

# TNS Get the Right Response for Encoded



Transaction Network Services (TNS) is a leading provider of fast, reliable and secure transaction-oriented services for the world's leading retailers, banks and processors

### Background

Encoded is currently the largest independent telephone payment provider in the UK. The company designs, creates and manages Interactive Voice Response (IVR) systems for merchants and retailers who use these IVR systems in place of owning, staffing and operating costly call centres.

### Business Challenge

Over the past few years, Encoded has expanded its focus to concentrate on credit and debit card payment applications. The organisation was in need of a system that would work



along with their existing systems and allow them to process payments over the phone quickly and securely.

### Solution

Encoded integrates the TNSPay solution with its IVR systems to allow payments to be made over the telephone. The solution is completely automated with customers using a touch tone phone to enter their payment information. These details are then securely passed through TNS' global network for payment authorisation and settlement.

TNS' PCI DSS certified TNSPay solution allows merchants to outsource the risk associated with handling and storing payment data, therefore reducing security concerns.

### Outcome

Hamza Whitmore, Managing Director of Encoded commented:

*We have been impressed with the level of service TNS has provided to us over the years and we look forward to working with them in the future as we continue to expand and as our needs grow.*

*“By using TNS merchants can save up to 90% of the costs of call centre personnel. Another benefit is the convenience factor; merchants are able to access Encoded's and TNS' networks 24x7x365. The third benefit and quite possibly the most important is the security issue; because this system is 100% automated there is no chance of the wrong person over hearing your card details or stealing your information.*”



Transaction Network Services

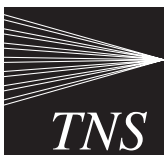
# Why Choose the TNSPay Solution?

## Features and Benefits

- Powerful, integrated transaction processing solution with the flexibility to meet your business needs.
- One simple application interface for easy integration.
- Full-function solution that supports multiple accounts, acquirers, currencies and multichannel retailing.
- Outsourced to a PCI DSS certified payment service provider.
- No up-front investment or cost of ownership - easy to budget.
- Fully scalable to grow with your business.
- Batched/bulk transaction authorisation capability available with full data validation.
- MIS, data interrogation and reporting via a secure web browser.
- Multiple options for accessing the service – through any third party card capturing application or a TNS hosted card capturing solution.
- Secure, reliable network with 24x7 monitoring.
- High-speed transaction delivery for Improved service levels.
- Fraud prevention through Verified by Visa, MasterCard SecureCode®, Address Verification System (AVS) and Card Security Code (CSC/CV2).
- Unique transaction reference numbers for audit trails and easy cross-checking.



*One Connection – A World of Opportunities*



For more information, please email us at [solutions@tnsi.com](mailto:solutions@tnsi.com), call +44 (0) 114 292 0200, or visit [www.tnsi.com](http://www.tnsi.com)



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