



# InstaTouch Pay for communications and energy service providers

Less friction. Easier payments.

## Digital commerce today

Digital devices have enabled consumers to do more on-the-go. They expect more from each touchpoint and are driving the move to connected digital experiences that allow them to call the shots. Experiences with lower friction mean consumers are more likely complete transactions — and repeat them. Communications and energy service providers continue to transform their technology and offerings to accommodate this fast-paced, high-interaction reality.

## Friction free and larger share of wallets

InstaTouch® Pay is an API-based payment enablement tool that streamlines the way consumers can make online payments. By accessing a consumer's credit file in real time, a business can have more confidence that only active cards belonging to the consumer are presented, which reduces the likelihood of a decline as well as stolen or counterfeited cards.

This helps improve and simplify the digital commerce experience for both businesses and consumers. Consumers get a more convenient and frictionless process, helping reduce abandonment and inaccurate data entry. Businesses may reduce card-not-present, counterfeit, or stolen card fraud risk and may drive larger share of wallet by streamlining consumer payment behavior with one-click payment options.

InstaTouch Pay helps unify the consumer experience and drive incremental transactions for communications and energy service providers. Deliver a differentiated, frictionless consumer experience with InstaTouch Pay.

## Key benefits

### Improved customer payment

**experience:** Instant access to a pick list of active credit cards that can be used for payment without the hassle of entering multiple data points on a digital device.

**Bad debt reduction:** Reduce bad debt by identifying counterfeit and stolen card fraud risk more easily.

**Reduced abandonment:** Limited key entry allows the consumer to complete their transaction with ease, driving more sales for the business.

### Easier digital wallet provisioning:

Reduces the friction from the process of setting up or adding to an existing digital wallet by providing a confirmed list of existing cards.

### Improve recurring payments and reduce the number of consumers sent to collections:

A simple, PCI compliant opt-in for the consumer helps alleviate late fees for day 1-7 late payers and provides continued access to the credit card number for recurring payments.

## Key features

**Real time credit file access:** InstaTouch Pay retrieves data from a consumer credit file in real time, ensuring that the most up-to-date reported card information is available. This helps detect potential card-not-present fraud.

**Flexibility:** InstaTouch Pay provides the ability to configure the pick list display to the consumer and whether to persist credit information for future transactions.

**PCI compliance:** InstaTouch Pay sends encrypted transmission of masked credit card data.

**Consumer consent:** Required consent through InstaTouch Pay is a one touch approval from consumers for retrieval of credit card data.

**Seamless integration:** InstaTouch Pay integrates via an API toolkit, optimized for faster and easier integration directly into mobile apps or mobile websites.

## Key use cases

### Communications and energy service providers

As online commerce continues to grow, retailers need to reduce their digital cart abandonment rates, improve their consumer experience, and gather valuable consumer insights. InstaTouch Pay streamlines the way consumers make online payments, which helps to improve the mobile transaction experience, reduce cart abandonment and encourage return engagement.

The streamlined transaction process for telecommunications and energy companies allows their consumers to make online payments, a down payment on a new device or new plan, or accessory purchase. Consumers will receive a better payment experience across multiple digital channels and the service providers gain by having additional protection against CNP (card not present) fraud. InstaTouch Pay is a PCI compliant solution that may help improve recurring payment participation and reduce the number of consumers sent to a collections agency for day 1-7 late pay. Once the consumer opts in to use InstaTouch Pay, the service provider has continued access to the credit card number for recurring payments. Thereafter the consumer never misses a payment and the service provider alleviates crediting late payment fees for early late pays. InstaTouch Pay can be offered at the time of account activation or when making a payment online. Best of all, InstaTouch Pay is a frictionless and seamless customer experience.

**InstaTouch Pay** streamlines the way consumers make digital payments, which helps to **improve the mobile transaction experience**, reduce cart abandonment and **encourage return engagement.**

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