Call Volume Increase**

### **About**



Payment Service Network, Inc. is dedicated to helping businesses simplify their business processes by offering a range of electronic payment and billing options, aimed at reducing costs and increasing efficiency. PSN is headquartered in Madison, Wisconsin.

Payment Service Network shifted from manually answering calls to implementing an IVR on the Plum DEV platform. This change accelerated the company's growth, expedited the customer payment process, and resulted in significant savings of several dollars per call over live agents.

Payment Service Network (PSN) helps companies to streamline their payment services by offering multichannel remittance options, including over the phone, through the company's web portal, a mobile app, and more. The company offers innovative payment services that significantly reduce the cost of processing transactions, and makes communication with customers easy to set up and manage. PSN serves, municipalities, utility companies, property management firms, and other businesses with recurring billing needs.

### **The Problem**

In 2005, PSN was growing, and growing fast. While that may seem more like a cause for celebration than a cause for concern, it put the company at a crossroads. The options on the table were to hire additional agents to field customer payment calls, or to implement an interactive voice response (IVR) system to automate the payment process.

PSN president and CTO, Norman Ehiorobo knew that the costs associated with hiring additional agents would inhibit the company's growth trajectory. For a company that prided itself on making finances more efficient the right choice was clear. Therefore, Ehiorobo turned his attention to finding an IVR solution for PSN.

Ehiorobo began researching IVR companies and Plum Voice stood out among the competition because Plum allowed users to test out their products before committing to them. The Plum DEV platform won over Ehiorobo thanks to this try-it-before-you-buy-it access and Plum's favorable pricing.

### **The Solution**

As a developer in his own right, Ehiorobo built PSN's IVR application. "The programming wasn't complex and there's enough information available that we've been able to self-help. Support is helpful when we use it, but we don't typically need it," he said. The result was an IVR application that allowed payers to call in and, because Plum is a PCI-DSS (Level 1) complaint platform, easily make secure payments over the phone.

The first time a customer calls the automatic payments number, the application prompts them to set up an account so future calls made from the same phone number are automatically recognized and associated with the correct account. This helps to make subsequent calls much faster and

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“The Plum DEV platform is easy to implement and it will save costs if you have a lot of calls coming in. It’s a benefit for customers, too.”

more efficient, creating a better overall experience for customers.

PSN continued to add features to its IVR application like outbound notifications to remind customers of late payments or a pending service shut-off. Using outbound voice calls, the application can transfer customers directly to the payment portal from within the same call, saving customers time. Ehiorobo plans to add outbound SMS

functionality to this feature soon, to give businesses and their customers an even broader range of communications options.

### **The Results**

Ehiorobo credits Plum Voice with helping his company get to where it is now. As PSN added additional phone lines to keep up with demand, the Plum platform scaled along with traffic increases. Since 2005, PSN’s IVR usage increased by 400-500%. On a busy day over 2,000 calls come into the PSN IVR application, which it easily handles.

Automation also enabled PSN to provide faster, more efficient service to its customers. Whereas customers would have waited on hold before reaching a customer service representative to manually process their payment, the IVR application can now complete the entire transaction in less than 1.5 minutes. “The ability to automatically handle payments for our customers without a live person,” is Ehiorobo’s favorite aspect of using Plum DEV “because it’s attractive to our business and our customers.” He also appreciates the 24/7 availability that the application provides because they see customers making payments all through the night. Even though PSN has a payment portal on the web, “not everyone wants to go online,” Ehiorobo said, and an IVR allows PSN to service those customers.

Utilizing an IVR application for outbound notifications saves PSN’s customers hours of time, because the system can make hundreds of calls per hour, which would take a customer service representative considerably longer to do.

Plum DEV saved PSN significant hiring costs. According to Ehiorobo, live agents cost the company around \$3 per payment call, while an IVR solution costs a fraction of that.



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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