

INTRODUCING DDC OUTSOURCING SOLUTIONS UK:

DDC Outsourcing Solutions UK (DDC OS UK) is a business process outsourcer that provides tailored solutions to companies in a range of industries: from utilities, charities, retail and public sector. Clients include Co-Op Energy, Christian Aid and MIND. With over 30 years' experience in supporting its client's business critical processes, DDC OS UK has developed a reputation of providing outsourcing solutions that are smart, flexible, agile and innovative.

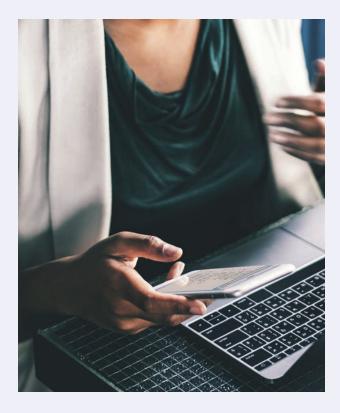
The company is part of The DDC Group, which has 12 locations worldwide. Their customer service centres blend people, process, technology and location to deliver a value-added service, always acting as an extension of their client's operation.

THE COMPLIANCE CHALLENGE:

Data security is an essential consideration for DDC OS UK and its clients. The company handles a wide range of business processes, including contact centre operations and end-customer payments. Ensuring the right technologies and procedures are in place to safeguard data, while meeting the latest legislation, is a constant priority.

Sarah Godfrey, Business Development Manager for DDC OS, explains: "We are always looking at ways in which we can improve our client's business processes. Technology plays a major part in ensuring we handle requirements efficiently and we knew that a review of our PCI compliance was required to ensure the best possible service for our clients."

The Payment Card Industry Data Security Standard (PCI DSS) is a set of 12 binding requirements, designed to ensure complete data protection for merchants who take card payments from five of the major card schemes.





Any business that stores, processes or transmits cardholder data must comply with PCI DSS requirements. The PCI compliance standards work to protect against card fraud by ensuring that every business that handles cardholder information does so in a way that keeps customer data secure and protected.

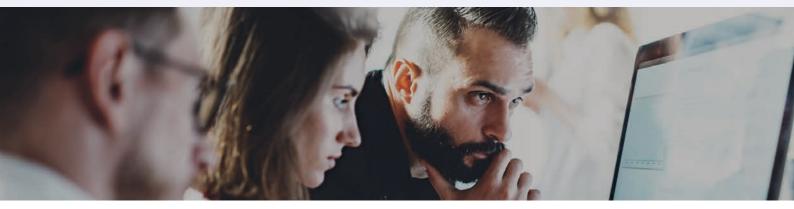
Sarah continues: "We work across multiple industries with each client having a unique set of requirements and systems, and some of those clients require payment services. We needed a compliant and easy to use system that would integrate across all of our client's current systems and provide a single solution for managing this, increasingly vital, part of our business."

When talking about the process for checking PCI compliance, Sarah explains that while they had a system in place, technology led improvements were possible: "As part of our working practices we regularly hold a cost reduction and innovation forum; we identified that efficiencies could be improved in handling customer payments and therefore we explored options."

HOW PCI PAL SOLVED DDC OS UK'S PCI COMPLIANCE ISSUE:

PCI Pal was recommended by DDC OS UK's communications partner 8x8, and through the cost reduction and innovation forum process, PCI Pal's Agent Assist solution was demonstrated. At this point it was clear that this solution could support DDC OS UK in being 100% PCI DSS compliant, with no negative impact on the customer journey or the customer's overall experience.

Jason Hall, Service Delivery Manager said: "With DDC OS UK managing all client payments via our UK based customer contact centre, the need to remain compliant with PCI regulations, in such a fast-moving environment, was paramount." The PCI Pal Agent Assist solution enables call centre agents to take card payments securely, while the agent maintains full conversation with the customer. It integrates with the call flow and, at the point of payment, intercepts the telephone keypad tones (DTMF Masking) as they are entered by the customer. This means call handlers are unable to hear or see any card data, and no payment information enters DDC OS UK's environment, yet the customer and agent continue a conversation without interruption throughout the process.



GG The beauty of PCI Pal's Agent Assist is that, not only could we integrate it with all of our existing voice and payment systems, but it provides a seamless way of working for our call centre agents. In fact, I would say we have improved the overall customer experience, as payments can be handled faster, with average call lengths reducing by at least 20% because of the efficiencies it provides. Initially, we went live with our charity client Christian Aid, and have since rolled it out to other clients.

Jason Hall

Service Delivery Manager, DDC OS UK

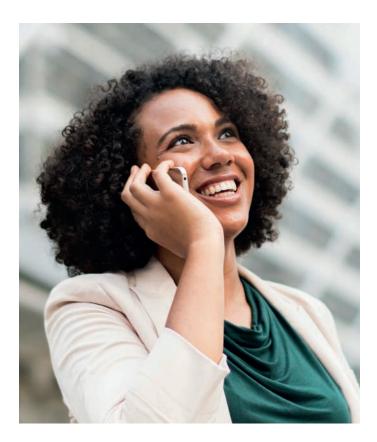


THE RESULTS

Looking at the overall benefits of working with PCI Pal, Sarah is quick to confirm: "Since working with PCI Pal, we are confident that the aims of our forum have been met and that we continue to deliver exceptional service to our clients. Their feedback has been really positive." Sarah continues:

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I handle a lot of new business, and the subject of data security, particularly that of payment card data, is absolutely on everyone's radars. We can now provide very thorough information on what measures are in place to ensure we comply.



"Working with PCI Pal has freed up a lot of valuable time for senior members of the team. From an agent perspective, it's simple and easy to use; It's seamless and integrates well with the way we handle and process our calls."

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Jason Hall Service Delivery Manager, DDC OS UK

Ease of use is particularly beneficial when DDC OS UK need to flex or scale their team to help their clients manage peaks in inbound volume. Jason continues: "Several of our clients are part of the Disaster Emergency Committee; if they run an emergency appeal we need to be ready and fully able to manage the influx of calls. We are confident that agents can be deployed, payments can be easily taken, and compliance remains unchallenged." Reflecting on the impact PCI Pal's Agent Assist solution has had, Sarah concludes: "As a business, it has increased our confidence in being able to demonstrate our full and thorough compliance to the PCI DSS regulations. I can show clients the solution and how it works, and instantly they know that their customers' data is secure and unable to be compromised in any way, providing assurances all round."

