CASE STUDY

GLOBAL FITNESS APPAREL COMPANY SECURES PAYMENTS DURING CX TRANSITION TO REMOTE WORKING

A global fitness apparel company has rapidly expanded to today provide an extensive range of active wear and accessories for workouts, yoga, cycling, swimming and running.

The multi- billion dollar company enables customers to purchase fitness wear via its contact centres, live chat, social media and virtual personal shopping. It wanted to support its omnichannel communications approach with a centralized, scalable platform to secure consumer interactions globally.

THE COMPLIANCE CHALLENGE AND COMBATTING FRAUD

As a Level 1 merchant, the organiation must adhere to the most stringent requirements of the Payment Card Industry Data Security Standard (PCI DSS) which include commissioning a Qualified Security Assessor (QSA) to review the card data environment, systems, processes, technical information and documentation to assess whether PCI DSS requirements are being met.

In 2020, to prioritise staff safety during the pandemic, the organisation also needed a solution that would enable its 1,500 contact centre agents to work remotely around the world yet could integrate with its existing customer experience platform, Five9, while still meeting its compliance requirements.

The company wanted a centralised solution that would descope payment card data from its contact centre environment. In particular, they wanted to move beyond using the 'pause and resume' of call recording method when taking payments over the telephone so it could minimise any risk of customers' card payments being recorded during transactions.

In addition, inbound customer contact nearly doubles during holiday periods. The retailer covers these seasonal sales spikes by increasing the number of temporary staff in its contact centers. Therefore, the selected solution also had to be easy to use and scale to ensure that the customer experience wasn't impacted.

THE SOLUTION

The retailer, which is using Five9 for its customer telephony in addition to Oracle Service Cloud for its CRM, allows customers to engage with the brand and pay for sportswear and accessories using the channel of their choice, whether that be via the web, social media, mobile, email, chat, or phone.

PCI Pal's pioneering Level 1 PCI DSS certified solutions are built around clients' contact centres and processes and integrate with all contact centre platforms, including the Oracle Service Cloud and Twilio, which underpins the retailer's Five9 customer experience solution.

PCI Pal Digital secures the organisation's omnichannel payments made via multiple channels including chat, email and social, with a centralised solution that descopes the merchant's environment from the requirements of PCI DSS.

When a customer requires payment via a digital channel, the contact centre agent generates and sends a secure URL to the customer, which opens a protected payment page on their device where they can enter their payment details. Using PCI Pal Digital, enables the agent to maintain conversation with the customer throughout the transaction, offering assistance where required to ensure a smooth customer experience without being able to see payment details.

Once the payment card details have been entered, PCI Pal Digital securely sends these to the payment or tokenization provider to be processed. Using this method, no sensitive cardholder data ever enters the merchant's environment, minimizing the scope for PCI DSS. For customers selecting to pay via email or SMS, PCI Pal Digital sends a secure URL that can be set to time out - offering anytime and real-time payments securely.

Similarly, PCI Pal Agent Assist applies dual-tone multi-frequency (DTMF) masking technology to ensure that when customers select telephone payment, contact centre agents cannot see, hear, or record customers' payment card details during their conversation. This is particularly important for securing telephone payments handled by contact centre agents who are working remotely. The technology ensures a smoother customer experience because they can carry on speaking to agents throughout the transaction process. It also reduces agent handling time because, where necessary, agents can provide guidance during the course of the call.

Once the payment card details have been entered, PCI Pal Digital securely sends these to the payment or tokenization provider to be processed. Using this method, no sensitive cardholder data ever enters the merchant's environment, minimising the scope for PCI DSS.

THE RESULTS

Implementing PCI Pal Digital and Agent Assist meant the merchant was able to integrate these cloud-based solutions with its omnichannel Oracle Service Cloud. Providing its international contact center agents with a robust, centralized platform which is easy to use, reduces average handling time, and enables them to work securely from home.

PCI Pal's robust, cloud-based platform scales with seasonal demand, providing the same seamless, secure experience regardless of where customers or contact centre agents are based in the world, with the added advantage of total integration with the retailer's existing telephony and CRM platforms and payment service provider.

The Level 1 merchant has gained the reassurance that it has a PCI compliant platform in place that descopes sensitive card data, while enabling customers to transact using their preferred channel without disrupting the customer experience or compromising card security.

Summary

- PCI Pal ® secures payments for multi billion-dollar global fitness apparel company
- Omnichannel contact centre payments secured
- PCI Pal Digital and PCI Pal Agent Assist enable global remote workforce to hand payments securely

Telephony CX platform: FIVE9, underpinned by Twilio
Desktop CRM platform: Oracle Service Cloud
Payments Service Providers: Chase, Ayden, Cybersource

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