plum|voice

Adding Phone Payment Channel Wins Payments Company More Business

Executive Summary: Major Payment Aggregator (MPA) is a payment processing company that provides users with a simple, secure way to pay all their bills in one place. The company needed to add a voice payment processing option to meet the needs of a major client. Using Plum, MPA quickly built and deployed payment application that met the needs of their client. Adding the voice channel gives MPA a strategic advantage within their industry by offering a full portfolio of payment options. Adding voice allowed MPA to win more customers and provide a more comprehensive experience to users.

Founded in 2008, MPA is a payment processing company based out of Seattle, Washington. MPA offers users an entire suite of tools and applications that enable them to pay all their bills, manage those payments, and deliver documentation related to those accounts all in one place.

The Problem

One of MPA's biggest clients offered the company exclusivity for handling all their payments. There was catch though; the client needed a voice option and MPA didn't have a voice channel in their payments portfolio. Not wanting to squander a major opportunity, MPA started to research companies that provided automated payments over the phone.

As a company focused on payments, the number one criterion that MPA sought was a solution that was PCI-compliant. "We quickly found that that narrowed our options in the marketplace," said MPA's Director of Product. In addition to PCI, the MPA team knew they wanted a hosted solution because they didn't want to deal with the headaches of an on-premises system.

Underlying all of this was the fact that MPA had a relatively short window to implement and deploy a voice solution. Therefore, they needed a platform with simple APIs that developers could work with easily and quickly. The MPA team also considered the future of their voice offerings when selecting a platform. They wanted something feature-rich that could handle outbound notifications and SMS.

They found all these things, plus competitive pricing, with Plum Voice's DEV product.

The Solution

Plum DEV allowed MPA to meet their goal of getting their voice channel to market quickly. MPA's team of engineers and developers built their voice application in-house. It only took about a month for MPA to build the actual app and get it to the quality assurance stage. MPA's Director of Product

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About (i)

MPA is a payment processing company based in Seattle, Washington. MPA offers users a simple, secure way to pay bills, receive important documents, and manage their files all in one place.

Plum Voice delivers business automation solutions through interactive voice response (IVR) for a wide range of companies. Plum's platform provides 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. Contact us to get started on your success story.

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noted that he got really good feedback from his engineers on the Plum platform. "They noted that the APIs were clear, straightforward, easy to use. There was no griping from any of our engineers about anything being onerous."

After another month of testing, they were ready to deploy. All told, MPA went from signing a contract to deploying their voice app in about three months. The application they built enabled MPA to do two things: 1. Process payments over the phone, and 2. Maintain PCI-compliance for the voice channel.

When it comes to PCI-compliance, MPA's Director of Product emphasized that "we don't take it lightly; we take our security very seriously. The fact that it's PCI has significant value to us because we never have to worry about the Plum parts of our solution. When PCI auditors visit, we have no reservations about showing them the applications built on the Plum platform."

"I found no other PCI-compliant, hosted service that compares to Plum. Not only is it extremely cost-effective and flexible, but its ease of use meant that the time to market exceeded our expectations and helped us meet our commitments with our clients. As a service platform, the PCI compatibility has been irreproachable and the stability of the service has been so significant that it's noteworthy that we *don't* hear about it from our support team, clients, or customers."

MPA Director of Product

The Results

Since implementing their voice payment channel, Plum's technology generated several benefits for MPA. MPA's Director of Product noted that Plum allowed MPA to strategically expand their payment portfolio and to introduce voice payments into the markets that they serve. Being able to offer their payment services through every communication channel a company's customers might use helped MPA to win new business. For established clients, offering voice proved to be a major differentiator for MPA and deliver a lot of value to the customers that take advantage of it.

When MPA first launched their voice channel, they started fielding all their users' voice traffic overnight–literally. While most IT professionals would expect complications with this type of rapid deployment and usage volume, MPA's Director of Product stated that the systems reliability has been noteworthy. "It's been remarkably stable and solid," he said, "we haven't gotten any complaints from our users, and it's been very reliable for ourselves and our users."

MPA's experience with Plum DEV was so good that there was no need to look outside of Plum's product line when it came time to building their internal IVR. The company built an in-house IVR for customer service using Plum's Fuse. Before that MPA relied on voicemail to process customer inquiries, but this proved to be cumbersome and the questions they received tended to be similar, which is ideal for automation. Now, Fuse provides clear, consistent answers to common questions that MPA fields from their users. Fuse's ease of use certainly helped, too. MPA's Director of Product said that they built their whole IVR without any engineers or a single hour of developer time. In this way, Fuse added value without pulling limited developer talent off core product development.

Looking to the future, MPA plans to add outbound notifications and SMS messaging features to their product portfolio. MPA's Director of Product noted that this was part of their product roadmap and that fact that Plum supports these channels was another reason for choosing Plum. Notifications and messaging will allow MPA users even greater ease, convenience, and access to billing information and payments.

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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