



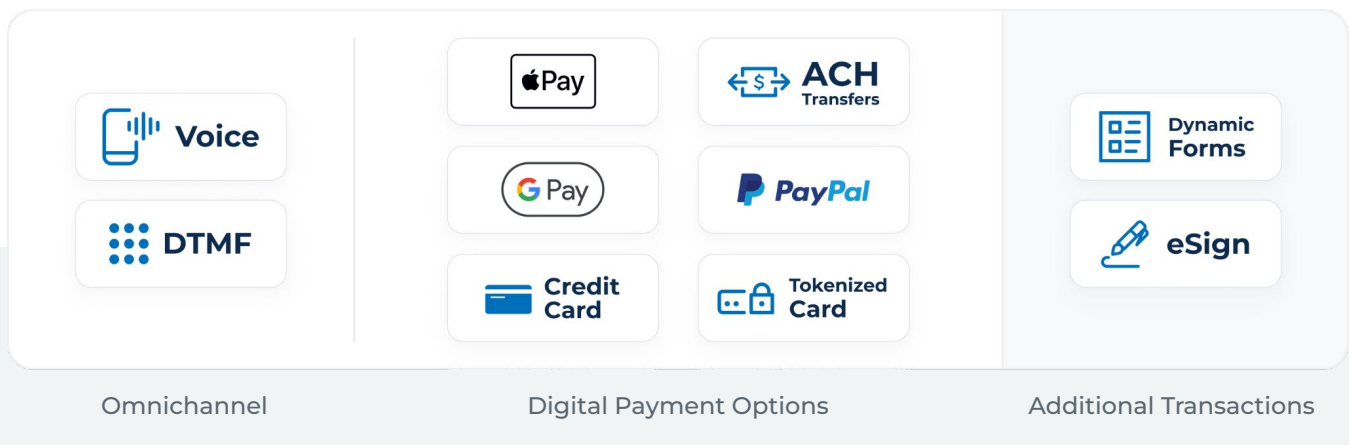
Voice and Digital Payments In All Contact Center Channels

Journey provides the first-ever single platform and secure network for capturing Digital Wallet and Credit Card payments in all voice and digital channels.

The only contact center payment solution to deploy in days and include seamless blend of voice and digital payments.

With our patented Zero Knowledge Network®, Journey can help businesses with faster, PCI-compliant, secure payments from automated systems (like IVRs) or with live agents. Journey's unique network and platform approach enables powerful sensors on mobile devices and computers to tie identity to hundreds of types of transactions, from all types of payments - digital (PayPal, Google Pay, Apple Pay etc), voice or DTMF.

Journey's cryptography and network design also takes the contact center out of the scope of compliance and removes sensitive PII from an agent desktop. It's also API-driven, making it simple to deploy without integrating to an SBC.



Digital Payments: Greater Flexibility, Security, and Lower Costs

Tapping into mobile wallets allows your customers to utilize an impressive variety of payment methods, from tokenized credit cards to Apple Pay, without the need for your agents or bots to transfer the call.commerce.



Secure and Privacy-Preserving

Journey uses a purpose built, patented identity network to encrypt and verify customer data without showing it to the agent. This capability is enabled by Journey's patented Zero Knowledge Network®. This network architecture is also the way that Journey keeps the SBC and Contact Center Tech Stack out of the payment solution.



Easy Integration, Scalable, and Flexible, Without the SBC

Through pure API integrations, you can take payments through voice and chat, self-serve and agent assisted, while keeping your environment free from PCI sensitive data.



Additional Features Enable a Complete Sale

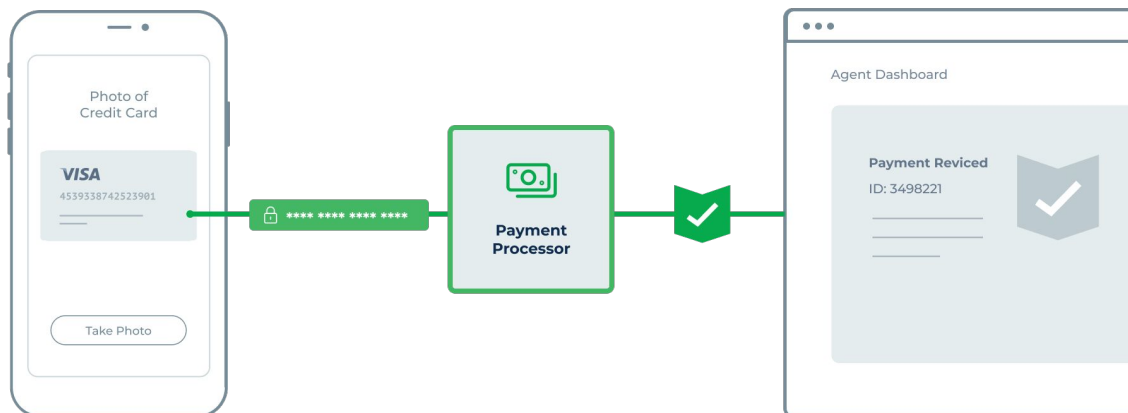
Flexible platform that can easily integrate document exchange (like a receipt or T&C disclosures). Capture a signature, schedule a delivery. There are hundreds of possibilities.

Available Features

- Digital Payments - most digital payment types available today can be available using Journey
- Live Payments with Agent - eliminate operational risk and enable agents to stay connected with customer
- Easily Add Other Transactions - Document handling, eSignatures, scheduling, disclosures and more
- Same experience in any channel
- Add popular payment options like Buy Now Pay Later if desired

Why Journey?

- Payments are Zero Knowledge, meaning no card information is shared or stored
- Voice and Digital payments are purely API-driven
- Because no SBC or appliance integration is needed, the solution is stable and easy to implement
- Real-time sentiment and progress updates for agents, and they retain the ability to reclaim the call
- Complete payment and interaction solution, driving first call resolution and improving cart abandonment rates



Key Benefits

Customer

- Easy, familiar payments using a smartphone
- Eliminate awkward voice payments with live agents that are time consuming and uncomfortable
- Make a purchase in any channel with the same experience

Agent

- Remove all sensitive customer data from the agent screen, making it safe for all agents working remotely
- Enable faster customer service, fewer steps, and reduce human error
- Enable agents to watch progress or reconnect with customer
- Happier customers equal happier agents

Contact Center Leaders

- Huge operational efficiencies and risk reduction with API driven payment options
- Take the SBC out of the payment flow, increasing stability and time to implement
- Capture payments in any channel, driving major improvements in KPIs

Risk, Compliance, and Security Teams

- Zero Knowledge and Zero Trust are foundational elements of Journey's platform and network approach
- Data is individually encrypted and ephemeral, completely changing hacker economics
- Vastly reduce the scope of compliance by taking the entire contact center tech stack out of scope