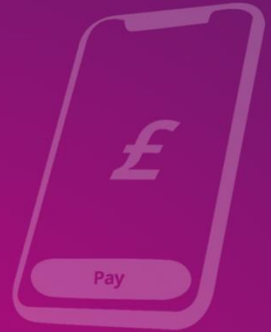




PayGuard

Overview



What is PayGuard?

Contact Centre Payments

PayGuard® is a secure and compliant payment solution for any organisation taking or wanting to take card payments from their customers over the phone, via web chat, online or social media.

- Take **payments over any channel**: online, phone, chat, email & social.
- Receive payments by Credit & Debit Card.
- Fully comply with **PCI DSS** (level 1), GDPR, MiFID II, PSD2 and FCA.
- Set up subscriptions, automate **payment requests**, take APL or IVR payments.
- Use PayGuard to guard **against high fees**, non-compliance and inefficiency.

PayGuard is a **multiple award-winning** application backed up by a team of payment experts.



Who Uses PayGuard?

Businesses and Contact Centres

PayGuard® is used by **small and large businesses** alike, in any vertical market. Contact Centres can range from a few people in an office or working from home taking a few customer payments a week, to centres with hundreds of agents.

PayGuard is designed for any organisation that:

- takes customer payments by phone, online, via web chat, IVR, social media.
- would like to be compliant when taking payments.
- is keen to take payments efficiently.
- would like to reduce the cost of taking customer payments.



PayGuard helps organisations that **care about customer satisfaction** by improving customer payment options, increasing customer payment security, all while helping to reduce the overall cost of taking payments for our clients.



Benefits

How does PayGuard help?

Lower Costs

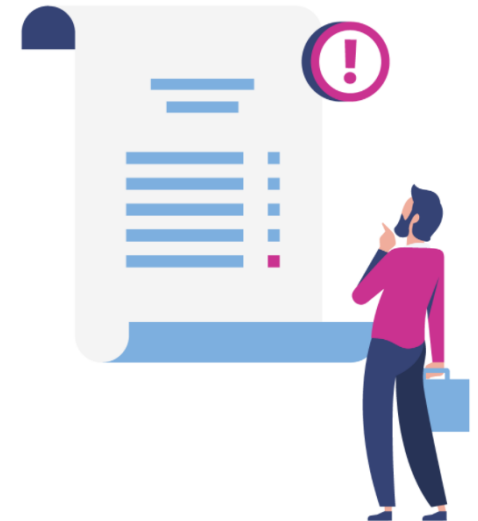
PayGuard **dramatically reduces compliance** costs associated with compliance and data security practices. You can also use PayGuard's Gateway to lower transaction processing fees by obtaining acquirer independence.

Achieve Ongoing PCI DSS and GDPR Compliance

Fraud prevention and compliance are PayGuard's back yard. There is more and more regulation to comply with today and it's enforced with more vigour. PayGuard helps you handle sensitive financial data, **protecting both your customers and staff**.

Make Payments Easy For All

PayGuard's team make navigating the increasingly complex payment landscape easy. The **award-winning PayGuard Agent user interface** makes it simple for your customer to pay you, and for your staff to take payments over any channel.



Payments by PayGuard

Two Areas

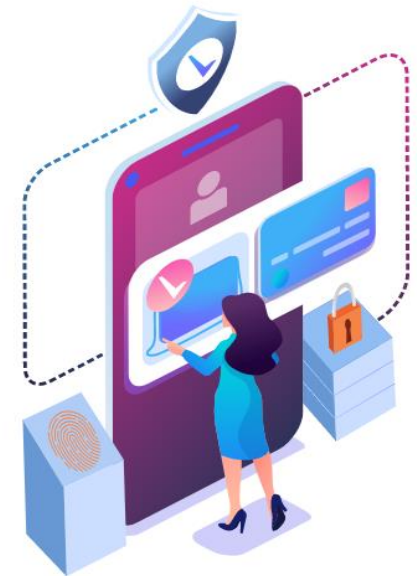
PayGuard is broken down into two distinct product areas as we offer a **wide range of payment services**:

PayGuard **Agent**

Your staff assist your customers to make a payment in real-time over the phone, via email or web chat, via SMS or Social Media. Your staff and your customers are protected, and **your business is compliant**.

PayGuard **Auto**

Receive payments while you sleep with our automated payment services, such as Bulk Payments allowing you to send payment links via SMS or email or use our payment IVR services to **receive payments 24/7**.



Compliance

PCI DSS

PayGuard significantly reduces scope when it comes to compliance with the PCI DSS. Our network is rated to the highest level of the PCI Data Security Standard. This means your annual compliance looks like this:

- Self-Assessment Questionnaire A (if processing less than 6 million transactions)
- Completion of the Attestation of Compliance form
- Huge time and cost savings as no quarterly ASV scan or crippling security processes required

Note: Remaining compliant on a day-to-day basis is much easier too because your network is out of scope, which means you are not required to conduct an impact assessment each time to make changes to it.

The DPA and GDPR

PayGuard also supports your compliance with the DPA and GDPR, **reducing the personal liability to your Company Directors** and removing the requirement to perform a Data Protection Impact Assessment (DPIA).



Features

Lots More Than Meets The Eye

PayGuard helps companies take compliant, secure, assisted, real-time payments.

- Manual Entry, Payment Link and Phone Keypad (DTMF) processes
- Take payments over any communications channel (phone, chat, etc.)
- Make refunds, set up subscriptions, tokenise cards, and automate payments
- Take payments by credit & debit card and Pay By Bank transfer
- Multiple currencies and multiple gateways in one account
- Prescriptive permissions & API based architecture.



PayGuard is a modular, flexible application that can be prescribed to suit your specific needs. Tailor PayGuard so that it solves the specific challenges your sector and your organisation would like to overcome.



Agent Workspace

Simple Interface

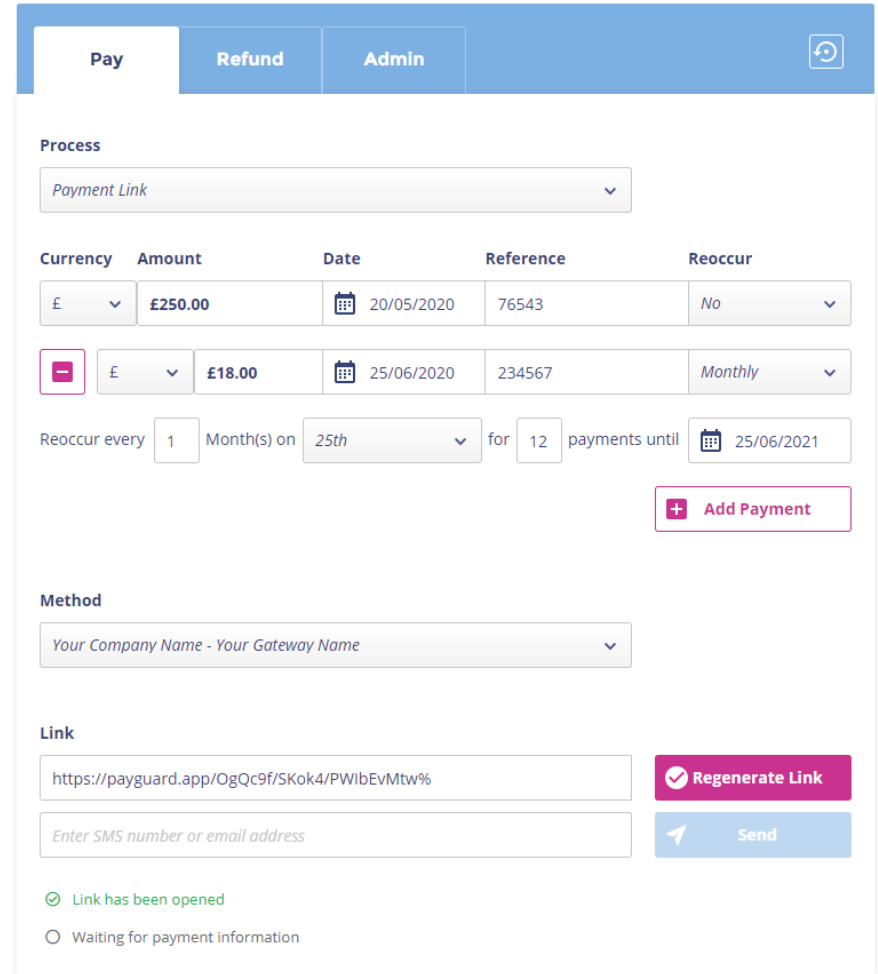
Your staff can access all our payment options through a **single user interface**, on a payment-by-payment basis.

Easy to Use

PayGuard has been designed so that your staff **don't need training** to make a payment, set up a subscription or complete a refund.

Permission-based

Administrators have access to Roles and a host of Permissions, allowing them to **customise the UI**.



The screenshot displays the 'Pay' tab of the PayGuard interface. At the top, there are three tabs: 'Pay', 'Refund', and 'Admin'. Below the tabs, there is a 'Process' section with a 'Payment Link' dropdown menu. A table lists payment transactions with columns for Currency, Amount, Date, Reference, and Reoccur. The first row shows a payment of £250.00 on 20/05/2020 with reference 76543 and 'No' reoccur. The second row shows a payment of £18.00 on 25/06/2020 with reference 234567 and 'Monthly' reoccur. Below the table, there is a 'Reoccur every' section with input fields for '1' month(s) on '25th' for '12' payments until '25/06/2021'. An 'Add Payment' button is located to the right. The 'Method' section has a dropdown menu for 'Your Company Name - Your Gateway Name'. The 'Link' section has a text input field containing 'https://payguard.app/OgQc9f/SKok4/PWibEvMtw%', a 'Regenerate Link' button, and another text input field for 'Enter SMS number or email address' with a 'Send' button. At the bottom, there are two radio buttons: 'Link has been opened' (selected) and 'Waiting for payment information'.

Currency	Amount	Date	Reference	Reoccur
£	£250.00	20/05/2020	76543	No
£	£18.00	25/06/2020	234567	Monthly



Agent Workspace

Confirm Payment

Amount	Date	Reference
£250.00	Now	76543
£18.00	Thu 25 Jun 2020	234567

Reoccur every 1 month(s) on 25th for 12 payments until 25 Jun 2021

Total: **£268.00**

Method


Your Company Name - Your Gateway Name

Card Number	Expiry Date	Security Code
4242 - XXXX - XXXX - 4242	09/20	XXX

Submit **Edit Payment**



Successful



£250.00
Received Successfully

£250.00
Token: Nma5wEgmW64tzYJd8WvslUQ1k8t
PayGuard Auth: 020501

Post-Order Reference

OK

Send Confirmation

Send

Notes

Append Note

Tags

Apply Tag



Built Using APIs

It's In Our DNA

PayGuard has been **built from the ground-up using APIs**.

We use them **within the application itself** between the front-end layer and the programming layer, and again between the programming layer and the database.

Companies are using PayGuard APIs, for example, to:

- Integrate PayGuard to enable their staff to use PayGuard **from within another application**.
- Pull information from PayGuard's database for reporting purposes.
- Send information from customer systems to PayGuard for **easier payment processing**.





PayGuard

