pc/pa/

CASE STUDY



CLEANING UP ON PCI COMPLIANCE

Vax was founded in 1977 by British entrepreneur, Alan Brazier, in his home town of Droitwich, Worcestershire. After some time spent honing his design, he created a unique three-in-one machine that could wash, remove spills, and vacuum carpets. He patented his invention and it soon became the best-selling vacuum cleaner in the UK in less than eight years.

Today, Vax has become a global market leader with continued innovation progressing from upright carpet washers, multi-cyclonic bagless vacuum cleaners, steam cleaners, through to handhelds, air purifiers and full-sized cordless vacuum cleaners, which have transformed the way we clean our homes.



THE CHALLENGE

Vax operates a busy contact center from its central hub in Droitwitch, UK. With at least 45 agents handling inbound calls at any one time, the company processes anywhere between 170 to 200 telephone-based payment transactions each day, with volumes increasing when specific television or direct advertising campaigns are live.

Confirms Andy Kinney, System Manager at Vax: "We place a great emphasis on providing an efficient and friendly service to all customers. Our contact center systems – from telephony to CRM software – are managed by our communications partner Vonage and all customer interactions are handled through Salesforce and our Magento e-commerce system. This means our agents have a single customer view as everything is managed through these systems. "The one aspect that needed reviewing however was the way in which telephone-based card payments were being handled. There were two reasons for this – firstly support for our previous system was coming to an end, but also we felt improvements could be made to the overall customer payment journey as, at the time, approximately 25% of card payments were failing as some customers struggled to use the IVR payment line."

Vonage and Vax worked together to select and implement a new payment solution with some specific requirements as the Head of Customer Success, Nicki Harris explains "We were keen to identify a solution that would improve the overall customer experience and improve our payment completion rates. So, while the change was initially being driven by our provider, we embraced this and felt it was an ample opportunity to make radical changes to simplify the process and reduce the number of failed payments."

Nicki Harris Head of Customer Success

THE SOLUTION

As a fully integrated partner of Vonage, PCI Pal®'s Agent Assist solution was recommended to Vax. Not only does it enable firms to securely process credit card information, but it uses DTMF-masking technology which means agents remain in contact with the customer, so they can hand-hold them through the transaction process if needed, while the customer inputs their card details using their telephone's keypad.

"We could see many advantages with PCI Pal's Agent Assist – the first point is it would ensure we remain fully compliant with PCI DSS. Importantly, our agents would be able to converse with the customer during the payment process, so if there are any queries they can be rectified there and then. It removes the need for customers to end the call and try again – or worse still, for them to end the call and go elsewhere. When an average purchase is around £250, it's not only frustrating for the customer who is attempting to make a considered purchase, but it's also potentially lost revenue for us. PCI Pal's Agent Assist removes this risk from the business." The implementation was a collaborative process between Vax, Vonage and PCI Pal, and was delivered in just four weeks, as Andy explains: "The implementation was very slick; the teams at Vonage and PCI Pal were great, and while we had a hard deadline to work to, we met it comfortably and it was a pain free process. Minimal training was needed as PCI Pal's Agent Assist simply takes our agents through the process – it was a very smooth introduction indeed."

Andy Kinney System Manager



CC

PCI Pal's Agent Assist provides Vax's customers with assurances that their sensitive payment data is being handled in the most secure way possible.

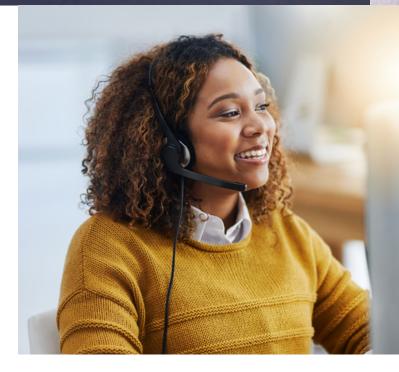
"Customers like the fact that they can continue talking to the agent, yet by keying in their card data they know it's anonymous and their information can't be intercepted or misused in any way. Before, they were pushed into a system and we couldn't identify where or why the dropout was happening. Some customers didn't know what the hash or pound key was for example and would hangup, uncertain of what to do next. This has now completely changed and the only time there is a failed transaction is if the payment card is declined by the merchant"

Nicki Harris Head of Customer Success

RESULTS

The Agent Assist solution from PCI Pal has been integrated into the existing Salesforce and Magento e-commerce solutions, which the Vax agents are already familiar with and so adoption has been swift.

"Our agents love the new solution; it has made transactions far more streamlined and, as such, we've seen a reduction in payment transaction times of over 15%. The frustrations have gone and we are confident that customers are receiving a far better, more personable experience as a result.



"Customers are rightly wary of providing card details over the phone – particularly when they are taking inbound sales calls in their home. Agent Assist provides great assurances to customers that their data is being handled sensitively and securely – plus the protection is there for our agents too. It takes a lot of pressure away from our team, who don't have to worry about misplacing or mistyping details. It completely removes this risk from our business."

"PCI Pal's Agent Assist has turned our Cardholder-not-Present payments around; transaction times have reduced, our agents are happy as they see all calls through from start to completion and PCI compliance is assured. What makes this a complete success however is that the payment failure rate has dropped from around 25% to less than 5%, which has completely exceeded our expectations."

Andy Kinney System Manage



<section-header><section-header><image><image><complex-block><complex-block><complex-block><complex-block><image><image><image><image><image><image><image><image><image><image><image><image><image>