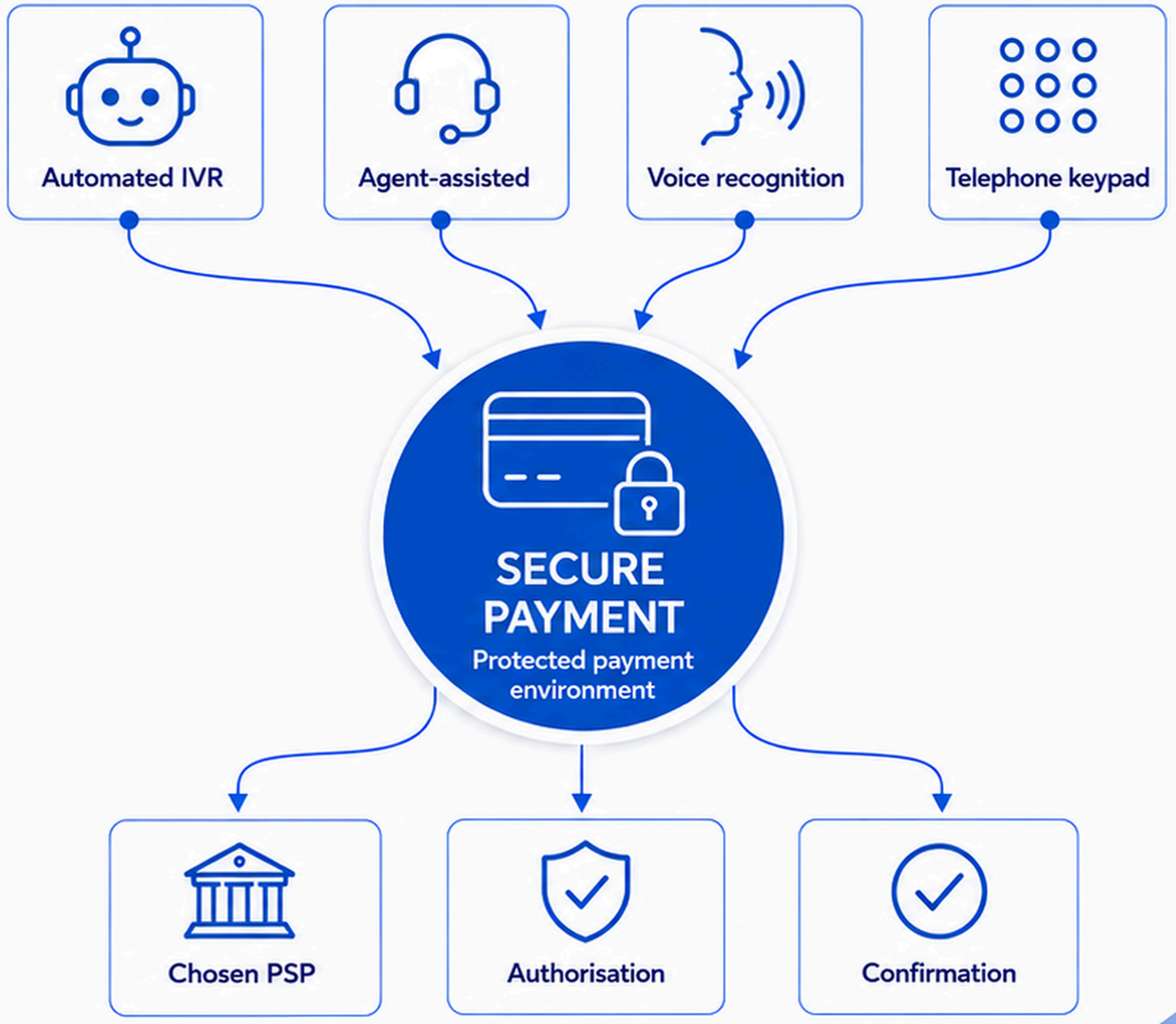
Communication • Automation • Secure Payments

PCI Payment Guide

Automated and agent-assisted payments. Simpler customer journeys. Lower PCI burden.

C3 PCI Payment helps organisations take secure payments through automated and agent-assisted services. Sensitive payment details are captured within a protected payment environment, helping reduce PCI scope while keeping the customer journey straightforward and reassuring.



Reduce PCI scope

Keep card capture away from normal agent and business systems.

Protect customer data

Sensitive payment details are handled within the secure service.

Support flexible journeys

Use automated or agent-assisted payment paths to suit the service.

Thousands of secure transactions processed every day.

Why Organisations Are Rethinking Payment Handling

Customers expect payment journeys to be simple and secure. Organisations need to take payments without exposing sensitive card data to advisers, recordings or internal systems.

C3 PCI Payment moves payment capture into a secure environment, reducing PCI scope and compliance burden while making it easier for customers to pay by IVR or with agent assistance.

Traditional Payment Handling

Exposed. Burdensome. Higher scope.

1. Customer wants to make a payment
2. Card details are provided into the organisation environment
3. Sensitive data may be heard, seen or handled by staff or systems
4. Recordings, desktops and processes require tighter control
5. Extra training, governance and audit measures are needed
6. PCI scope and compliance effort increase

Outcome: More exposure to card data. More work for the organisation.

> Organisations want to take payments confidently. They do not want sensitive card data exposed.

Secure PCI Payment

Protected. Compliant. Efficient.

1. Customer starts payment by IVR or with an agent
2. Secure mode is activated
3. Card details are captured in the secure payment environment
4. Advisers and internal systems never see or hear the card data
5. Payment is authorised through the chosen PSP
6. Confirmation and reference are returned automatically

Outcome: Secure payments with reduced PCI scope and less operational overhead.

What organisations need

- Keep card data out of our environment.
- Reduce PCI scope and compliance effort.
- Give customers a secure way to pay.
- Support IVR and agent-assisted payments.
- Free teams to invest in better service.

Less card data exposure. Less compliance overhead. Better payment experiences.

How Agent Assisted Payment Works

Secure mode protects card data while keeping the agent in control.

When an adviser reaches the point where a payment is needed, they can switch the call into Secure Mode without interrupting the conversation. The customer remains on the call while card details are captured securely.

Sensitive card data is trapped by Secure Assist and never exposed to the organisation. The adviser stays in control of the process, sees only a safe representation of the digits entered, and can submit the transaction once the required details have been received and validated.

1



Reach the Payment Stage

The adviser is speaking with the customer and reaches the point where a payment is required.

- Balance or amount due confirmed
- Customer agrees to make payment
- Adviser remains on the call

Payment is introduced naturally as part of the conversation.

2



Enter Secure Mode

The adviser places the call into Secure Mode by simply pressing a button in the agent interface.

- No transfer to a separate call flow
- Customer stays connected to the adviser
- Adviser prompts the customer to enter or state card details when ready

Secure capture begins without exposing card data to the organisation.

3



Capture Card Details Securely

Secure Assist traps any data representing card details and keeps it outside the organisation environment.

- DTMF tones and spoken card data are captured securely
- The adviser sees only a safe representation of the digits entered
- Required details are received and validated
- The 16-digit card number is checked as a valid Luhn number

Sensitive card data is never exposed to the agent or the organisation.

4



Submit and Complete

Once the required card criteria has been received and validated, the adviser can submit the transaction.

- Transaction result is displayed to the adviser
- Secure Mode exits automatically
- Customer can be given confirmation and reference details

The adviser sees the outcome, not the card data.

Why it matters

- Card data stays outside your organisation
- PCI scope and compliance effort are reduced
- Advisers stay in control of the conversation
- Customers complete payment securely and confidently

Sensitive card data never exposed. Secure payments handled with confidence.

Built Around Your Payment Service

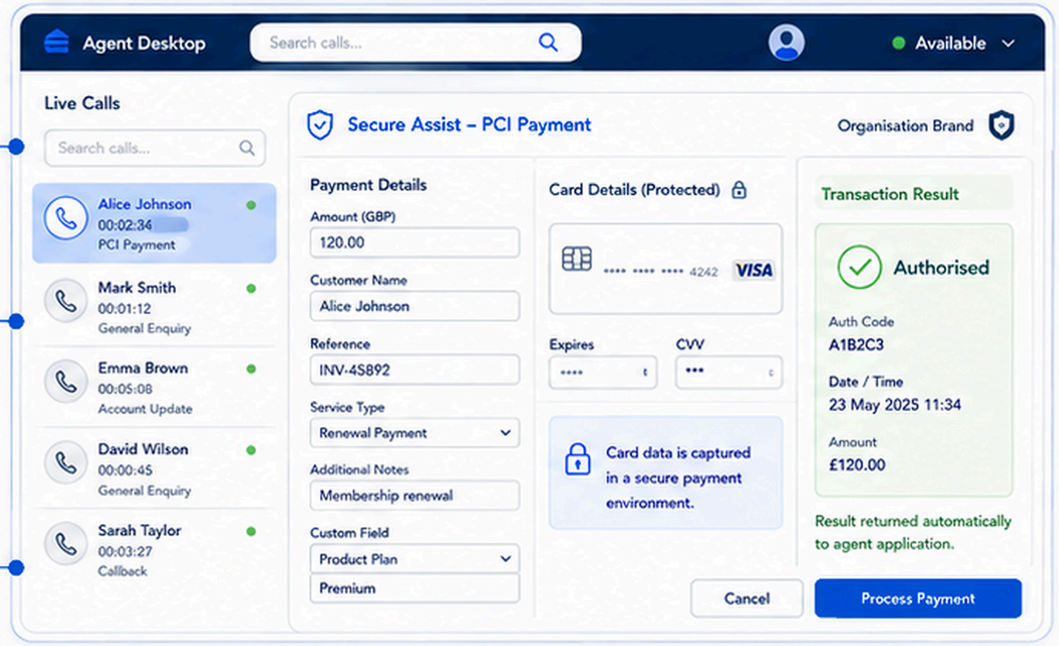
Open integration. Flexible configuration. Clear operational control.

C3 PCI Payment fits around the way organisations already work. Secure payments can be introduced quickly using straightforward web technologies, then configured to match the information, payment provider and operational process each organisation requires.

1 Integration
Launch Secure Assist quickly - from a searchable live-call list or directly from the surrounding agent application.

2 Custom configuration
Capture the information your service needs, from simple references to structured menus and additional fields.

3 Payment outcomes
Return transaction results automatically to surrounding systems or follow-on processes.



Example Secure Assist workspace showing in-context launch, configurable payment fields and payment outcomes.

1

Simple, Open Integration

Introduce secure payments quickly using straightforward web technologies. Agents can select the correct live call from a searchable list, or surrounding applications can identify it automatically using call information and display Secure Assist in context.

The agent-facing portal can also be styled to complement the organisation's internal systems and branding.

2

Configurable Payment Journeys

Each organisation can define the information that needs to accompany a payment - from amount, customer name and reference through to cascading selections and free-form fields.

3

Flexible PSP Connectivity

C3 supports a growing range of payment service providers, allowing organisations to work with the provider that best fits their needs.

Worldpay, Sage Pay, Verifone, Trust Payments, GOV.UK Pay, Realex and Stripe.

4

Workflow Handover

Payment results can be posted back to a nominated web service or the agent page can redirect automatically with dynamic parameters, helping downstream systems and processes update automatically.

5

Responsive Reporting

Authorised, declined and historical transactions are available through clear, responsive reporting tools, giving authorised users visibility of payment activity when they need it.

Flexible integration. Configured around your service. Clear operational control.

C3 PCI Payment Guide

Communication • Automation • Secure Payments

One Platform.
Many Payment Journeys.

C3 PCI Payment supports a wide range of secure payment journeys, from live agent-assisted payments to fully automated self-service and repeat payments using securely stored card details. Each journey can be shaped around the organisation's processes while keeping sensitive card data outside the organisation environment.

1. Agent-Assisted Payment

"I'd like to pay my bill."



- Agent reaches the point where payment is required
- The call is placed into Secure Mode with no card info
- The customer enters or states card details securely
- Sensitive card data is never exposed to the organisation

Outcome: Payments are taken confidently during live conversations.

2. Automated IVR Payment

"I'd like to make a payment."



- The customer completes a secure payment in self-service
- The amount or balance can be confirmed automatically
- Card details are captured securely outside the organisation environment
- Confirmation and a reference are returned immediately

Outcome: Customers can pay quickly without waiting for an agent.

3. Balance Enquiry to Payment

"What is my balance outstanding?"



- The system identifies the customer and retrieves the current balance
- The outstanding amount is presented clearly
- The customer can proceed directly to secure payment
- Confirmation is provided at the end of the transaction

Outcome: Enquiries can turn into completed payments in one journey.

4. Payment Within a Wider Customer Journey

"I need to renew my service today."



- Payment can be taken at the relevant point in a wider process
- Customer details and reference information are passed through
- The payment step feels like part of the overall journey
- The result can trigger the next action automatically

Outcome: Secure payment becomes a seamless step within the wider service journey.

5. Store Card Details for Future Payments

"Would you like to save this card for future payments?"



- The customer completes a secure payment in the usual way
- They can choose to store their card securely for future use
- Card data remains outside the organisation environment
- A secure token or reference is retained instead of full card details

Outcome: Future payments can be made faster without compromising security.

6. Use Stored Card Details

"We already have a stored payment method for you. Would you like to use it today?"



- An existing customer is recognised
- The system identifies that stored card details are available
- The customer can choose to use the stored payment method
- The payment completes without re-entering full card details

Outcome: Returning customers can pay faster through a simpler journey.

One secure platform. Flexible payment journeys. Better customer outcomes.

From Requirement to Live Payment Service

Designed around your operation. Delivered with care. Supported for the long term.

Every PCI Payment deployment starts with a clear understanding of the organisation, its payment processes, existing systems and chosen payment provider. C3 works closely with each customer to configure, integrate, test and deploy a service around those requirements, then continues to support and refine it as needs evolve.

1 Listen and Understand



We begin by understanding your current payment processes, customer journeys, operational requirements and desired outcomes before recommending a solution.

- Current payment processes
- Agent-assisted and automated requirements
- Existing systems and integrations
- Data and reporting needs
- Chosen PSP and customer outcomes

2 Design the Payment Service



Together, we define the journeys, capture requirements and operational flow needed to support secure payments effectively.

- Payment journeys and entry points
- Data captured with the payment
- Secure Mode behaviour
- Agent portal requirements
- Payment outcome handling

3 Configure and Integrate



The platform is configured around your organisation and integrated using open standards, supporting both simple and more tightly embedded approaches.

- Organisation-specific fields
- Call identification and integration
- Agent portal styling
- PSP connectivity
- Result callbacks or redirects

4 Test and Deploy



Each payment flow is tested thoroughly before deployment so the live service performs securely and reliably from day one.

- End-to-end payment testing
- Secure Mode validation
- PSP authorisation testing
- Result and callback testing
- User acceptance and go-live

5 Support and Evolve



Once live, C3 continues to support the service, refine journeys and adapt the platform as requirements change.

- Business-day helpdesk
- Out-of-hours emergency support
- Reporting and transaction support
- Configuration changes
- New payment journeys and PSPs

Why Work With C3?

Tailored to Your Requirements

Payment services are configured around your processes, data requirements and customer journeys rather than forcing you into a fixed model.

Experienced and Approachable

You work directly with a knowledgeable team that understands the payment platform, integrations and operational environment.

Practical Integration

Open standards and flexible deployment options help secure payment services fit around existing systems without unnecessary complexity.

Support That Continues

C3 provides a business-day helpdesk together with out-of-hours emergency support for critical live service issues.

Projects end. Relationships evolve.

Talk to C3 about the secure payment services you would like to implement or improve.

Secure payments.
Better customer experiences.

C3 PCI Payment helps organisations take secure payments confidently, whether in a live conversation with an agent or through automated self-service. It is easy to introduce, flexible to configure and built to fit around your systems and processes.

Trusted by organisations every day to protect cardholder data and deliver better outcomes.

Built on security. Focused on compliance.

- PCI DSS Compliant
- Card data captured and processed in a secure environment
- No cardholder data stored in the organisation environment
- Roles, access controls and audit logging
- Regular testing and continuous improvement

> C3 PCI Payment gives us the confidence that our customers' payment details are handled securely, while our agents can focus on delivering great service and resolving enquiries first time."
>
> CONTACT CENTRE MANAGER

Let's talk.

Talk to C3 about the secure payment services you would like to implement or improve.

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Working with leading payment service providers

C3 supports a range of trusted payment service providers, giving you the choice and flexibility to work with the provider that best meets your needs.

worldpay · Sage Pay · Verifone · Trust Payments · GOV.UK Pay · realex payments · stripe

Additional providers are added throughout the year as customer requirements evolve.

Projects end. Relationships evolve.

Talk to C3 about the secure payment services you would like to implement or improve.