

BROCHURE

2026

 Subphonic

 **Transact**

Flexible, secure payments without the complexity

PCI DSS 4.0.1

ISO 27001

PCI compliance made simple

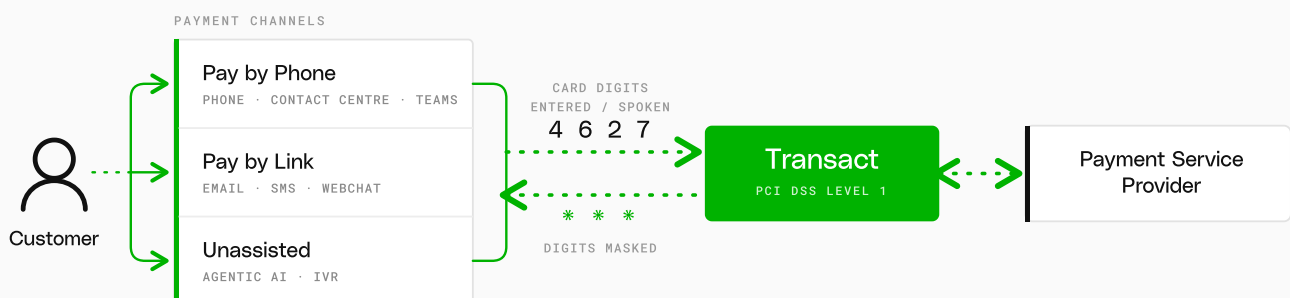
Any organisation that takes card payments must comply with PCI DSS by ensuring that sensitive customer card data is not exposed to employees, recorded or transcribed.

In practice, most contact centres rely on workarounds: pause-and-resume recording that doesn't satisfy compliance obligations, costly clean rooms that take years to build and audit, staff on calls going silent the moment a customer needs help, and patchwork tooling that leaves automated phone menus, chat, and SMS unevenly covered.

Transact delivers easy, secure payment handling for any organisation. It keeps card data out of your systems entirely – no pauses, no clean rooms, no silence on the line. Built on modern infrastructure, it's designed for straightforward set-up and is easily updated as PCI DSS requirements evolve. Customisable to your brand, workflows and customer preferences, Transact adapts to how your organisation operates.

Take secure payments by link, phone, keypad or voice, with or without staff assistance.

Card data never touches your people, your phone system or your recordings.



YOUR SCOPE

Simplified self-assessment

With no card data in your environment, your PCI DSS burden is reduced from a full audit to a simplified Self-Assessment Questionnaire

YOUR COVERAGE

Highest level PCI DSS coverage

Transact is an independently audited PCI DSS Level 1 service provider with a current Attestation of Compliance. We carry the 300+ controls, so your team only completes light-touch vendor due diligence.

More payments Less friction

Transact is built for the way modern contact centres actually work. It's quick to set up, cost-effective to run, and designed to make payments as straightforward and convenient as possible for customers, whilst reducing staff overheads.

✓ QUICK

From contract to live in days

No long consultancy build, no bespoke integrations, no infrastructure to set up before go-live.

✓ LOW COST

No set-up fee

Transact is licensed per user, per month. Connection, infrastructure and support are all included – just turn it on to start taking payments.

✓ FLEXIBLE

However they prefer to pay

Customers pay by keypad, voice, or link, supported live by an employee, or unassisted via a range of options.

✓ AUTOMATED

Less handling per payment

Employees complete on-call payments in a single click, never hearing or entering card data. Self-service options remove staff from the transaction entirely.

CONFIGURE · CUSTOMISE · CONNECT

01 / CONFIGURE

Bring your own PSP

If you have a Payment Service Provider (PSP) already in place, Subphonic simply configures your Transact account and you can start taking calls straight away.

- No phone-system integration required
- Encrypted link to our cloud
- Resilient, multi-region hosting

02 / CUSTOMISE

Built to your brand

Subphonic configures Transact to match your organisation – colours, logo, language packs and the fields your agents need to capture.

- Card networks & PSPs (Worldpay, PayPal ...)
- Fields captured (full card number, security code, address)
- Language & org-specific wording packs

03 / CONNECT

One platform. Three ways in.

Employees can access Transact in whatever way suits their workflow – app, browser or via your CRM. Calls are matched to transactions automatically.

- CRM embed (Dynamics, HubSpot, Salesforce, Zendesk + more)
- Browser via favourite link
- Standalone desktop app

Payment methods built around every customer

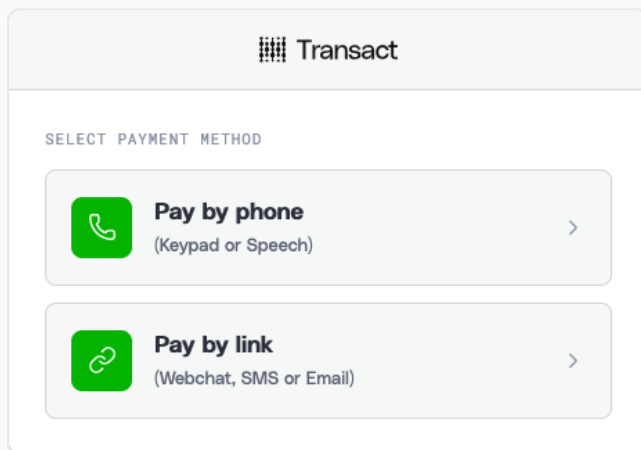
Transact offers multiple routes to payment to suit your workflows, your customers' preferences and any access needs. Pay by Phone provides hands-on customer support without technical complexity, Pay by Link introduces flexibility and choice, whilst unassisted payment options maximise customer convenience.

Pay by Phone

Pay by Phone keeps your team on the call while the customer enters their card details by keypad or voice. Every digit is masked in real time – staff never hear them, and nothing is recorded – so compliant payment handling is maintained throughout.

-  Staff support customers throughout
-  Card digits never seen or heard
-  Single click payment processing

HOW IT WORKS

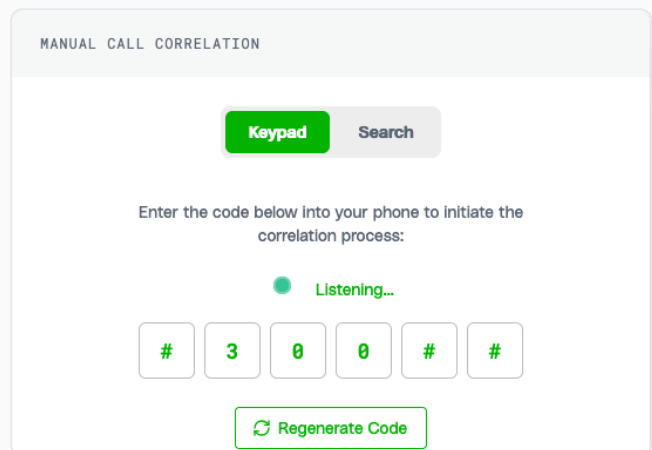


The screenshot shows the Transact app interface. At the top is the Transact logo. Below it, a section titled 'SELECT PAYMENT METHOD' contains two options: 'Pay by phone (Keypad or Speech)' with a phone icon, and 'Pay by link (Webchat, SMS or Email)' with a link icon. Both options have a right-pointing arrow.

01 / Start

Open Transact

The staff member opens Transact – standalone, in the browser or inside the CRM – and selects Pay by Phone.

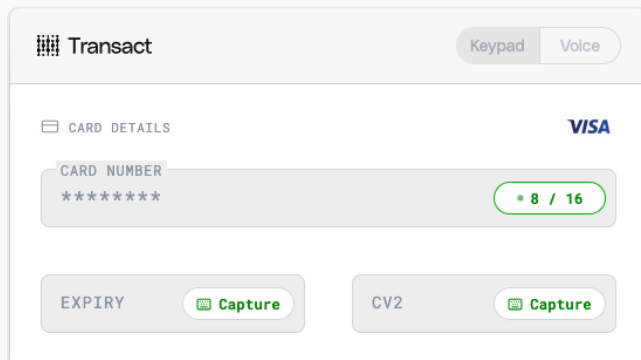


The screenshot shows the 'MANUAL CALL CORRELATION' screen in the Transact app. It features a 'Keypad' button and a 'Search' button. Below them, a message says 'Enter the code below into your phone to initiate the correlation process:'. A 'Listening...' indicator is shown. A numeric keypad displays the code '# 3 0 0 # #'. A 'Regenerate Code' button is at the bottom.

02 / Match

Link the call

The live call is matched to the transaction automatically. A 3-digit code covers withheld numbers.

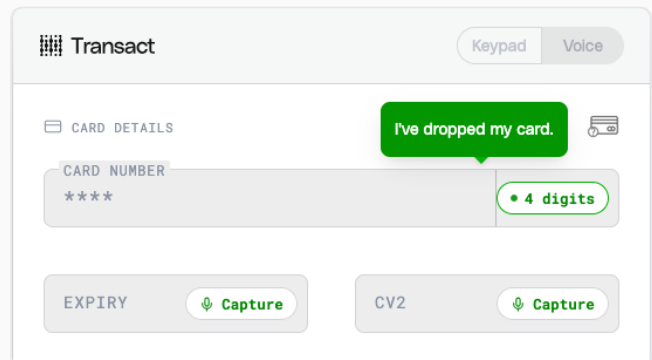


The screenshot shows the Transact app interface with 'Keypad' selected. Under 'CARD DETAILS', there's a 'CARD NUMBER' field with masked digits '*****' and a '8 / 16' indicator. Below are 'EXPIRY' and 'CV2' fields, each with a 'Capture' button.

03 / Keypad

Tones muted, captured live

The customer types their card numbers on the keypad, guided by the staff member. Tones are stripped from the live call in real time and only appear as asterisks onscreen.



The screenshot shows the Transact app interface with 'Voice' selected. A speech bubble says 'I've dropped my card.' The 'CARD NUMBER' field shows '***' and a '4 digits' indicator. Below are 'EXPIRY' and 'CV2' fields, each with a 'Capture' button.

04 / Speech

Or pay by voice

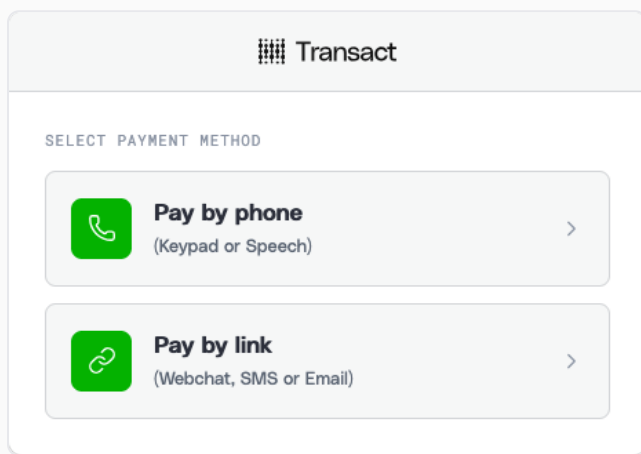
Customers who struggle to type can read out their card details instead. These are captured and masked the same way without staff hearing, so they can stay on the line to support queries. Payment is confirmed to both parties.

Pay by Link

Pay by Link sends a secure, branded payment link to the customer by email or SMS, whichever suits them best. They can either pay whilst on a call if they need assistance, or afterwards if more convenient. Because card data goes directly to the payment page, not through the contact centre, it's the simplest route to supporting PCI compliance.

-  Pay any time, on any device
-  Supports compliant payments from day one
-  Send by email, SMS or web link

HOW IT WORKS

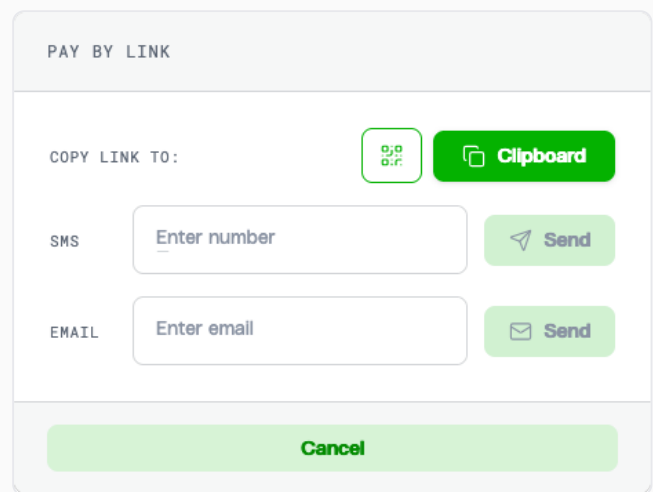


The screenshot shows the Transact app interface. At the top is the Transact logo. Below it, a section titled 'SELECT PAYMENT METHOD' contains two options: 'Pay by phone (Keypad or Speech)' and 'Pay by link (Webchat, SMS or Email)'. The 'Pay by link' option is highlighted with a green border and a green link icon.

01 / Start

Open Transact

The employee opens Transact and selects Pay by Link – same menu, no phone system changes.

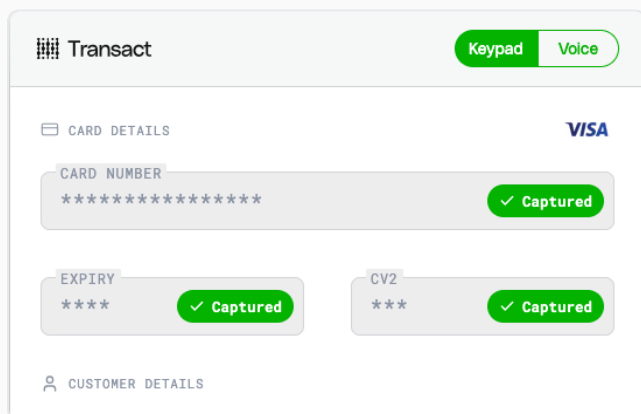


The screenshot shows the 'PAY BY LINK' screen in the Transact app. It has a section 'COPY LINK TO:' with a QR code icon and a 'Clipboard' button. Below this are two input fields: 'SMS' with a 'Send' button and 'EMAIL' with a 'Send' button. At the bottom is a large green 'Cancel' button.

02 / Send

Copy, SMS or email

A unique secure link is generated and shared with the customer – by clipboard, SMS or email.

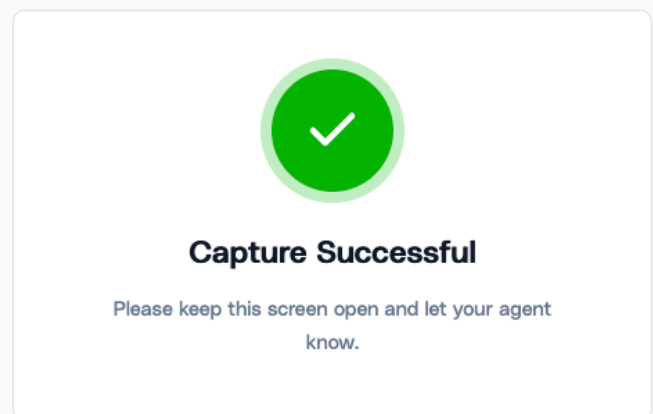


The screenshot shows the Transact app interface for card capture. It has a 'Keypad' and 'Voice' toggle. Below is a 'CARD DETAILS' section with fields for 'CARD NUMBER', 'EXPIRY', and 'CV2', each with a 'Captured' status. At the bottom is a 'CUSTOMER DETAILS' section.

03 / Pay

On their own device

The customer enters card details on the secure hosted form. These appear as masked asterisks alongside a digit counter that confirms when capture is complete, so staff can follow progress.



The screenshot shows a 'Capture Successful' screen in the Transact app. It features a large green checkmark icon, the text 'Capture Successful', and a message: 'Please keep this screen open and let your agent know.'

04 / Complete

Result returned

Payment is confirmed and the staff member sees the outcome.

Unassisted payments

Not every payment needs a person on hand to support. Self-service routes are convenient for customers making straightforward transactions and reduce the business cost of chasing debts and manning phones.

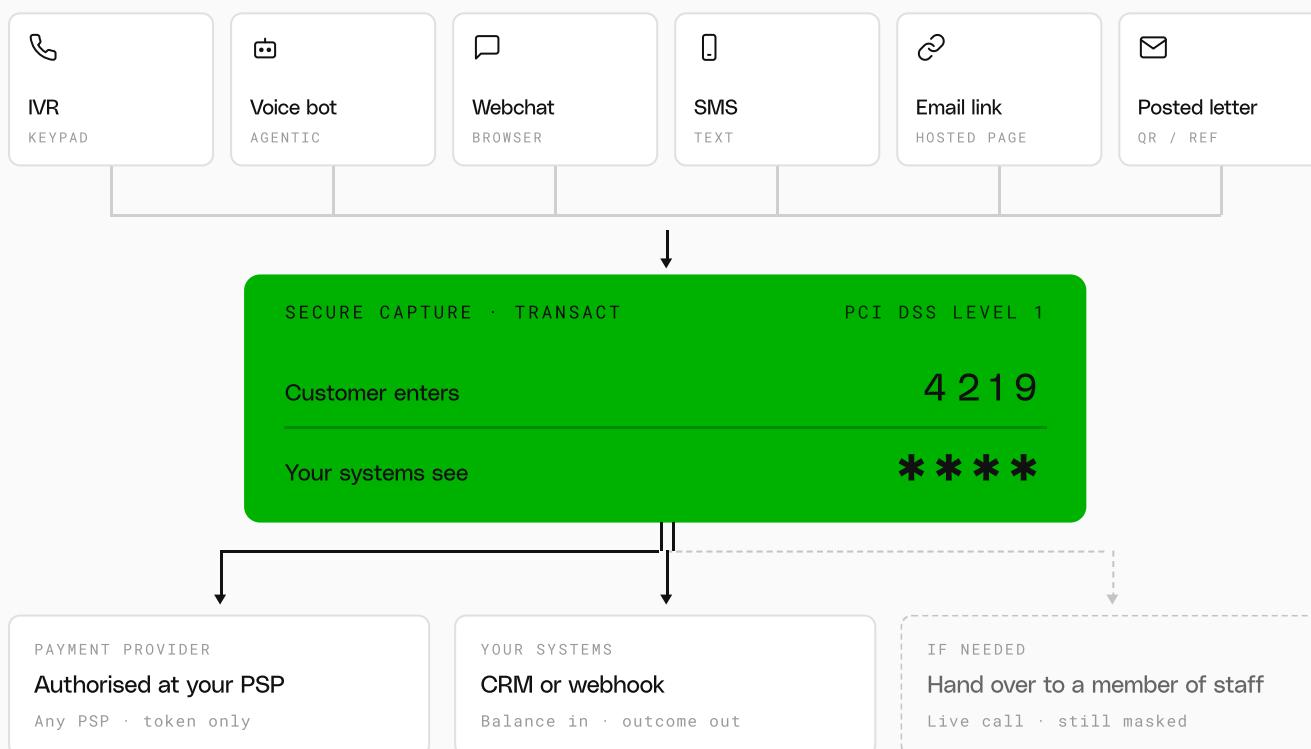
Transact can take card details straight from the customer on whichever path they're already on: an automated phone menu, an agentic voice bot, website chat, SMS, an emailed link, or a reference in a letter.

🕒 Available 24/7

👤 Reduces staff overheads

📞 Hands over to customer service team if needed

HOW IT WORKS



ANY CHANNEL

One integration, every route

Add IVR, chat or a payment link without another compliance review. Every route feeds the same secure capture.

ALWAYS ON

Payments without staffing

Customers pay when it's convenient for them – out of hours, in the queue, or after the call has ended. No member of staff required, no callback, no hold music.

YOUR RECORDS

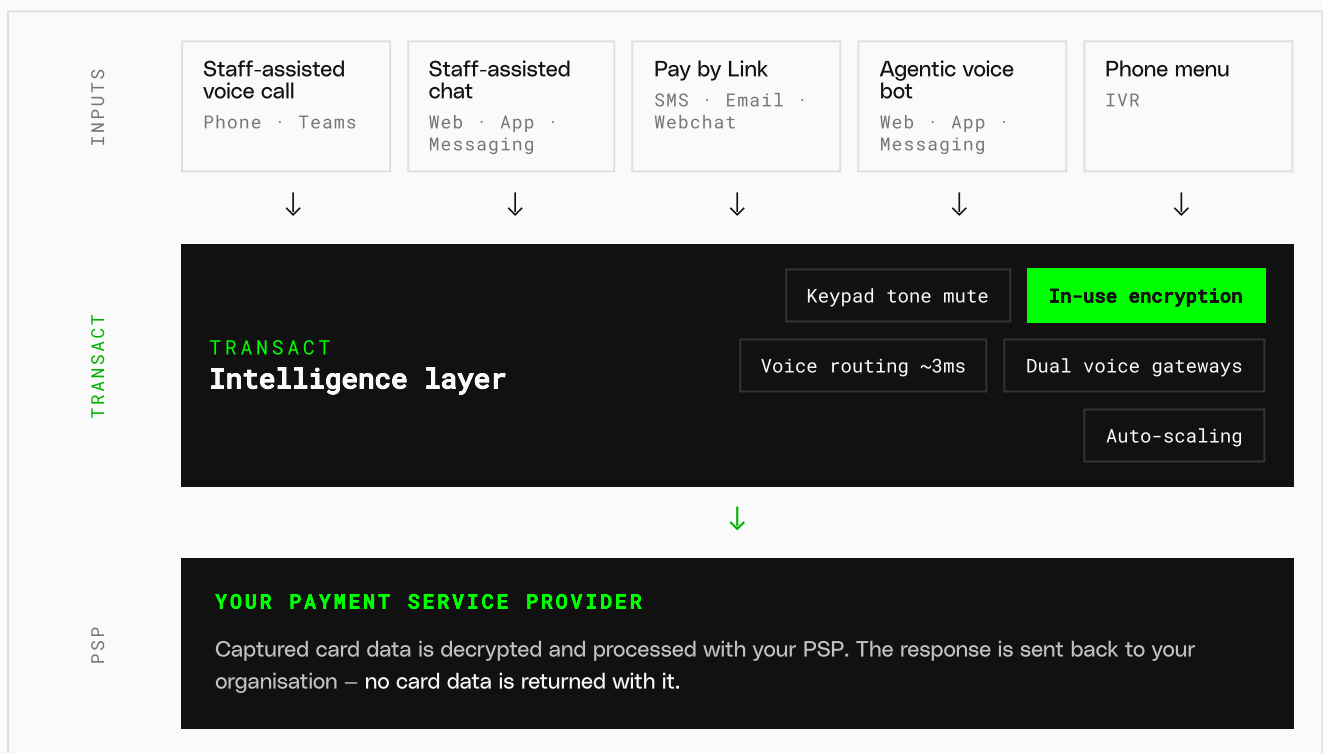
Your systems stay in the loop

Transact checks the balance due and posts the result back – authorised, declined, amount, reference.

Engineered for resilience

Transact deploys quickly and adapts to your environment because it was built with flexibility in mind: cloud-native by design, not a legacy system retrofitted with payment and security layers. It runs across multiple public clouds, with the resilience and reach to be hosted wherever your business operates.

Card data only ever touches a small, isolated set of services. It's encrypted when in use and automatically erased once processing completes. Since that payment layer is isolated from the rest of the platform, updating it to meet a new PCI DSS requirement doesn't mean re-certifying or rebuilding the system around it.



MODULAR BY DESIGN Each capability in the platform above runs as its own isolated service, so a change to one (a new region, a new PSP, a new compliance requirement) doesn't touch the rest.

RESILIENCE

Dual gateways

No single point of failure per region.

LATENCY

~3ms

Added by routing the call through Transact.

CARD DATA

In-memory only

Encrypted, wiped automatically.

PAIRS WITH FOCUS

Record every call in its entirety

Subphonic Focus records every call for compliance, coaching, and quality, while Transact handles the payment in the background. Because card data never enters the recording, there's no gap, no redaction needed, and no compromise on either product's compliance stance.



Where expertise meets purpose

Subphonic is an AI-first technology company that helps businesses capture, understand, and act on every conversation – turning voice into a strategic asset.

Our team brings together deep expertise in AI, telephony, and enterprise communications, with over 100 years of combined industry experience working with major telecoms providers, global service providers, and enterprise customers.

We believe every business deserves powerful, ethical AI that helps them grow without complexity or compromise. Our mission is to unlock the full value of every interaction – helping teams make smarter decisions, stay compliant, and drive meaningful outcomes.



Technical expertise

We've spent decades working at the intersection of voice, telephony, and enterprise technology. We understand the infrastructure, the regulation, and the operational realities, and build for all three.



Human-centred AI

AI should empower people, not replace their judgement. Every capability Transact and Focus deliver is traceable and evidenced, so your team always knows where to look.



Customer-focused

We build solutions around real operational challenges, not product roadmaps. That means surfacing the insight your teams actually need, in a format they can act on.



Delivering true value

We measure success by what our customers achieve – not by features shipped. Our focus is on intelligence that protects and grows your bottom line.



Collaborative success

The best outcomes come from working closely together. We listen, we learn, and we stay invested in every partnership long after go-live.



Global reach

Multilingual interfaces, transcription, and analysis. Secure infrastructure and compliance-ready capture across every channel – wherever you work.

Security, compliance, and transparency

Transact's security doesn't stop at the product.

That same rigour runs through everything Subphonic does: our processes, our culture, and governance, audited against recognised global standards.

ASSURANCE AT EVERY LAYER



PAYMENT DATA PCI DSS 4.0.1

Independently validated controls for handling cardholder data. The standard Transact is designed to help customers meet, keeping card data out of agents, phone systems, and recordings.



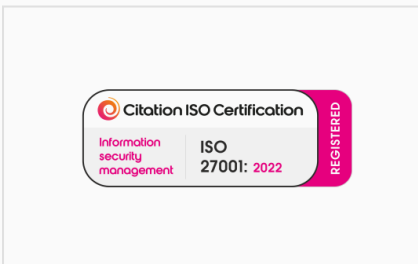
CLOUD SECURITY CSA STAR Level 1

Public attestation of our cloud security – this self-assessed credential covers transparency, compliance, and data-protection practices across our Azure environment.



BASELINE CYBER HYGIENE Cyber Essentials

UK government-backed self-assessment scheme covering the technical controls that block the most common cyber-attacks against our systems.



INFORMATION SECURITY ISO 27001:2022

Independently audited information security management. Implemented inside the first two months of the company: the baseline everything else is built on.



AI MANAGEMENT ISO 42001:2023

Responsible, ethical use of artificial intelligence. Transparency, accountability, and ongoing governance of how our AI is built and deployed.



BUSINESS CONTINUITY ISO 22301:2019

Resilience and continuity of operations through disruption. Evidence that our service keeps running when it matters most.



Ready to talk?

Transact keeps people in the conversation and card data out of your environment – helping your business meet PCI DSS without pauses, mutes, or extensive system rebuilds. Book a demonstration to see it for yourself.

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