**Overview**

ACT holding is a leading provider of debt collection in the financial services industry and has call center across the globe. Due to COVID-19, the company has been moved most it work force to work from.

Since the agents are working from home, there is an inherit when the agent are taking payments over the phone. To mitigate the risk ACT Holdings will be implementing a secure transaction method where the agents will be leveraging a Payment IVR to take credit and checks in a secure manner.

When a customer calls is ready to give the credit card and check information, the agent will conference in the payment IVR portal which will collect the pertinent details from the customer. The customer will be asked to punch in the details, therefore the agent will not be able to hear any of credit card or checking account information

Incase of a credit card the customer will key in the following piece of information

* Credit Card Number
* Expiration date
* Amount of payment
* Payment Frequency

Incase of ACH the customer will key in the following piece of information

* Bank Routing number
* Check Number
* Amount of payment
* Payment Frequency

This information will be then be posted to the system record (FACS) in real time, so that the agents can verify the complete transaction.

The agents will not have access to sensitive information like credit card data and banking account number.