

Customer experience transformation

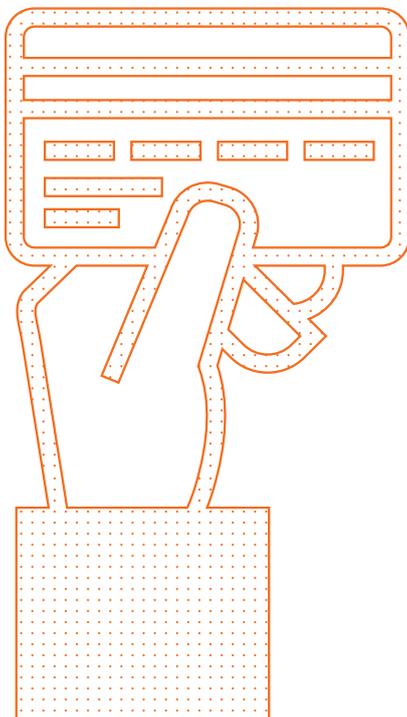
Payment Card Industry compliance



With credit card fraud accounting for between two and three percent of the bottom line for financial services organisations, leading card operators came together to create the Payment Card Industry Data Security Standard (PCI DSS) - a set of industry-wide requirements and processes announced back in 2007.

A decade on, and with so much at stake, you would expect merchants to be taking greater care when handing card payments over the phone. However, many organisations fail to meet the latest PCI DSS requirements introduced in April 2016 through incorrect capture and storage of card data.

Millions of
card-based
financial
transactions
are handled by
UK call centres



What is PCI DSS compliance?

The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that organisations that accept, process, store or transmit credit card information maintain a secure environment.

What are the PCI DSS Levels?

All merchants fall into one of four levels based on the volume of VISA and/or MasterCard transactions processed per annum.

Level 1: More than 6m transactions

Level 2: Between 1m and 6m transactions

Level 3: Between 20k and 1m transactions

Level 4: Less than 20k transactions

What is defined as 'cardholder data'?

The PCI Security Standards Council (SSC) defines 'cardholder data' as the full Primary Account Number (PAN) along with any of the following elements:

- Cardholder name
- Expiration date
- Service code

Sensitive Authentication Data must be protected including the full magnetic stripe data, CAV2, CVC2, CVV2, CID, PINs, PIN blocks and more.

What are the penalties for non-compliance?

Non-compliance could mean a ban from accepting card transactions or increased card processing fees. Fines can run into hundreds of thousands of pounds, not to mention brand damage due to security breaches.



What steps should contact centres take to comply?

Businesses that record calls for dispute resolution, compliance or training purposes must have processes in place to ensure recording is suspended or 'flat toned' during exchange of sensitive payment card data. Many call centres still rely on an agent to manually enter a feature access code to pause and resume recording; this method does not meet current PCI DSS requirements.



How can contact centres automatically manage call recording?

Oak Innovation call recording platforms can monitor agent screen activity, recognise when sensitive card data is being exchanged, and automatically pause and resume recording. This eliminates human error by negating the need for manual intervention. However, the risk of fraud remains whenever the agent takes an active role in card payment, even when working in a 'clean room'.

A more secure solution

The best approach is to exclude call centre agents from the exchange of card information by handing the call to an automated payment system. Sensitive card information is automatically excluded from call recording while payment is in progress.

Oak Innovation's **PaymentAssist** is a cloud-based service that can be integrated into any contact centre environment to accept sensitive card information entered as DTMF tones and send them on to the merchant's payment service provider (PSP).

AgentAssist works with the agent to support assisted payments, providing a view of progress during the payment process.

SelfAssist is a fully automated self-service system that answers the call, verifies the customer, accepts payment and forwards transaction data to the PSP.



How Oak can help...

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- ✓ A range of recording and payment solutions to fit with your chosen IT framework and business processes
 - ✓ Automatically manage call recording when exchanging sensitive card data
 - ✓ Reduce risk of fraud and human error by moving to automated payment and eliminating the agent's active role
 - ✓ Your customer feels more secure when payment is automated
 - ✓ Provide a 24/7 card payment facility for your customers
 - ✓ Schedule to automatically call debtors and collect payment
 - ✓ Integrate telephony with CRM and customer databases to reduce frustration, speed up call handling and improve customer experience