



CASE STUDY

LARGE AUSTRALIAN GOVERNMENT AUTHORITY

Located in Australia, this government authority provides services and support to more than five million residents living across one of the largest states in the country. The territory is divided into 77 local government areas, with each area having a council that is responsible for providing a range of local services and utilities.

THE COMPLIANCE CHALLENGE

All Australian organisations that accept card payments need to comply with the Payment Card Industry Data Security Standards (PCI DSS) regardless of the size of the organisation or the volume of transactions that occur. For this particular organisation, it operates across multiple sites, and handles many calls relating to citizen-based services. This includes the need to manage telephone-based card payments via its contact centre.

The organisation was facing the challenge of how to effectively take payments, securely, without having any card data exposed to their network infrastructure or contact centre agents.

A specialist outside project management firm was appointed to handle the project. The firm solicited bids from a number of payment security companies and managed the project to adopt a new solution that would integrate with existing telephony, CRM solutions, and achieve an SAQ-A for the contact centre.



THE SOLUTION

A market review was undertaken to identify the best solution for its needs and PCI Pal was selected as its partner of choice. PCI Pal Agent Assist protects payment card data by applying dual tone multi-frequency (DTMF) masking technology to prevent contact centre agents from seeing or hearing customers' payment card details. Instead, this information is entered using the end customer's keypad, or spoken and captured using speech recognition technology, at the point of payment.

PCI Pal Agent Assist integrates with the call flow and intercepts keypad tones or speech from the customer at the point of payment. Agents only see a series of asterisks appearing in the payment UI embedded in the CRM while hearing a sequence of bleeps as the payment card details are provided. This allows the conversation between the agent and customer to continue uninterrupted, so callers enjoy a seamless customer experience.

Having selected PCI Pal Agent Assist, the organisation began by implementing the core solution at its contact centre, which has over 300 agents. Since PCI Pal's platform runs on Amazon Web Services, for security, availability, and scalability, prior to deploying the solution, PCI Pal worked with the organisation's telco provider, Telstra, to integrate the organisation's contact centre telephony system with its platform on AWS. PCI Pal undertook a special testing with the telco provider, to offer assurances to the customer, which it passed with flying colours.



THE RESULTS

The PCI Pal team worked closely with the project team to understand the requirements of the organisation. This included a visit to the organisation's contact centre operations to observe call flows and processes, which included buddying up with contact centre staff to understand the variety of payment and workflow requirements. This supported the design of call flows incorporating PCI Pal Agent Assist, mirroring the existing way of working and ensuring a smooth adoption.

Working with Telstra, a SIP integration was completed at the network core to bring calls into the contact centre. PCI Pal worked with the organisation's payment gateway, B Point, to organise an integrated flow when payments are made. Alongside integrating with the organisation's telephony and payments provider – PCI Pal also took the time to be embedded within the 'in-house' CRM solution, providing that important, seamless agent experience.

Train the trainer events were conducted with 20 team members originally, who were then able to share that learning and ensure the rest of the workforce were able to use the solution effectively. Further training was also provided with the organisation's IT support team so they could then handle subsequent support requests or enquiries in-house.

The project has been a great success – the organisation handles seamless payments for its services, within its existing CRM platform and via its telephony and payment gateway, but with the added assurances that customers' payment data is being handled anonymously and within the parameters of PCI DSS guidelines.

A quality customer experience has been retained, the process is secure, and the organisation has the confidence that data is being handled in a fully compliant way. Demonstrating the success of the project, the team responsible for the implementation were later recognised by the organisation in an internal awards programme for the successful roll-out of the payments security solution.

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