



CASE STUDY

LEADING EUROPEAN PROVIDER OF READY TO ASSEMBLE FURNITURE, APPLIANCES AND HOME ACCESSORIES

A leading European furniture manufacturer and homewares company, founded in the 1950's, today operates more than four hundred stores across the UK, Ireland, Europe, the USA and India.

In 2021 the company completed a multi-year transformation programme, which included updating its digital capabilities and introducing a multi-channel offering for customer engagement and payment transactions.

THE COMPLIANCE CHALLENGE

The retail giant operates three contact centres in the UK, which handle everything from payment instalments for fitted kitchens, to gift card purchases over the telephone.

As part of its transformation programme, the organization also changed its payment service provider.

It wanted to ensure that its payment card handling processes were secure and compliant with the latest PCI DSS requirements, regardless of the customer engagement channel selected by the customer.

While managing the challenges of adding payment channels, the retailer also had to ensure that its existing telephone payment processes remained secure and compliant as staff adjusted to working remotely during the pandemic.

As with all retailers during this unprecedented time, the stakes were high as their physical premises and contact centers temporarily closed their doors.



THE SOLUTION

The retailer was already using an earlier version of the [PCI Pal Agent Assist solution](#), integrated with its in-house platform, to enable customer service staff at its contact centre to securely handle card payments over the phone. PCI Pal Agent Assist applies dual-tone multi-frequency masking technology (DTMF), allowing contact center staff to carry on speaking with customers throughout the transaction, without being able to hear, see, or record any sensitive cardholder data, such as the primary account number (PAN) or card verification value (CVV).

Expanding upon the earlier contact center deployment and working hand in hand with PCI Pal, the retailer helped to design log-in functionality to PCI Pal's cloud platform running on [Amazon Web Services](#), to display an identical graphical user interface for instore employees.

PCI Pal operates a number of virtual private clouds (VPCs) for telephony connections, agent web interfaces, and administration regions. The solution spans multiple data centers within an Amazon Web Services region, so that even if one data center fails, PCI Pal's service continues unaffected.



THE RESULTS

Payment handling used to be divided into specific departments including kitchen, business, payments and refunds. Now, using the PCI Pal-integrated cloud-based system in-store and across each contact center, customers can make purchases seamlessly across all different areas, rather than being transferred to different departments.

The PCI Pal Agent Assist widget looks and feels the same to all employees and supports the handling of payments on inbound and outbound calls. Improvements to first contact resolution has been significant.

PCI Pal Agent Assist makes the payment process smoother and more secure for customers and reduces average handling time for the retailer. In addition, because PCI Pal technology integrates with the call flow at the point of payment, none of the sensitive payment card data reaches the retailer's environment, or the home environment of remote agents. Importantly, 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 centers that handle payment over the phone must not store any sensitive cardholder data.

PCI Pal Agent Assist runs on the same cloud platform that provides [PCI Pal IVR](#) and [PCI Pal Digital](#), which secures digital payment solutions, enabling agents to handle payments from customers via their preferred channel, while maintaining security and compliance for their card data.

OUR ACCREDITATIONS



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