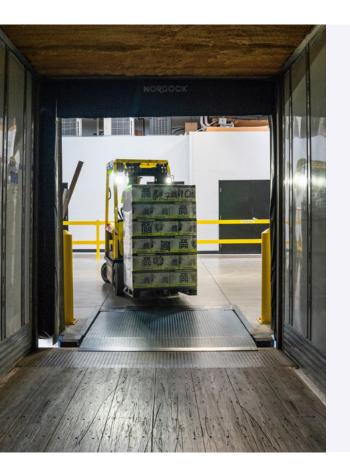# SECURING PAYMENTS IN THE GLOBAL LOGISTICS SECTOR

PCI Pal works with many organizations in the logistics sector. This is the compliance journey of a major global logistics provider that is securing it Cardholder Not Present (CNP) payments with PCI Pal. 'Agent Assist' ensures transactions can be taken efficiently and securely, helping the organization to be PCI compliant, while also reducing call handling times and the number of abandoned calls during the payment process. The organization employs over 6,000 people, operates more than 4,000 vehicles and runs in excess of 100 service centers across the globe.

Agent Assist allows this organization to:

- Reduce abandoned calls
- Provide the caller with an improved customer experience
- Globally handle all payments in-country
- Reduce call handling times

THE COMPLIANCE CHALLENGE

For this major logistics firm, a strategic objective was to improve call handling timescales and the overall customer experience when payments were handled via the telephone.

Like all logistics companies, Advanced Duty Collection (ADC) is applied to many consignments that arrive from overseas, which carry import duties. If unpaid, it will result in the logistics company not being able to deliver the shipment. A text message is sent to the customer requesting them to contact a service center so the appropriate payment can be completed, ahead of the delivery being scheduled.

As an international corporation, complexities arise when handling payment transactions as each region can have different regulations to adhere to. In addition, payment gateways are not necessarily the same and even the telephony environments vary from region to region.

An important aspect that needed to be taken into consideration is that inbound calls 'follow the sun' meaning that if a call is made by a customer during the night in their own country, the call would overflow to other regions, which were operating in daylight / business hours.

The compliance challenge here is that the customer and payment process must remain in territory in order to adhere to strict payment processing and data sovereignty rules that are contained within the General Data Protection Regulations.

The company needed a payment solution that would not only enable them to simplify the telephone payments process but also navigate the challenges of operating seamlessly across multiple territories, while remaining PCI DSS and GDPR compliance.

THE SOLUTION

Previously all telephone-based payments for the UK were handled via an Interactive Voice Response (IVR) system. At the point of taking a payment, the IVR would be activated and verbal contact would be lost with the agent. If the customer experienced an issue, they would disconnect from the call and it was unlikely they would reach the same agent again, creating a disjointed and lengthy experience.

The PCI Pal Agent Assist solution has helped this organization reduce its volume of abandoned calls, providing greater certainty of payment to the provider, while providing a more personable service to the end-customer.

Confirms Dominic Newman, VP of Sales for EMEA, at PCI Pal, "When we were approached by the logistics provider, they liked the fact that our Agent Assist solution is 100% cloud-based, meaning there is the flexibility to support multiple geographies with one single solution. The first step was to deploy our solution in the UK, then to expand into other territories."

PCI Pal's Agent Assist is used on live calls between contact center agents and customers to capture cardholder information securely, while maintaining the conversation with the customer at all times. It uses DTMF (Dual Tone Multi Frequency) masking technology to provide a secure way of handling payments by phone without bringing environments in scope of PCI DSS. This means that callers are able to enter their credit card information using the touch tone keypad on their telephone.

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"With our cloud-solution, when calls overflow to other regions, the payment process importantly remains in territory – this was a big requirement of our customer. The experience remains seamless however and the payment is handled securely, with agents able to remain in audible contact with the customer to talk them through the process. It does however offer the flexibility to switch to different methods depending on the need for every territory. For example, in Canada and the US, PCI Pal IVR is the primary secure payment option, as this is generally preferred by customers, and Agent Assist is available should additional support be required."

Luke Saunders
Project Manager, PCI Pal

From a deployment perspective, PCI Pal worked closely with the client's project owners to scope the full requirements.

Confirms Luke "It was a complex deployment, which required additional technical development work and so we worked across different time-zones, liaising with IT functions in America, India, the Philippines and the UK-based project team to test

and configure before fully deploying the solution. As a globally deployed solution, Agent Assist now allows this organization to readily handle in-country payments with ease."

When the system went live, system demonstrations and training resources were provided, which the logistics provider packaged up and remotely delivered to its contact center staff.
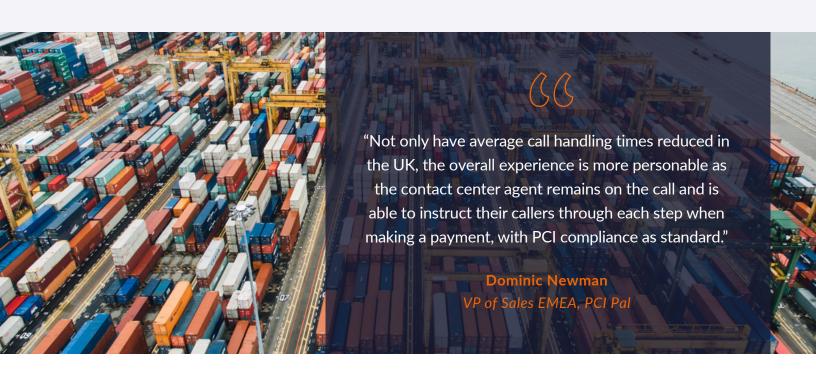
RESULTS

PCI Pal has successfully deployed the solution to the global logistics provider's operations in multiple countries.

Confirms Dominic, "Not only has average call handling times reduced in the UK, the overall experience is more personable as the contact center agent remains on the call and is able to instruct their callers through each step when making a payment, with PCI compliance as standard. This was a major requirement for the UK territory.

"We have worked collaboratively, in partnership with our client to deliver a payment solution that meets a wide range of requirements – from streamlining the customer experience so consignment duties can be quickly transacted, through to providing a consistent solution that can handle the differing needs of multiple territories and we are delighted to now be supporting other regions."

Concludes Luke, "Operating internationally requires duty and payments to often be handled differently from region to region; yet our cloud-based solutions mean that no matter where a customer is based or who takes the call – whether it's a local agent or an outsourcer in another continent – the payment is transacted in the right territory, meaning that the company meets the current data protection sovereignty rules that are in place."

> "Not only have average call handling times reduced in the UK, the overall experience is more personable as the contact center agent remains on the call and is able to instruct their callers through each step when making a payment, with PCI compliance as standard."

Dominic Newman
VP of Sales EMEA, PCI Pal

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