



## Platform Services – Standard Setup

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# 1 Introduction

This document outlines the standard setup activities performed by PCI Pal as part of the Platform Services, including core provisioning activities, and customer responsibilities and dependencies to enable activation of the Platform Services licenses ("Setup"). It should be read alongside and is part of your Contract. Unless otherwise defined in your Contract, Platform Services means customer's license(s) to access PCI Pal's secure PCI-DSS payment processing platform.

Customers are responsible for verifying their subscription details, as outlined in their Contract to understand which setup components apply.

In case of any discrepancies or questions regarding license entitlements, it is the Customer's responsibility to refer to their Contract and contact their Account Representative for clarification.

## 2 Description and Scope

### 2.1 Overview

PCI Pal's Platform Services standard setup comprise the following:

#### Step 1: Initial Setup

- PCI Pal provisions administrative configurations, including account creation and foundational system access.
- A designated customer admin user is created

#### Step 2: Telephony Routing & Identifiers Assignment

- PCI Pal setup customer specific DDIs and/or telephony identifiers

#### Step 3: Flow Setup

Based on customer subscription one or more of the following components will be configured and appropriate flows will setup in PCI Pal AWS platform:

- Agent Assist / Key to Pay
- Digital / Click to Pay
- IVR

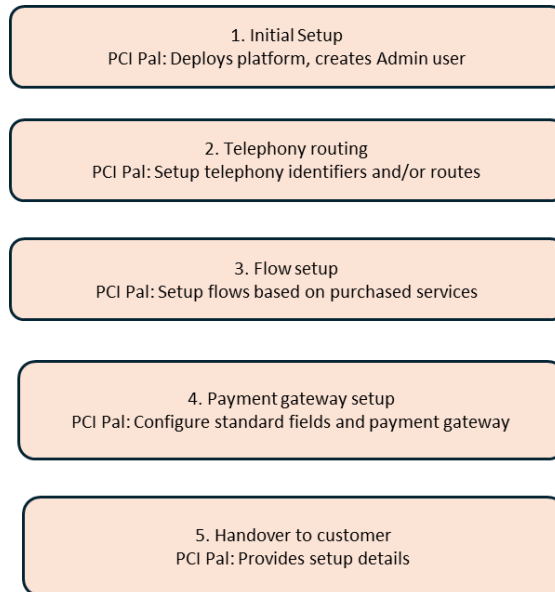
#### Step 4: Payment Gateway Setup

- PCI Pal configures customer payment gateway with a single Merchant ID.
- PCI Pal enables standard payment data fields as defined in section 2.2

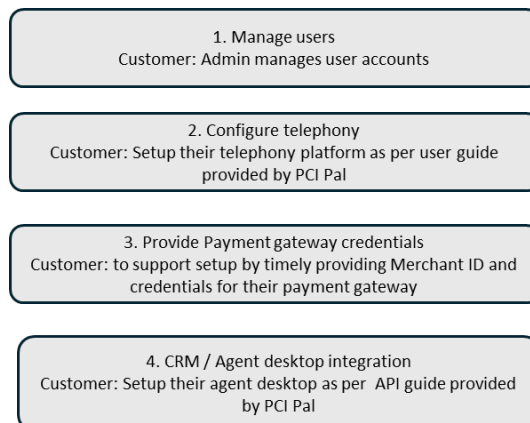
#### Step 5: Handover

- PCI Pal provides setup details as per section 2.3 to customer.

## PCI Pal Responsibilities



## Customer Responsibilities



## 2.2 Standard Setup

### i. Initial Setup

Your Platform Services will be deployed in the AWS region you've selected in your Contract (see Appendix A). PCI Pal will setup one admin user or super user who will be responsible for administering customer's access to the Platform Services and general user management, including providing login credentials to further users and adding, removing and changing user access.

### ii. Telephony Routing and Identifiers

PCI Pal will configure telephony routes in accordance with the regional requirements specified in the Contract. As part of this setup, PCI Pal will provide the Customer with telephony setup details such as DDIs or similar telephony identifiers, which must be applied by Customer in their telephony environment to enable effective telephony routing and integration.

### iii. Flow setup

A flow is a web-based or integrated user journey associated with secure processing of information, including payment information on PCI Pal's platform. PCI Pal will provide one flow per service based on Customer's subscription:

1. Agent Assist ( Key to Pay )
2. Digital ( Click to Pay )
3. IVR ( Automated Speak to Pay )

**For Agent Assist (Key to Pay) and Digital (Click to Pay)**, the flow will comprise the following standard payment fields:

- Payment amount
- Payment transaction reference
- Cardholder first and last name
- Cardholder billing address (address line 1, address line 2)

**For Agent Assist (Key to Pay) and IVR (Automated Speak to Pay)** the following payment fields will also be included:

- Card Number
- Expiry Date
- CVV

**For Digital (Click to Pay)** the user will be prompted to send a standardised digital payment link to the cardholder using one of the following methods:

- SMS (via PCI Pal's SMS gateway)
- Email (via PCI Pal's email gateway)
- Manual Copying (to share through an alternative channel)

The digital payment link will remain valid for 24 hours. After expiration, the link will become inactive, and a new payment link must be generated for the cardholder.

**For IVR (Automated Speak to Pay)**, prior to initiating an IVR-based payment, the Customer must perform cardholder identity verification (ID&V) via their telephony platform. Once the call is routed to PCI Pal's secure flow, PCI Pal will use a standardised format to:

- Capture payment details (Card Number, Expiry, CVV) through IVR using English-language prompts; and
- Provide prompts using text-to-speech (TTS) functionality.

At the end of the flow, the user will receive a payment response from the Customer's Payment Gateway, including whether the payment was a 'Success' or 'Failure'.

### iv. Payment Gateway

PCI Pal will be configured to support the Customer's designated primary Payment Gateway, as specified in the Contract.

Setup includes support of a single Merchant ID for payment processing within the flow.

#### Transaction Processing

- **Transaction Type:** PCI Pal will configure the Payment Gateway integration to process transactions using the 'Capture' method and/or Tokenization ( if advised by Customer )
- **Card Brand Acceptance:** There will be no restrictions on processing payments from different card brands, including but not limited to Mastercard, Visa, and American Express.
- **Fraud Prevention & Card Blocking:** Customer is responsible for consulting its Payment Gateway provider for any card blocking requirements or fraud prevention services as needed.

#### Declined Transactions

- If a transaction is declined by the Payment Gateway, it will not be automatically reattempted.
- Customer user must initiate a new payment journey to reattempt the declined transaction.

#### Payment Currency

- The transaction currency will be set based on the region in which the Platform Services are deployed.

## 2.3 PCI Pal Deliverables

As part of the service handover, PCI Pal will provide the following deliverables to enable customer access to Platform Services (“**Setup Deliverables**”):

- **Administrative Access:** Provision of admin user credentials and login details to the Customer for system access and user management.
- **CRM integration:** API setup guide providing customer specific PCI Pal API endpoints and credentials for agent desktop and/or CRM.
- **Telephony:** Delivery of DDIs or other similar telephony Identifiers as applicable, as part of telephony setup guide.

When PCI Pal has delivered the Setup Deliverables, Setup is deemed to be complete. Customer is responsible for integrating the provided configurations within their environment to enable use of the Platform Services.

## 3 Customer Responsibilities & Assumptions

Setup is dependent on the following Customer responsibilities and assumptions:

1. **Telephony Configuration:** The Customer is responsible for setting up their CCaaS / UCaaS and telephony platform in accordance with the PCI Pal setup guide.
2. Customer must setup their CRM integration using the API guide provided by PCI Pal (if applicable).
3. **Third-party Licensing Requirements:** Customer must confirm with their payment and telephony provider whether any additional licenses are required to enable PCI Pal’s service.
4. **Payment Gateway Integration:** Customer must provide their Payment Gateway Merchant ID to enable their use of the Platform Services.
5. **Merchant ID Configuration:** Customer must ensure that their Payment Gateway is correctly configured to support:
  - MOTO (Mail Order/Telephone Order) transactions for Agent Assist and IVR services.
  - ECOM (E-commerce) transactions for Digital payments.
6. **Payment Gateway Compatibility:** Customer’s Payment Gateway must be listed in PCI Pal’s Supported Payment Gateways list ([PCI Pal – Supported Payment Gateways list](#)), or maintain compatible web [services](#)
7. If the Customer uses a Payment Gateway not currently supported by PCI Pal, they must provide an Attestation of Compliance (AOC) from the Payment Gateway provider.

PCI Pal will not be liable to Customer to the extent that Customer has failed to perform or meet these responsibilities and assumptions.

## 4 Out of scope

Any setup, configuration, integration or other activities or services not explicitly stated in this document are out of scope for Setup and have no bearing on the Platform Services.

Additional Customer requirements will be documented and agreed under a statement of work or professional services agreement.

## 5 Acceptance

Upon completion of Setup, PCI Pal will provide the Customer with the Setup Deliverables for service activation. Customer must provide their Payment Gateway Merchant ID and associated access rights/credentials within seven (7) calendar days from the date of handover of the Setup Deliverables. Upon receipt of the Merchant ID, PCI Pal will configure the Payment Gateway, after which the Platform Services will be available for use.

If the Customer fails to provide the required Merchant ID within the specified timeframe, the Platform Services will be deemed to be activated.

## 6 Definitions and Interpretation

Term	Definition
Agent	A contact centre user who interacts with the Cardholder and accesses the PCI Pal Flows in order to securely process a payment.
Agent Desktop	The PCI Pal Web environment
Cardholder	The consumer or end-customer who is making the payment to the Merchant
CCaaS	Contact center as a service
Contract	The statement of work, sales order and/or services agreement between PCI Pal and the Customer.
Customer	The business which has procured the Platform Services under a Contract.
Integrating Application	Customer desktop (CRM/ERP) where the trigger of PCI Pal session launch would initiate from.
IVR	Interactive Voice Response: An automated touch-tone based solution that plays announcements to and collects DTMF from the Cardholder.
Non-Integrated	Web access in which Agents will individually log into the PCI Pal application using their web browser
Merchant Credential / ID	Customer's Payment gateway account merchant ID and credentials
Payment Gateway	The secure service used by the customer in order to process payments. PCI Pal interfaces with this service to perform payment transactions using secure web services.
PSP	Payment Service Provider: The provider of the Payment Gateway service
Setup	Has the meaning given to it under paragraph 1 of this document.
UCaaS	Unified communication as a service.

Any reference to “customer”, “you”, or “your” is referring to the intended recipient of this document, the entity which is party to a Contract with PCI Pal.

Clause, section and paragraph headings shall not affect the interpretation of this document.

A person includes a natural person, corporate or unincorporated body (whether or not having separate legal personality).

The Appendices form part of this document and shall have effect as if set out in full in the body of this document. Any reference to this document includes the Appendices.

A reference to a company shall include any company, corporation or other body corporate, wherever and however incorporated or established.

Unless the context otherwise requires, words in the singular shall include the plural and in the plural shall include the singular.

Any obligation on a party not to do something includes an obligation not to allow that thing to be done.

A reference to this document or to any other agreement or document referred to in this document is a reference of this document or such other agreement or document, in each case as varied from time to time.

Any words following the terms including, include, in particular, for example or any similar expression shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms.

## Appendix A. PCI Pal Regions

The Platform Services may be deployed from the following AWS regions. Your Platform Services will be deployed from the AWS region selected by you under your Contract.

### PCI Pal Regions

US East (N. Virginia)	- US or LATAM countries
Asia Pacific (Sydney)	- Australia, New Zealand and Asia Pacific region
Canada (Central)	- Canada
Europe (Frankfurt)	- EU and other European countries
Europe (London)	- UK

## Appendix B. Payment Gateway Compatible service

As defined - <https://pcipal.stoplighr.io/docs/PCIPALAPIGuide/4539a852c5f9a-consumer-api-supported-methods>