

# CallNPay



**Novalnet**

**WhitePaper on Novalnet's CallNPay**

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# Content

**INTRODUCTION**

**WHY YOU SHOULD USE  
CALLNPAY**

**USING CALLNPAY STEP BY STEP**

**KEY FEATURES**

**ABOUT NOVALNET AG**



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# Introduction

A simple phone call may do wonders to your shopping experience. CallNPay is an innovative payment channel offered as an additional service by Novalnet, facilitating payment transactions through a simple phone call.

CallNPay is an alternative to the regular online payment process as it is an offline payment type that requires no internet connection yet it allows customers to pay securely and conveniently.

Customers can complete transactions using card payments by interacting with an automated voice recognition system.

Customers pay with the help of a voice response known as the IVR which replaces human interaction and the IVR payment system can handle any number of customer calls. You will get notified in real-time when payments are complete.

This whitepaper describes how CallNPay can be effectively used for your business.

## Glossary

**IVR** - Interactive Voice Recognition

**MOTO** - Mail Order Telephone Order

**PCI DSS** - Payment Card Industry Data Security Standard

**Level 1** - Applies to businesses that process more than 6 million card transactions annually

# Why You Should Use CallNPay



## 01 Secured

CallNPay is 100% secured, where payment information is tokenized and processed via PCI DSS-compliant systems.

## 02 No Website/Internet Required

Just have your CallNPay phone number in your brochure or advertisement. It may help someone reach you when they have no internet access or technical knowledge to shop online.

## 03 Replaces an Agent

The interactive digital voice instructs the customers, automating the payment without human involvement.

## 04 Reliable

CallNPay is as reliable as an online payment. The IVR system is available 24x7 so that customers can pay even outside business hours.

# Using CallNPay Step by Step

CallNPay payment is powered by an Interactive voice response payment solution which helps you accept payments in the same way as online payments.

1

## **Customers Choose Payment Method**

After adding a product or service in the cart, on the checkout page, customer decides to make a call to proceed with the transaction.

2

## **Customers Call the Number**

Customers call the number displayed on the checkout page.

3

## **An Interactive Voice Responds**

An interactive digital voice starts prompting the customer to enter the unique number that appears on the screen.

4

## **System Captures Cart Information**

The payment system captures the cart information from the registered customers.

5

## **Customers Provide Information**

Customers provide their card information and authenticates the transaction.

6

## **Payment Complete**

Once authentication succeeds, money is debited from the customers' account and the payment is completed.

# Key Features



## **CallNPay - an Instant Payment Option**

Receive payments instantly to be on par with the online payment mode.



### **Supports Multiple Languages**

- Interactive voice responds in the customer's native language from where the call is initiated



### **Zero Payment Declines**

- No more payment declines in card payments where aborted calls can be resumed until payment is complete.



### **Notification Messages**

- Every transaction activity is notified through SMS.





# About Novalnet AG

Founded in 2007, Novalnet is a pioneer in all-in-one payment services. Our strength remains in the unrelenting pursuit for perfection, innovation and acceleration, supported by the best people in the industry. This constant drive to innovate and scale keeps our global payment solutions ahead of the game and gives you the business edge. Our belief in exceeding the best of expectations have made us one of the most popular payment service providers in Europe.

# Thank You

Accept 200+ payment methods in 150+ currencies globally in a highly secure, state-of-the-art environment supported by AI-powered risk management for SMEs & large enterprises. Novalnet hosts multiple value-added features & services including recurring payments, debt collection, automated marketplace.



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