



CASE STUDY TRADER

A CANADIAN SUCCESS STORY SINCE 1975

TRADER Corporation is the leading digital player in Canadian automotive, boasting the top marketplaces autoTRADER.ca and autoHEBDO.net, which cumulatively generate over 22 million visits every month.

The TRADER service helps consumers to source the cars they want – with the largest inventory of used and new cars available in Canada, and encourages better vehicle buying

decisions through helpful reviews, buyers guides, pricing tools, and more.

Partnering with global leaders, TRADER delivers best-in-class digital web, advertising and inventory management solutions to help accelerate business performance of dealers across Canada.

THE COMPLIANCE CHALLENGE

With its contact centre based in Toronto, the TRADER team manages customer payments via a number of different methods, from automatic card payments through to handling payments over the phone via its team of telephone-based agents.

Not only do organisations handling telephone card payments need to comply with PCI DSS (Payment Card Industry Data Security Standards) to ensure payments are handled in the most secure way, but in 2017, Visa produced a 'The Future of Payment Security in Canada' report, which found that Cardholder Not Present fraud accounted for 78% of all fraud perpetrated on Canadian accounts (month ending March 2017).

To ensure it is handling customer payments in the safest way - to protect sensitive payment data and minimise the risk of related frauds - the TRADER team embarked on a project to assess its national payments strategy.

"Our immediate need was to identify a solution that would enable us to meet all the PCI DSS guidelines for global payments while also retaining the ability to capture call recordings. We needed to identify a solution that would allow customers to make immediate payments, without creating a laborious new process that would have the potential to negatively impact the customer experience.

Royston Simon,
Credit & Collection Manager at TRADER Corporation

With the company's Credit Collections team handling all payments, a solution was required that could be integrated into TRADER's existing contact centre telephony and CRM infrastructure, creating minimal impact on the team's working practices, and ensuring its 1,500 weekly calls were not subject to a lengthened call duration as a result.



THE SOLUTION

Sandy McMurry, a Helpdesk Technician for TRADER was involved in the sourcing, planning and implementation of a new payment security solution.

“Early on, PCI Pal was promoted as a solution we should consider. My former manager initiated the relationship with PCI Pal and I was brought into to oversee the implementation.

At the beginning of the process there was a level of education needed to understand the auditors’ expectations for compliance, as well as to ensure all partners were involved in the process – including our payment gateway and Voice-Over-IP partners. PCI Pal was great at explaining how the service would work, and talking through the implementation phases, which were vetted and approved.”

The implementation was project managed by Sandy, involving key stakeholders in ensuring a seamless transition to the new PCI Pal solution – Agent Assist.

PCI Pal's Agent Assist is designed to be used on live customer calls and secures cardholder information, while enabling agents to maintain the conversation at all times. Instead of customers providing credit card information verbally, they input their details. This means sensitive cardholder data is anonymous to TRADER and is automatically routed to the payment gateway for processing.

It ultimately provides a secure way of handling payments by phone without bringing the TRADER environments in scope of PCI DSS.

Continues Sandy, “We weren’t sure how the implementation would go, however involving all parties brought the project together in a cohesive way. We would have calls with everyone together and this was great for goal setting, for setting up what was needed for the testing environment. For us, we wanted this done properly, not just quickly. The resulting implementation was well tested, which has paid off ever since.”



“I wholehearted support and endorse PCI Pal; everything is great with the relationship. They were very accommodating at the start, as we had to involve our VOIP partner who hadn’t previously gone through this transition to PCI Pal’s solutions before, so this was an initial hurdle to cross. However, we worked great as a team and now the solution is in place, our customers like it, our agents like it, and it just works.”

Sandy McMurry
Helpdesk Technician, TRADER

RESULTS

Following a phased implementation, the credit and collections team are all fully using the Agent Assist solution to handle all Cardholder Not Present (CNP) payments.

Explains Royston, “One of the main benefits, is that we are seeing less emails; in the past we would receive a lot of faxes or emails, so it’s really reduced administrative burdens now we can easily handle direct transactions. It’s extremely simple to follow and has removed an administrative layer from our payments process.”

From a measurement point of view, the team has the assurances that PCI compliance is now automatically happening with every telephone-based payment, and the overall customer experience has been enhanced, continues Royston, “It’s seamless for our customers too; the feedback we have received has been positive. Calls are a little shorter and we haven’t had any objections since we went live with Agent Assist. The change in the process gives us the opportunity to explain that the switch to the DTMF process is driven by compliance, and that gives customers extra confidence in that we care about our customers’ data security.”



“The main reason we have partnered with PCI Pal is to help protect our customers’ payment card details. In today’s digital world, we want our customers to be confident in how we are transacting and handling their personal data. It’s integrated into our existing ways of working, communication with PCI Pal has been good, and the process is very simple. Agent Assist does what we need it to do and gives us the PCI compliance we need.”

Soula Katrivanos
Controller, TRADER

OUR ACCREDITATIONS



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