PCIpal®

Digital

WHAT IS PCI DSS?

The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for organizations that handle payments by debit or credit card. The PCI DSS was created by the Payment Card Industry Security Standards Council (PCI SSC) which is an industry body formed by an association of the six major card brands globally namely Visa, Mastercard, American Express, Discover, and JCB. The PCI DSS was created to reduce the amount of card fraud globally due to the mishandling of sensitive data associated with payment cards. It is a set of standards for merchants and service providers on how they handle this data while taking payments either for themselves or third parties.

HOW DIGITAL SECURES YOUR BUSINESS

PCI Pal® Digital facilitates a true omnichannel secure payment solution enabling your organization to take payments across any communication channel. PCI Pal Digital enables your agents to provide secure payment options via digital engagement channels such as Webchat, WhatsApp, Social Media, Email and SMS. Additionally, this functionality is available from within the PCI Pal platform that provides our Agent Assist and IVR products, so your agents have have the ability to take payments from customers through any channel. PCI Pal's technology ensures these channels are descoped from the requirements of PCI DSS while retaining operational flexibility to engage in conversations with your customer in whatever way suits your business.

KEY BENEFITS INCLUDE:

| CUSTOMER PEACE OF MIND | REDUCED AVERAGE HANDLING TIME | LESS PRESSURE ON AGENTS | INTEGRATES WITH ALL PAYMENT PROVIDERS | CARRIER, PHONE SYSTEM & CRM AGNOSTIC | INTEGRATES WITH EXISTING DIGITAL CHANNELS |

HOW IT WORKS

01 **Integrated within your existing systems**

PCI Pal Digital can integrate into your existing digital channels, with your chosen payment service provider and CRM solution. The sensitive card data does not enter your contact center and at no point can the agent see the card data.

02 **Secure URL and supported payments**

Once payment via a digital channel has been requested, the agent simply generates a secure URL which is sent to the customer. The customer clicks on the URL opening a secure payment page on their device where they enter their payment details. The agent and the customer can stay in conversation throughout the payment process and the agent can track the customers progress in real-time, offering support where needed and ensuring no disruption to the customer payment journey. Should payment be required via email or SMS channels, a time limit can be added to these secure URLs – effectively creating a Digital Invoice, meaning secure payments are available for both real time and anytime digital channels.

03 **Payment is processed by your payment provider**

Once the details have been entered into the secure URL, which is completely masked from the contact centre agent, the payment can then be processed. The agent will then process the payment. This 'processing' means the PCI Pal Digital solution will securely send the transaction to the payment provider for authorization. No sensitive cardholder data enters your environment minimizing the scope of PCI DSS.

CONFIGURATION OPTIONS

PCI Pal Digital is served from within the existing PCI Pal cloud platform, and is available globally.

It works on various platforms and integrates with your existing systems, your chosen payment service provider and CRM solution.

WEBCHAT   **SMS**   **EMAIL**   **SOCIAL**   **CHATBOT**

BENEFITS

- Works with any / all digital channels where a URL can be shared

- Provides customer peace of mind when paying via digital channels

- Provides a true omnichannel offering combined with PCI Pal Agent Assist and IVR – switch between channels seamlessly

- Supports SCA and PSD2 requirements

- Integrates with existing systems

- Support 'Digital Invoicing' for anytime payments through channels such as email and SMS

PROTECTED BY PCI PAL

PCI Pal is the specialist provider of secure payment solutions for contact centers and businesses taking Cardholder Not Present (CNP) payments.

PCI Pal's globally accessible cloud platform empowers organizations to take payments securely without bringing their environments into scope of PCI DSS and other card payment data security rules and regulations.

With the entire product portfolio served from PCI Pal's cloud environment, integrations with existing digital, payment and desktop environments are flexible and proven, ensuring no degradation of service while achieving security and compliance.

Customizable, scalable and reliable, with 24/7 global support.

Protected by
pcipal

OUR ACCREDITATIONS

pci WINNER
Awards for Excellence 2020

The Card & Payments Awards
2021 CATEGORY FINALIST
Best Technology Initiative

CYBERSECURITY BREAKTHROUGH AWARD 2020
DATA SECURITY SOLUTION PROVIDER OF THE YEAR

London Stock Exchange

ISO 27001 CERTIFICATION EUROPE

QMS ISO 27001 ISO 22301 REGISTERED

QMS ISO 9001 ISO 14001 REGISTERED

PCI Security Standards Council
PARTICIPATING ORGANIZATION

GET IN TOUCH

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