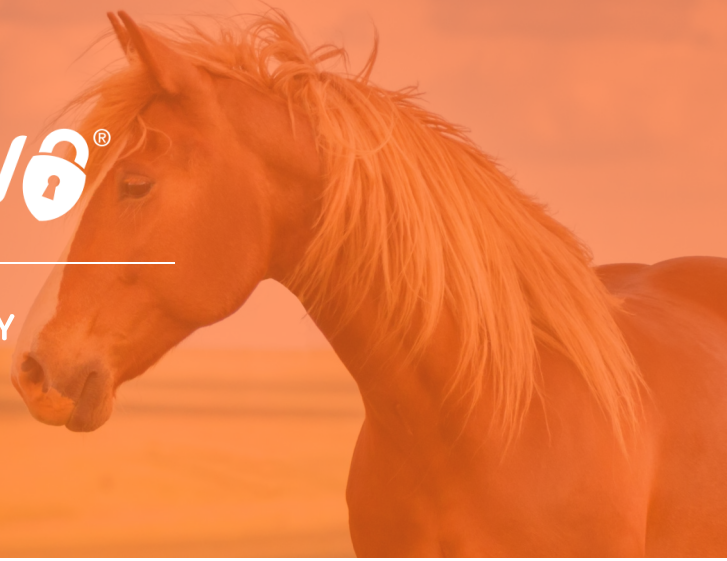




CASE STUDY

The
British
Horse
Society



Founded in 1947, The British Horse Society (BHS) is the UK's largest equine charity. With over 115,000 members, it is focused on improving standards of horse welfare and educating riders while providing great membership benefits. It aims to protect and promote the interests of all horses and those who care about them, including the 3.5 million people in the UK who ride or who drive a horse-drawn carriage.

THE COMPLIANCE CHALLENGE

The charity has around 150 employees working across the UK and operates in regional teams. Payments are handled by staff across the organization for educational resources, however the largest volume is for new memberships or renewals.

While the majority are handled via Direct Debit or online, approximately 15% of payments are transacted over the phone, as Emma Day, Membership Director explains: "Delivering a personal, quality service is something we work to every day. We take pride in looking after our members and therefore want to ensure our systems and processes are as safe and secure as possible.

"The process for telephone payments was however manual and paper-based, which required payment details to be taken down, inputted into our processing system by hand and the notes shredded afterwards."

In 2020, the organization's internal IT team embarked on a journey to digitize its payment security, as Phil Penn, Network and Security Manager continues: "We needed to become PCI DSS compliant. Our IT Director had implemented a solution from PCI Pal in a previous post and was impressed with how quick and easy it is to both use and implement. We progressed conversations with PCI Pal to scope out our needs."



THE SOLUTION

PCI Pal's Agent Assist allows secure payments to be taken using dual-tone multi-frequency (DTMF) masking technology, enabling members to input their payment card details using the telephone keypad. The tones are then intercepted as they are entered, so sensitive information is concealed throughout and payment details are automatically routed to the payment processor to complete the transaction. Explains Phil:

"We could see Agent Assist offered a number of benefits: at no point would our team have visual or audible access to members' payment card details, nor is the information stored anywhere, resulting in descoping from the requirements of PCI DSS."

A test platform was put into place and it was clear that Agent Assist would meet the BHS' needs, as Phil confirms:

"Agent Assist not only integrates with our existing SagePay solution, but with our comms providers, Gamma and IP6. Another advantage is that with it being cloud-based, remote implementation was completely possible plus payments could be taken by our team even while working from home during the pandemic. I was amazed that we could continue working so smoothly."

Phil Penn

Network and Security Manager, The British Horse Society



“Our team is so customer service focused; we want our members to feel we have our arms around them with each and every contact. We therefore like the fact that we can maintain contact with callers and helpfully guide them through the payment process, yet with peace of mind that the transaction is being handled as safely as possible. We have started to get feedback from callers to say we’re ahead of the game with payment security, and this is fantastic.”

Emma Day
Membership Director, The British Horse Society



THE RESULTS






The implementation was swift and in a matter of weeks the BHS had achieved its compliance goal, without having to switch telecom or payment providers while removing manual transaction processes.

Confirms Emma: “PCI Pal has been very good in getting everything in place; the team was very supportive throughout in not only getting the solution live but in providing knowledgeable, technical support. We held train-the-trainer sessions for our team, however it is an intuitive system and it didn’t take long for everyone to feel confident in using it.”



Adds Phil, “As a charity, we want to be the most secure organization possible to deliver assurances to our members. With cyberattacks and breaches increasing, it is so important for us to be able to demonstrate the steps we’re taking to safeguard members’ data.

“We were also concerned at the outset that implementing a new payment security system would require a significant change to our existing networking and infrastructure or significantly increase costs. This has not been the case. PCI Pal’s Agent Assist instead automatically diverts payment data out of our network to our merchant for processing, without any change to the customer journey. We’re PCI compliant, have enhanced the member journey and are providing confidence all round.”

OUR ACCREDITATIONS



COMPLIANCE SOFTWARE SOLUTION PROVIDER OF THE YEAR



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