



CASE STUDY

LEADING AMERICAN BUSINESS PROCESS OUTSOURCER

A privately-owned contact centre company, headquartered in Florida, USA provides a full range of outsourced business processes including sales, technical support and customer service on behalf of very large organisations. With revenues exceeding \$1bn, the company employs more than 80,000 contact centre agents in 28 countries.

With over three decades' experience of supporting customer journeys at every point, the organisation has developed industry-leading expertise in combining innovative technologies with the human touch, enabling client organisations to provide a seamless customer experience (CX) via voice, chat, email, web and social media.

THE COMPLIANCE CHALLENGE

The business process outsourcing organisation (BPO) provides contact centre services to a vast number of global enterprises. Owing to the number of transactions handled each year, these organisations are classed as tier 1 merchants and must adhere to the most stringent Payment Card Industry Data Security Standards (PCI DSS).

The BPO also works with a broad range of global organisations operating across multiple industries including travel, retail, manufacturing, insurance, financial services, telecommunications and hospitality. These companies are bound by strict data protection rules, including HIPAA for organisations such as insurance companies that may process healthcare data and the EU General Data Protection Regulation (EU GDPR) for organisations handling European citizens' data.

In 2019, the BPO looked for a partner to help it to deliver a range of PCI DSS-compliant contact centre solutions on behalf of its tier 1 clients.

As a multi-national BPO managing key business operations on behalf of leading brands, the company has a strong track record and reputation to protect. It is also viewed as a leader in CX management, so any selected PCI compliance solutions had to provide a seamless customer experience to the BPO's employees and its clients' end users.

After researching suitable partner organisations with the ability to integrate with a range of payment processors and contact centre solutions to support its global operations, the organisation selected PCI Pal.



THE SOLUTION

The BPO has a lot at stake. It needs to be seen as a trusted partner that is leading the field in its payment security, data protection, and compliance. PCI Pal's mission is to safeguard reputation and trust by providing global cloud payment and data protection solutions for any business communications environment including contact centers, voice, chat, email and social media.

After an RFP process, PCI Pal was selected to provide and integrate the BPO's secure payment solution.

When the pandemic hit in 2020, PCI Pal was able to fully support the BPO to deliver PCI compliant solutions to secure the card data environment, even when contact centre agents were working remotely.

PCI Pal's cloud-based platform provides enterprise-grade PCI compliant payment handling technology for contact centres. Its core solution, PCI Pal Agent Assist, applies Dual Tone Multi Frequency (DTMF) masking technology for telephone payments, which allows contact centre agents to continue speaking to customers throughout the payment process, providing assistance where necessary, without the agent being able to see, hear, or record payment card numbers.

PCI Pal Agent Assist makes the payment process smoother and more secure for customers and reduces average handling time for agents. In addition, because PCI Pal Agent Assist integrates with the call flow at the point of payment, none of the sensitive payment card data reaches the BPO's environment, or the home environment of the agent.

This complies with the Payment Card Industry Data Security Standard (PCI DSS), which stipulates that access to payment data is restricted to only those who need it and that contact centres that handle payment over the phone must not store any sensitive cardholder data.

PCI Pal Agent Assist runs on the PCI Pal platform that provides PCI Pal IVR and PCI Pal Digital payment solutions, enabling the BPO's contact centre agents to handle payments via customers' preferred channels, while maintaining security and compliance for their card data.

THE RESULTS

Following multiple successful implementations in the USA and Europe, PCI Pal now works as a technology partner with the BPO.

By integrating with the multi-national's telephony systems, payment processors and contact centre environments, PCI Pal is able to offer an enhanced view of the company's card payment process security and has helped a number of organisations to combat card fraud.

This is a truly global partnership with PCI Pal supporting the BPO and its clients worldwide. The BPO has access to the full suite of PCI Pal products to enable it to offer client organisations a choice of solutions to meet their specific operational and compliance requirements. PCI Pal also provides training for the BPO's clients where necessary.

While most clients are using the core PCI Pal Agent Assist solution to enhance the security and compliance of their telephone payment processes, some of the BPO's clients are also using PCI Pal IVR and PCI Pal Digital and the speech recognition feature. One client is solely using PCI Pal Digital to provide security and compliance for its digital payments channel. Each deployment is different as PCI Pal tailors its solution to suit the BPO's client's requirements.

Whenever the organisation introduces PCI Pal to a new customer the PCI Pal team engages with a range of different business departments, speaking to contact centre agents, telephony providers, pre-sales teams and end clients, to ensure that the needs of the client are fully understood and that the right combination of PCI Pal solutions are integrated and implemented to support their business and compliance requirements.

Working in partnership with PCI Pal, the BPO is able to deliver industry-leading CX, while maintaining the data security and PCI compliance expected of leading brands.

OUR ACCREDITATIONS



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+44 207 030 3770

info@pcipal.com