

CASE STUDY

MAPFRE | ASSISTANCE

MAPFRE ASISTENCIA is a multinational insurance and assistance company based in Madrid, Spain. It has operations located in Europe, America, Asia and Africa with over 161 million beneficiaries worldwide. MAPFRE provides travel insurance products through various brands including , InsureandGo in the UK, Republic of Ireland and Australia.

InsureandGo operates from two main sites in the UK with around 400 staff in total; Bristol handles claims and administration and is also the location for its main development, projects and finance teams, while a base in Southend operates the main InsureandGo contact centre, predominantly focusing on sales.

THE COMPLIANCE CHALLENGE

The majority of InsureandGo's policies are purchased via its e-commerce service but a significant proportion is transacted via telephone-based payments in the group's Southend office.

In 2018, a large infrastructure migration project was underway, which meant the organisation moving from Level D SAQ to Level A PCI Self-Assessment Questionnaire (SAQA). As such, John Forrow, Chief Security Officer for MAPFRE, was keen to identify a new solution for handling the organisation's PCI compliance.

Explains John; "The majority of our payments are handled online although there are times when the customer has more detailed questions or a policy isn't a straightforward click and buy; this is where our contact centre team come in to manage interactions over the phone, answer questions and guide customers through the process to ensure they receive the right cover, and manage the resulting payment."





“We operate a fairly complicated infrastructure and I was keen to reduce our PCI DSS scope and to move to SAQ A. Much of this was being driven by the major infrastructure migration, which had a tight completion deadline.”

John Forrow

Chief Security Officer, MAPFRE



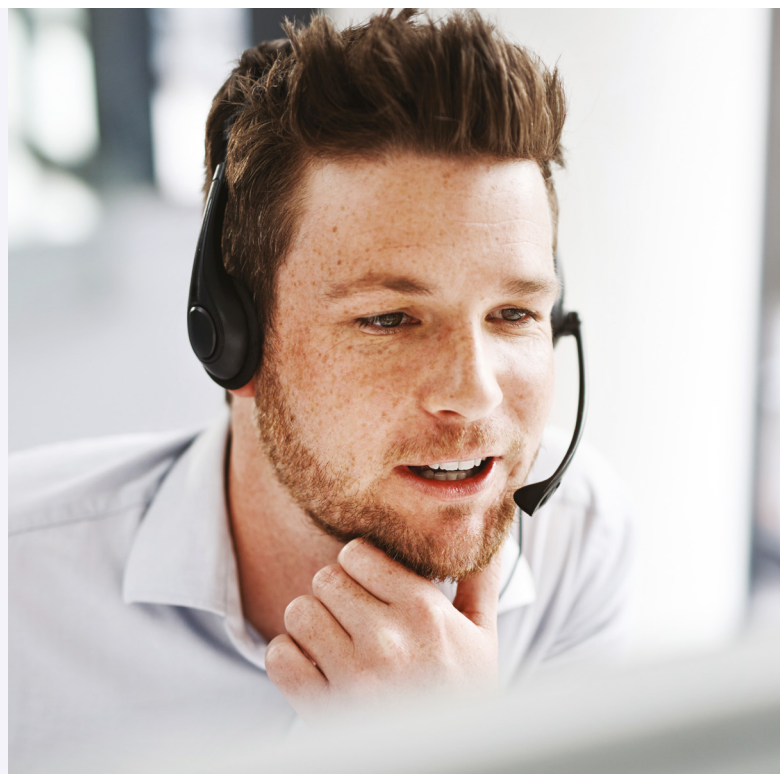
THE SOLUTION

Mapfre liaised with its telecoms supplier about PCI compliance solutions. The supplier offers integrated PCI compliance solutions from PCI Pal. Onsite product demonstrations were provided to InsureandGo's IT and contact centre management of the integrated solutions. This also provided an opportunity to fully understand the customer journey, scope requirements, assess the overall infrastructure needs and plan implementation, as Jason Hanshaw, IT Development Manager for MAPFRE discusses:

“It was really important to ensure the customer journey was not impacted by a change in compliance solution. What really impressed us with Agent Assist was that it was fully integrated within our telephony solution so our customers can continue to communicate with agents throughout the call, even when providing card details. This is done via the telephone keypad; The solution anonymises the DTMF tones and no sensitive payment information is audible or enters our infrastructure. Customers can be assured of a seamless and secure experience.”

Previously, InsureandGo used a system that employed ‘pause and resume’ technology when taking payment card details over the phone. They were reliant on the system automatically starting and stopping when the customer was ready to offer their payment information. The details would then be audibly read out, captured by the agent and the information would enter the insurer's infrastructure.

Confirms Jason “To be SAQ A compliant, we needed to take all payment information completely off site. We didn't want masking on our infrastructure, but instead wanted this to happen up stream. Agent Assist would enable us to achieve our goal and our security compliance team in Spain were very happy for us to switch.”



“Having worked with our telecoms supplier for the past eight years, we had great support in moving this project forward from the team. There was already a great deal of understanding, which was essential particularly as with any IT project you often face challenges: here, we were migrating our infrastructure, we had adopted a new cloud-based VPS and were also switching our PCI solution at the same time. Working on so many areas at one time took a great deal of project management.

The IT teams however did an astonishing job to get everything completed; it was a significant undertaking, and everyone took it in their stride.”

Ahead of the full go-live, a series of training sessions were then completed with InsureandGo’s contact centre team. A test system was set up so agents could practice and become fully accustomed to the new approach before it became the standard way of working.

RESULTS

When reflecting on the implementation, John is quick to praise the process:

“I’ve worked in IT for years, and on many different implementations. I have been thoroughly impressed with the implementation of Agent Assist. PCI Pal have been very good; extremely responsive and very clear.”

Adds Jason, “From my point of view, we have been able to simplify our IT network, we have reduced scope from PCI DSS achieving SAQ A, and we have dramatically simplified many processes. We do not have to jump through hoops; everything is secure and compliant without degrading the customer journey or

experience. We are now rolling-out this project with PCI Pal in Ireland and there are conversations regarding our Australian operations too. To have one solution globally will make overall management easier.”

When considering the impact of the project within the contact centre, Claire Peters, Training and Quality Control Manager for InsureandGo said,

“From my point of view, the switch to Agent Assist has gone really positively. It is simple enough for our contact centre team to use and they like the fact that the full call is now recorded. There is no potential for misinformation, which makes my agents feel very comfortable.”



Of course, one thing the team couldn't have planned for was the Coronavirus Pandemic, which led to the company having to transition its operations to a remote working model.

Confirms John; "A huge benefit that we didn't foresee at the outset was the fact that we can operate this solution remotely. With Covid-19 upon us, we have agents working remotely from dining

rooms or spare bedrooms, yet they are handling calls as securely as possible, as if they were in the contact centre.

"We have descoped and payment data is off our network, so the timing has been crucial, as this may not have been possible with our previous arrangement and would have presented us with a significant challenge."



"It has been a very successful implementation. I concur with what my colleagues say; it has gone really well. Everyone has worked well as a team and the responsiveness of the project team has been fantastic. At times, we had constraints due to the number of projects happening at once, however thanks to the team at PCI Pal and our internal stakeholders, the support has been fantastic, our infrastructure has been future-proofed and, overall, it has been a very successful project."

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