PCIpal®

GLOBAL APPLIANCE MANUFACTURER IMPLEMENTS SINGLE SOLUTION TO MAINTAIN PCI COMPLIANCE ACROSS ALL OF ITS CONTACT CENTERS

A multi-national domestic appliance manufacturer, founded more than a hundred years ago, now employs 92,000 people worldwide with revenues exceeding many billions. The company manufactures its own brand of home, kitchen and laundry appliances as well as marketing and selling multiple other homeware goods.

To handle customer enquiries and telephone payments, the global household brand operates fifteen contact centers in the US, Canada and Europe, employing around 1800 contact center agents.

THE COMPLIANCE CHALLENGE

As a Level 1 merchant processing thousands of card payments each year, the organization must meet the strictest requirements of the Payment Card Industry Data Security Standard (PCI DSS).

The contact centers were however using a variety of legacy systems and technologies, which made PCI compliance more complex for such a large, multinational company.

The organization wanted to implement a single global solution to maintain PCI compliance for telephone payments in each of its contact centers.

In addition to ensuring the secure and compliant handling of customers' payment card details, this multi-national manufacturer was keen to deliver a seamless customer experience throughout the payment process, while enabling staff to securely handle payments whether office based or when working remotely, and therefore it was keen to source a robust, enterprise-grade solution.

THE SOLUTION

Before selecting a solution, the company considered the relative CAPEX / OPEX merits of buying hardware or purchasing software licenses for its contact centers. It was decided that a cloud-based solution met the organization's criteria for flexibility and scalability.

The manufacturer already uses end-to-end payment engine provider, Worldpay from FIS (formerly Paymetric), which integrates with Enterprise Resource Planning, ecommerce and IVR, to protect payments through all sales channels. Worldpay from FIS applies industry-leading fraud intelligence tools to protect customers' transactions and is used by over 80% of the leading retailers, internet organizations and airlines and more than a million merchants worldwide.

To help the manufacturer to descope telephone payments in all of its contact centers, Worldpay from FIS introduced its partner, PCI Pal, to provide a cloud-based payment security and compliance solution.

Because the PCI Pal platform already integrates with WorldPay from FIS, the manufacturer was able to leverage its existing tokenization integrations to descope payment card data from the contact centre environment, providing customers with smarter and safer payments.

As a result of numerous acquisitions, the organization operates multiple disparate systems with no single point of integration. Therefore, a major part of the PCI Pal implementation involved integrating with all of these systems to ensure a seamless, secure payment experience for both agents and consumers.

To support the organization's global operations, the PCI Pal team worked with AT&T to create a customized telephony integration with its existing Genesys platform, which works with multiple languages and systems and complies with different territories' regulatory frameworks, such as the EU GDPR.

THE RESULTS

The solution was implemented in 2021 and now provides the home appliance manufacturer's 15 contact centers with a consistent global, cloud-based payment security and compliance solution, incorporating Worldpay from FIS and PCI Pal's suite, including PCI Pal Agent Assist, which minimizes the scope of PCI compliance, provides payment security and seamless customer experience across the entire omnichannel communications mix.

By working with PCI Pal the organization has put in place a single global solution for the secure handling of telephone payments. The proven integration between Worldpay from FIS and PCI Pal products allows organization to seamlessly and securely handle payments across different global territories, while reducing contact center exposure to sensitive cardholder data and successfully descoping the manufacturer's infrastructure from the requirements of PCI DSS.

OUR ACCREDITATIONS

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The Card & Payments Awards
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