



DELIVERING COMPLIANCE TO THE PUBLIC SECTOR

Any organisation that handles card payments over the phone needs to comply with the PCI DSS – a set of binding requirements, designed to ensure complete data protection for organisations taking card payments by phone.

Compliance can pose a significant challenge for many organisations that are required to record telephone calls to meet other standards of other regulations. One Borough Council in the UK was facing this very issue, PCI Pal® worked with them to meet the requirements of additional financial regulations while maintaining compliance with the Payment Card Industry Data Security Standard (PCI DSS).

THE COMPLIANCE CHALLENGE

The Council manages the public services for everyone that lives across the borough. From managing housing requirements, council tax, waste and recycling, to parking, benefits and public amenities, its vision is to encourage investment and sustainable growth, while enhancing the quality of life for all.

With its team of 20 contact centre agents handling upward of 8,500 payments every month at its central site – of which a large proportion are handled over the phone – it was finding that not only was it experiencing high numbers of dropped calls when telephone payments were being made, but it needed to identify a solution that was PCI DSS Compliant.

Sharing their experience, the council told us that previously their contact centre team would transfer calls through to an external source to process card payments, this however didn't provide a satisfactory experience for many users. The council would see many calls drop as people were uncomfortable being transferred or simply didn't understand how to provide their details using the automated system.

HOW PCI PAL SOLVED THE PCI COMPLIANCE ISSUE

One of PCI Pal's strategic partners were already supporting the Council with its cash management system. Having spoken with the partner, it was very clear that PCI Pal's Agent Assist solution was needed to overcome their various challenges. It was stated that PCI Pal's Agent Assist solution would give the local authority what they needed from a PCI Compliance standpoint as well as providing the right level of customer experience to their varied user base, eliminating the need to transfer calls away from their agents so they could stay on the line to support customers in completing transactions.

The PCI Pal Agent Assist solution enabled this public sector's contact centre agents to take card payments securely, while maintaining an open dialogue with the customer. It does this by using DTMF (dual-tone multi-frequency) masking technology, so customers simply enter their card details using their telephone keypad, and the information is anonymously processed without the agent seeing or hearing any sensitive details and without the need for the call to be placed on hold or diverted.

THE RESULTS

PCI Pal's Agent Assist solution was implemented, fully integrated and full training was provided.

The Council has identified a number of advantages post go live, such as; dropped calls have decreased and as such staff morale is up. One of the main issues with payments within the public sector is that customers are usually calling to make payments they may not be happy with, such as a parking fine or a tax for example, meaning they were not willing to be transferred elsewhere to make the payment.

Since implementing PCI Pal's Agent Assist the councils agents can talk through the payment process with them and make it far quicker and easier; this is great from a customer experience point of view; less dropped calls means more payments being processed.



OUR ACCREDITATIONS



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