



CASE STUDY

LEADING US CABLE PROVIDER

As one of the largest private broadband companies in America, the organization provides digital cable television, telecommunications and home automation services to millions of homes and businesses in 18 states.

THE COMPLIANCE CHALLENGE

To serve its extensive customer base, the cable provider employs and contracts thousands of contact center agents, who work within the organization's own contact centers and from third party sites, answering customers' queries and processing payments.

This posed a significant business challenge because, in November 2018, the Payment Card Industry Security Standards Council (PCI SSC) made changes to its guidance around securing telephone-based payment card data within complex telephony environments. To meet these changes and safeguard card not present (CNP) payments and maintain compliance, the telecommunications giant began seeking specialist providers that could help.

THE INTEGRATION CHALLENGE

The selected PCI compliant payment solution had to be usable within the telco's own and third-party contact centers and had to integrate seamlessly with the organization's custom developed contact center agent payment interface. In addition to integrating with this complex telephone payment environment, the selected compliance solution had to provide the same simple, consistent agent experience via its desktop CRM solution

Another requirement of the telco was to ensure that the selected PCI DSS compliance partner could integrate its technology with their existing payment processing provider, Chase Merchant Services.



THE SOLUTION

After researching for market leaders, the telcoms giant found PCI Pal, the global provider of enterprise-grade, cloud-based technology which integrates with all major payment systems to facilitate PCI DSS compliance while maintaining a seamless customer experience.

To address its immediate telephone payment compliance requirements, the organization implemented PCI Pal's core solution, Agent Assist, which integrates with the call flow at the point of payment and intercepts DTMF (dual tone multi-frequency) or the customer's speech.

Also, the PCI Pal platform is CRM system agnostic, which allowed PCI Pal to integrate with the telco's custom agent interface used by contact center employees to take payments within its CRM system.

PCI Pal Agent Assist descopes voice payments for PCI DSS by applying dual tone multi-frequency (DTMF) masking technology to prevent contact center employees from being able to see, hear or record card holder data (CHD), the PAN, or CSV during telephone transactions.

To ensure a smooth customer experience, PCI Pal Agent Assist enables contact center employees to maintain conversations with customers throughout the payment process – regardless of whether they are in the contact center or working from home - providing verbal assistance where required.



If customers are unable to use their telephone keypad for payment, PCI Pal Agent Assist provides speech recognition to ensure successful payments.

PCI Pal's platform also includes IVR and Digital secure payment products, enabling the telco's contact center agents to safely accept payments using any channel selected by customers.

THE RESULTS

PCI Pal has been supporting the telco for many years. Contact center agents report that the payment process is handled seamlessly within the CRM payment process. Customers can call up the telco's contact centers and make payments using their telephone keypad or voice without any sensitive data entering the telco's network infrastructure.

PCI Pal has worked in partnership with the telco to seamlessly integrate the PCI Pal Agent Assist solution with its existing payment processing supplier and CRM solution, making the process for agents as familiar as possible, without the need for the organization to invest in significant changes to existing systems and processes.

The telco is assured that customers can pay via their channel of choice, and each transaction is handled in the most secure and compliant way possible.

Organizations choose PCI Pal to meet their compliance goals. Its mission is to minimize the risk of non-compliance to safeguard organizational reputation and trust. Because it specializes in contact center solutions, PCI Pal also delivers better customer experiences, reduces average handling times and improving Net Promoter Scores.

OUR ACCREDITATIONS



COMPLIANCE SOFTWARE
SOLUTION PROVIDER
OF THE YEAR



GET IN TOUCH

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