



CASE STUDY



Headquartered in Mallorca, **Air Europa** is the **third-largest Spanish airline**. Its main hub is located at Adolfo Suárez Madrid-Barajas Airport with focused city operations at Palma de Mallorca Airport and Tenerife North Airport. Additional contact centers are based in North Africa, Brazil and Columbia. The airline foresees that the number of **travellers will exceed 10 million in 2022**, to 56 destinations in Europe, South America, North America, the Caribbean, Morocco, Israel and Tunisia.

Head of Payments, Fraud Prevention and Distribution, Yago Casanovas, has been working in the payments space for around a decade, and with Air Europa for the past five years to help evolve the airlines' payments experience.

Casanovas explains: "While my role originally focused on e-commerce payments, it has evolved to now encompass payments across all channels, including those handled at airport offices and within the contact center. As well as managing the front-end payment processing systems, part of my role now centres on fraud prevention and security. This was traditionally handled by our treasury team. With my expanding responsibility, I therefore undertook a review of all our payment systems and processes to ensure they are future-proofed from an omnichannel security and compliance point of view."

THE COMPLIANCE CHALLENGE

The challenge for Air Europa was to ensure a consistent payments approach across all territories and channels, that is secure yet doesn't impact the overall customer journey and experience.

Explains Casanovas: "Having undertaken a review of our payment handling processes, I felt we would benefit from identifying a solution that would let us record every conversation for training and quality assurance purposes, yet would keep us out of scope of the requirements of PCI DSS. Making the customer journey as seamless as possible was particularly important therefore we didn't want to add any automation to our payment transactions.

"Instead, it was important to Air Europa to keep our agents and customers in contact throughout the journey so they can provide a very personal customer experience and see every interaction through from start to finish. Security was at the forefront of any solution decision. We also wanted to minimise risk of non-compliance to safeguard Air Europa's reputation and trust, so spent time reviewing the market for options."



THE SOLUTION

“As an airline, we don’t need to store payment card information and therefore needed a security solution that supported recurring payments through tokenization. Having seen a demonstration of PCI Pal’s Agent Assist solution, it was clear that it ticked all of the criteria boxes: importantly being able to maintain customer contact, retaining call recording, yet with the required privacy and compliance requirements.”

Yago Casanovas, Head of Payments,
Fraud Prevention & Distribution

Agent Assist utilises DTMF (Dual Tone Multi Frequency) masking technology, as well as Speech Recognition for customers who can’t use their telephone keypad, to provide a secure way of handling payments by phone without bringing contact center environments in scope of Payment Card Industry Data Security Standard (PCI DSS).

The solution integrates with call flows and, at the point of payment, intercepts the keypad tones meaning the process is totally anonymous to agents – no card information is visible or stored, yet agents can still talk to customers to answer any questions as they progress through the check-out journey. This greatly reduces the scope of PCI compliance for Air Europa and means its agents, no matter which location or region they are based, can support customer payments through any channel – even when agents are homeworking.

Continues Casanovas: “As an organization, we did not want to incorporate an automated payment line. Having decided to proceed, we involved a lot of stakeholders in the integration process to make sure it was a success – our telephony provider – Telefonica, and our IT Partners. It was important to all collaborate on this project to align telephony, payments, customer experience and, of course security.”

THE RESULTS

“The feedback has been very positive. Customers feel assured that we have this extra layer of security in place, and our agents have found it very straightforward as the call flow hasn’t really changed for them.

“With Agent Assist, agents like that they can guide the customer, for example if a payment card fails, the agent can suggest an alternative approach, rather than lose the sale. Working with PCI Pal enables us to stay in control of the overall customer experience. There is no comparison between Agent Assist and an automated ‘payment line’ solution: the customer receives a positive experience and Air Europa has higher payment conversions all while providing a great customer experience.”

Air Europa now has the ability to safely and securely record all calls, which is important from a training and quality assurance perspective. From a compliance point of view, the team has added confidence that when the next audit takes place they are out of scope of PCI DSS.

Concludes Casanovas: “Our contact center infrastructure is where it needs to be. This upgrade demonstrates that we look ahead at innovation and with CX at the heart of everything we do. We have achieved our goals and PCI Pal have been very efficient in designing a payment flow and solution that works for us today, and in the future.”

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GET IN TOUCH

 +1 866 645 2903

 info@pcipal.com

