



Forte Payment Systems

TAKING THE FRICTION OUT OF PAYMENT PROCESSING

At a Glance

SITUATION & NEEDS

- Help ensuring its innovative payment services addressed clients' need to support myriad new payment options, ease-of use for customers.
- Delivering exceptional customer experiences calls for a platform that is scalable, highly available, and seamlessly integrates with numerous payment partners.
- A cloud-based architecture that is scalable, economical, secure, and guarantees 24/7 uptime regardless of call volumes.

SOLUTION: AMAZON WEB SERVICES AND ENGHOUSE INTERACTIVE'S COMMUNICATIONS PORTAL

- Enghouse Interactive's Communications Portal (CP) deployed in the AWS cloud provides a cloud-based IVR to support self-service transaction processing.
- CP seamlessly integrates IVR transactions with Forte's payment gateway platform, which supports more than 3,000 payment partners.
- Allows for fully hosted, software-based environment.

COMPETITIVE ADVANTAGE

- Built on open standards, CP allows Forte to address complex payment needs and to quickly bring customized solutions to market.
- Forte can implement new payment solutions in less than a week.
- Forte is empowered to enter new markets and pursue larger customers.

A leading payment processing company finds better scalability, security, and cost savings after moving its contact center to the cloud.

Background

Forte Payment Systems is both a leader and an innovator in electronic payment processing, providing an extensive range of solutions that include electronic check (ACH), checking, credit and debit card, as well as mobile and e-commerce channels. The company supports more than 32,000 businesses in North America across many vertical markets, including: utilities, retail, healthcare, fitness, property management, government, education and not-for-profit. All of these sectors rely on Forte to make electronic payments easy for their customers, which in turn improves cash flow and lowers the cost of doing business.

The Challenge

Across all sectors, the Internet has changed the way business is done, and with the rise of e-commerce an in-person experience is no longer the only way to buy goods and services. Not only does this allow businesses to sell more to their customers, but they can also expand their customer base by selling into new markets with minimal capital investment. Moreover, online shopping allows businesses to grow their top lines simply by being open 24/7.

While these realities provide attractive growth opportunities, their potential cannot be realized without a proper platform to handle electronic payments. To support customers, the platform must accept many kinds of payment options (e.g. credit card, debit card, electronic check) along with multiple channel choices such as PC, mobile device or fixed line phone.

To ensure a quality customer experience, transactions must be economical, near real-time, intuitive, secure and always-on. For businesses, this means having a platform that is scalable, highly available, and standards-based. On the back end, the business also needs a platform that seamlessly integrates with payment partners, so transactions can be processed quickly and securely, regardless of the volume.

Forte recognized the challenges of meeting these needs, including the cost of operating a premise-based contact center, which requires ongoing hardware investments to support the growing demand for various payment options. Another challenge was providing enterprise-grade uptime and real-time processing as transaction volumes kept growing. Finally, there was the issue of scalability. To enter new markets, Forte would need to quickly develop new, industry-specific solutions.

“The payments industry is growing rapidly, driven by a tech-savvy user base. For our company to thrive in such a hyper-growth environment, it’s imperative we provide our customers with solutions that are intelligent, intuitive and can address consumers’ needs quickly. Enghouse Interactive was the clear choice for us; as their flexible self-service platform is easy to use and deploy, keeping up with our growing demand.”

Jeff Thorness, Chief Executive Officer
FORTE

The Solution

Taking all these challenges into consideration, Forte came to the decision that its payment processing system and supporting contact center operation needed to be cloud-based. It also needed a platform that could scale easily and economically, provide comprehensive security, and guarantee 24/7 uptime regardless of call volumes. In turn, Forte’s clients needed to support a growing number of payment options that made it easier to do business with their customers. Forte was also looking for partners that could help leverage today’s technologies with Forte’s innovative payment services.

After researching a myriad of options, two partners emerged with the best overall solution — Amazon and Enghouse Interactive. Despite being new to payment processing in the cloud, Forte found Amazon Web Services easy to implement its payment services platform on and had responsive support. Additionally, there is no hardware to maintain, updates are easy to manage, and capacity can be scaled as needed to meet spikes in demand such as month-end bill payments, which many of its clients require.

Equally important was Enghouse Interactive's Communications Portal, which was easily placed in the AWS cloud providing a cloud-based IVR to support self-service transaction processing. Forte had already been working with Enghouse Interactive, and this familiarity made it easier to migrate the IVR system to the cloud, resulting in a fully hosted, software-based solution in the AWS cloud. A key factor that enabled the transition was the ability of Communications Portal to integrate IVR transactions with Forte's payment gateway platform, which supports more than 3,000 payment partners.

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Built on open standards, the Communications Portal allows Enghouse Interactive to address complex payment needs and to quickly bring customized solutions to market. In a cloud-based environment, this enables Forte to implement new payment solutions for customers in less than a week. Not only does this fast turnaround give Forte a competitive edge, it allows it to enter new markets and pursue larger customers, which its former premise-based contact center could not support.

About Enghouse Interactive

Enghouse Interactive's integrated suite of solutions includes multi-channel contact center, self-service, attendant operator consoles and workforce optimization. This wide portfolio places us in the unique position to offer customers and partners a complete, fully featured solution from a single vendor. These solutions support the full range of deployment methods from premise-based to private, public or community cloud and even hybrid requirements.

