



CASE STUDY

QETTLE®

Greg Rowe Limited is a second-generation, family owned business that has been designing and manufacturing multi-functional kitchen taps for over 50 years. QETTLE, a unique kitchen tap, which is engineered to globally granted design patents, dispenses four flows of water from a single spout – 100°C boiling water, filtered drinking water, plus normal hot and normal cold flows.

Intended to be a disruptive, digitally driven brand from the beginning, it was essential from early on that a robust payment protection platform was in place.

THE COMPLIANCE CHALLENGE

Greg Rowe employs a team of customer service staff who provide product support to consumers and dedicated after sales care to OEM customers, who predominantly pay via invoice.

Following the launch of QETTLE.com, the need for the company's customer services team to accept payments over the telephone significantly increased. And it became crucial to ensure that customers' payment details were handled in compliance with PCI DSS – particularly when staff were forced to work from home during the pandemic.

Greg Rowe's Digital Services Manager, Alan Shurey, comments, "While our contact centre is predominantly focused on delivering technical support and after sales, payments are increasingly taken over the phone. Ensuring payments are therefore handled efficiently, without credit card data entering our infrastructure, is extremely important."

In addition, the company had upgraded its contact centre telephone system to Talkdesk in 2020, so the selected PCI DSS compliance solution had to integrate seamlessly.

"PCI Pal gives us the flexibility of having people working both remotely and compliantly – we don't have to worry about how payments are being handled and, likewise, there is no burden on our team to handle sensitive credit card information."

Alan Shurey

Digital Services Manager, Greg Rowe



THE SOLUTION

After reviewing a number of solutions, Greg Rowe selected PCI Pal Agent Assist to provide a PCI DSS-compliant method of handling payments from QETTLE customers.

PCI Pal Agent Assist offers the key advantage of enabling contact centre staff to carry on speaking to customers throughout the transaction, providing technical support where necessary. When customers enter their payment card details, contact centre staff merely see asterisks being entered on the screen and dual-tone multi-frequency (DTMF) masking technology removes the sound of keys being pressed on the telephone keypad.

As a result, staff cannot see, hear or record any of the customer's payment card details. The primary account number (PAN) or the card verification value (CVV) are provided directly to the payment service provider and prevented from reaching the agent, or the call centre environment. Crucially, in compliance with PCI DSS, no sensitive financial details are stored within Greg Rowe's infrastructure.

Alan Shurey says, **"Removing payment card data from our contact centre environment provides peace of mind as I know payments are being handled securely and meeting compliance standards. Using PCI Pal Agent Assist also gives confidence to customers who are increasingly reluctant to give out their payment card details over the phone. It's reassuring to them that we have the processes and technology in place to protect them."**



Following an initial integration period, the full implementation went live following a simple 'train the trainer' set-up, which allowed the team to get quickly up to speed with payment processing.

"The scoping and execution went really well," explains Alan. "We experienced some initial connectivity teething issues, but received fantastic support from Harriet at PCI Pal, who worked to get everything finalised. We were able to get the whole team up and running very quickly and really value the intuitive interface of PCI Pal Agent Assist."

"Our systems administrator, Lorna, trained the team within an hour. Everyone just got it. It's very intuitive."

THE RESULTS

Greg Rowe values the fact that PCI Pal Agent Assist is cloud-based, which supports staff working remotely today, while being ready to support new office locations as the company expands.

"PCI Pal's solution gives us the flexibility of having people working both remotely and compliantly – we don't have to worry about how payments are being handled and, likewise, there is no burden on our team to handle sensitive credit card information."

"It's also great to know that when we set up offices elsewhere, this is already in place and we don't have to worry about PCI DSS compliance; it's already in place no matter where we are," reports Director, Alexandra Rowe.

Adds Alan Shurey, "My advice to other companies accepting telephone payments is not to touch credit card data. Get it out of your network – it's too hot to handle these days and PCI Pal provides a very convenient and seamless solution."

Alex Rowe agrees, "The penalties are exceptionally hard if you fall foul of PCI DSS. Not only the direct financial penalties but the potential reputational damage. Using PCI Pal Agent Assist removes the responsibility for handling payment card data from our people. The fact that we don't touch payment card data at all gives us great confidence and reassurance."

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