



# The Key IC Advantage for Marketel customers

## Integrated payment processing for predictive dialers

**T**he integration of payment processing into a Predictive Dialer has never existed - until now!

Traditionally, Payment Gateways are used for processing payments from a website. Non-internet enabled applications, such as the software to run a Predictive Dialer, have always followed a different model. Traditionally, if a telemarketer was to collect payment information as a result of a sale they would store the billing information into "custom fields" which would then be

passed back to the Predictive Dialer database. Periodically (once a day) the new data stored in the Predictive Dialer database is exported to text files. These files are then imported into an internal accounting system. If that Accounting System does not facilitate payment processing (and most do not) the data has to be imported into a third application that would process the transactions. As you can see there are many potential points of failure in this model. We have listed some of the problematic situations that can occur.

### Flaws in the previous model

#### Increased customer service costs and lost sales

In the model described above, the process is typically batched out once or twice a day. This is done to limit the amount of user intervention needed to process charges. However, doing this increases customer service costs, as declined transactions are NOT identified until after the process completes. This means that the customers related to each declined transaction will have to be contacted again to get corrected information. Once received, they will not know again if it is valid until the next batch runs. Sometimes it is hard to track customers down and takes multiple calls before contacting them, and sometimes the consumer may have changed their mind about the order by the time you have reached them. The result is obvious - LOST SALES!

#### Automation capabilities are limited

In almost all cases the import process into the 3rd party credit card processing software must be a manual process (or at least have some manual steps involved.) The processing software then transmits the transactions (usually via phone lines and in many cases a separate call - i.e. dial and disconnect - is required for each transaction) to a backend processing house, which then returns the results of the transactions (this process can take hours). If the user needs to store transaction id's, authorization messages, etc. in their system, the data needs to be exported out of the credit card processing software and then imported into a database system. This is a cumbersome model but unfortunately this is the most prevalent mode.

#### Lack of customization

Typically, 3rd Party Credit Card processing software cannot be customized. This does not leave for many options other than fitting into the model described above.



# The Solution: Key IC

To provide a better solution than the traditional model described above, Nelix® has integrated their Key IC ConneX technology into the Marketel System's®

Virtual Display Terminal. This allows telemarketers, with a click of a button, to bring up a payment processing screen integrated into the Marketel system.

**Transaction Processing Form**  
Note: Optional Fields are indicated in Gray

Telephone: 8477819186      Transaction Amount: 15.00

Last Name: Drake      Pay By Credit Card

First Name: Bob      Card Number: 1234123412341238

Address: 1350 Remington Road      Card Expiration (MMYY): 1105

City: Schaumburg      CVV2 Number:

State/Prov: IL      Country: USA

Zip/Postal: 60035

Email:

Transaction Result:  
Transaction SUCCESSFUL, Trans ID= 109737077242, Auth message= TEST APPROVED, Auth code= 999999

Process      Close

The Nelix® Key IC Payment Solution is integrated with Marketel Systems® and is ready to process check and credit card transactions with the click of a button.

**MarkeTel Virtual Display - DEVLP2**

Telephone: 8477819186      Keytones

Last Name: Drake      0

First Name: Bob      1

Address: 1350 Remington Road      2

City: Schaumburg      3

State/Prov: IL      4

Country: USA      5

Zip/Postal: 60035      6

Custom:      7

Custom2:      8

Custom3:      9

Memo:      NR

Status: Unknown

Go To Payment Form      Save Changes

- **Billing address** is defaulted to the address listed on the customer screen but can be changed without affecting the original address. This allows the billing address to be something different than the address being stored in the database (which may be a shipping address.) This also protects from declines due to bad address (i.e. the card was verified against the shipping address which is different from the billing address.) This is a feature that most other payment systems do not account for and end up incurring a considerable amount in transaction costs due to declines and reissues.
- The system supports "Auth" vs. "Sale". A sale means the card is authorized and charged. An auth means the card is just authorized but will be charged later (i.e. at time of shipping)
- The system supports "ACH" transactions. These are checking account transactions. The customer gives you an account and routing number and the money is automatically withdrawn from their account.
- The rep enters the appropriate information and clicks on the button to process the card. Within seconds a result appears showing whether the card is approved or declined. If it is declined due to insufficient funds, the rep can ask for an alternative card from the customer and process the card again.
- If the card is accepted, the authorization details (Transaction ID, Authorization Code, Authorization Message, etc.) are exported back into the Memo field which are then stored in the Predictive Dialer database and can be exported into your internal accounting system. Because of Marketel's "Open Source" for their client, this can be customized to store the information in custom fields.



## The Solution: Key IC

In addition, customers will have access to the Key IC Payment Solution online administration system, a secure and powerful payment system.

- ♦ This allows users to log in and use the many features. Features include: Virtual Terminal (to process a transaction), advanced reporting capabilities, setting up e-mail receipts, the ability to reissue or refund a charge, the ability to configure risk management and fraud prevention features, and much more. An administrator can add users and specify whether the user is allowed or restricted to run any of the functions (i.e. a user can look up a charge detail but can not run sales reports, etc)
- ♦ Each marketing initiative, contract or product can be tagged separately in the system so reports can be run on sales transactions related to a specific product, contract, etc.

In summary, the Marketel/Nelix partnership can provide you with a better solution to processing transactions. Resulting in increased converted sales and productivity because of real time payment approval!

### What do you need to start using the Key IC Payment Solution?

1

Caller's terminals must have Marketel System's® Virtual Display Terminal

2

Caller's terminals must have access to the internet.

3

A Nelix Key IC Payment Solution account must be set up.

Customers can use the Key IC Payment Solution in their other applications as well. It can be integrated into their accounting system, their website, their in-house database, etc. to centralize all of their payment processing.