

CONTACT CENTRE COMPLIANCE WITHOUT TEARS

If your business takes payments over the phone you'll be only too familiar with all the work and expense involved in keeping your contact centre compliant with Payment Card Industry (PCI) regulations.

And that's only half of the problem. You'll also know that the financial and reputational cost of failing to protect customer data can be eye-watering. Tim Critchley, CEO of Semafone explains.

Let Semafone handle the data

Semafone solves both compliance and security issues in one stroke by removing all the sensitive card data from your organisation. Our patented payment method uses DTMF (Dual Tone Multi Frequency) masking technology to conceal the sound of the keypad tones so your customers can enter their payment card numbers through the telephone handset. You needn't worry about the compliance status of your contact centre agents because they can't hear or see the sensitive data, leaving them free to help the customer while they pay. And you don't have to secure the sensitive card data inside your telephony infrastructure because it's not there - we send all the details straight to the bank.

You can't ignore the EU GDPR

The new European General Data Protection Regulation (GDPR) will be coming into force and data breaches are likely to hold even more dire consequences: you could face fines of up to 4% of your global turnover or €20m, whichever is the largest, and your company may be required to pay customers damages in the event of data loss or theft.

You will also need to be careful who you associate with - the new laws reach beyond just one organisation, so make sure your partners are all certified to the highest degree. Semafone holds all four of the leading security and payment accreditations: ISO 27001:2013, PA DSS certification for our payment solution, PCI DSS Level 1 Service Provider and Visa Level 1 merchant agent status.

Don't let call recordings put your business on hold

When you accept card payments over the telephone, you face an awkward dilemma if you record calls in your contact centre. The Payment Card Industry Data Security Standard (PCI DSS) prohibits the recording of any sensitive card numbers, so how can you take card payments over the phone and still record the call without putting yourself in breach of the PCI DSS?

A common, but flawed, 'quick fix' solution has been the "pause and resume" method. The call recorder is paused just before the customer reads out the numbers and resumed when they finish. But this approach is unreliable, it makes the recording incomplete and it leaves everything else 'in scope'. Customer service agents, their computers, their desktops and the entire infrastructure of the contact centre must all be scrutinised regularly to ensure compliance with PCI DSS.

Another option, Interactive Voice Response (IVR), can be effective in solving the PCI DSS problem but provides poor customer service. Dealing with a machine is frustrating, and people lose patience when a problem arises - IVR has a high drop-out rate. Again, Semafone solves the problem by removing all of the card data from the equation and letting your agents stay on the phone to offer great service to your customers.

SIP with Semafone takes the data headache away

For your peace of mind, talk to Gamma about SIP with Semafone. Hosted by Gamma, it will ensure the continued flexibility of your telecoms system, a reduction in the cost of PCI compliance, high levels of customer service, and access to a one-stop shop for telephony and PCI compliance.

By Tim Critchley
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