# PCIpal®

Securing Payments

WHO IS PCI PAL?

PCI Pal® is the specialist provider of secure payment solutions for contact centers and businesses taking Cardholder Not Present (CNP) payments. Our mission is to safeguard reputations and build trust. We provide organizations that engage with customers via contact centers with globally accessible cloud solutions ensuring their conversations are PCI compliant and personal data is protected. Our cloud platform empowers organizations to take payments securely without bringing the environments in the scope of PCI DSS and other relevant data security rules and regulations. With extensive operations and technical experience of the contact center sector, we're uniquely qualified to deliver operationally efficient cloud-based payment security solutions to organizations on a global scale.

OUR SOLUTIONS

PCI Pal's secure cloud payment solutions are certified to the highest level of security by leading card companies, enabling us to provide the best possible solution for your business. Our pioneering Level 1 PCI DSS certified solutions are built around contact centers and processes, so your customer service operation will remain exactly as you want it to be. With the entire product portfolio served from the cloud, integrations with existing telephony, digital, payment, and desktop environments are flexible and proven, ensuring no degradation of service while achieving security and compliance.
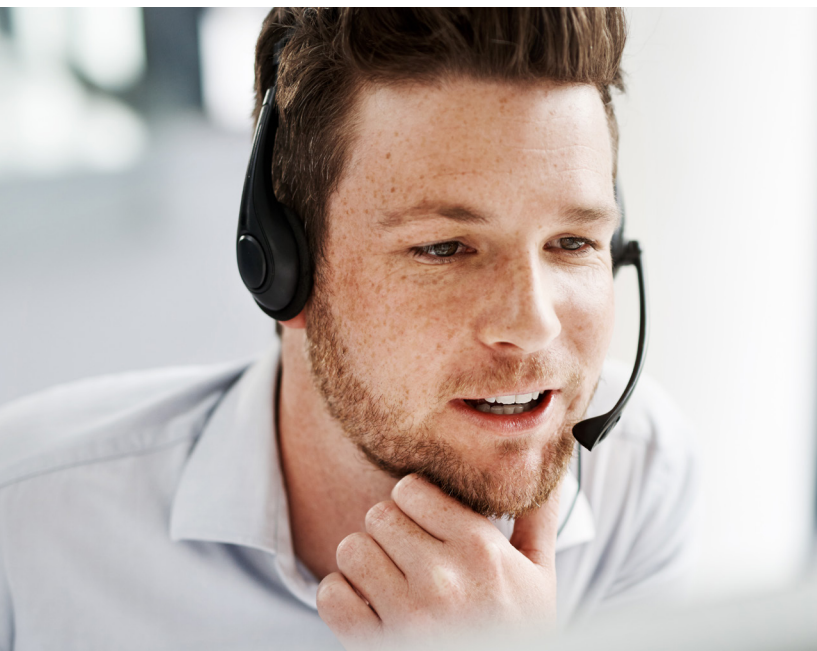
OUR DIFFERENCE

Our globally accessible cloud solutions integrate with payment providers and are carrier, phone, digital and CRM system agnostic. We are committed to providing a first class service to our clients and partners and are constantly working to stay at the forefront of PCI compliance and best practice. At PCI Pal, we work with our partners, merchants, contact centers and other enterprises to build robust and secure cloud payment solutions. By dedicating ourselves to the focused pursuit of easy to integrate and simple to deploy technology, we will provide the most compelling value proposition to our partners and customers to solve the challenge of achieving and maintaining compliance. Safeguarding reputations and building trust.

WHAT IS PCI DSS?

The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for organizations that handle payments by debit or credit card. The PCI DSS was created by the Payment Card Industry Security Standards Council (PCI SSC) which is a conglomerate of the five major card brands globally namely Visa, Mastercard, American Express, Discover, and JCB. The PCI DSS was created to reduce the amount of card fraud globally due to the mishandling of sensitive data associated with payment cards. It is a set of standards for merchants and service providers on how they handle this data while taking payments either for themselves or third parties.

AGENT ASSIST

Agent Assist can be deployed in various ways. Our flexible, pragmatic approach helps to ensure that our payment solutions do not impact upon your core operational requirements. We'll work with you to understand which deployment method works best for you.

HOW IT WORKS

01 When a payment is required, the agent opens the Agent Assist desktop application to secure the call.

02 When prompted, the customer either speaks their numeric card details or enters them using their telephone keypad.

03 Asterisks are displayed to the agent with a counter showing the number of digits entered. Card data does not reach the contact center.

04 Agent Assist captures the data and blocks it so no sensitive data reaches your environment. The Agent and the Customer remain on the call throughout the process so help can be given, if required.

05 The agent hits the "process card" button, which instructs the Agent Assist app to send the transaction to the payment provider. No cardholder data enters your environment, so from a PCI DSS perspective, the compliance footprint is vastly reduced.

06 Payment is processed by your payment provider.

HOW AGENT ASSIST SECURES YOUR CONTACT CENTER

Contact centers that take payments over the phone face operational and technical challenges to ensure compliance when handling sensitive cardholder data. PCI Pal's Agent Assist technology allows contact centers to take card payments securely, using DTMF (telephone keypad) capture technology while the agent and customer remain in conversation. Agent Assist also allows callers to securely speak their sensitive card details as an alternative to using their telephone keypad. The data is blocked from your environment but captured by PCI Pal to complete the transaction.

KEY BENEFITS

CUSTOMER PEACE OF MIND

REDUCED AVERAGE HANDLING TIME

LESS PRESSURE ON AGENTS

INTEGRATES WITH ALL PAYMENT PROVIDERS

CARRIER, PHONE SYSTEM & CRM AGNOSTIC

SPEECH RECOGNITION CAPABILITIES

IVR PAYMENTS

Consumers are demanding a better and more secure customer experience and expect organizations to provide multiple secure payment options. As such, they expect businesses to provide multiple payment and engagement options. PCI Pal's IVR solution empowers your customers to make payments 24/7 without speaking with an agent or accessing your website. Payments are handled within PCI Pal's secure cloud and can be integrated with your existing IVR platform or completely outsourced to us.

HOW IT WORKS

INTEGRATED WITH YOUR EXISTING IVR SERVICE

Your IVR system would carry out identification and verification (ID&V) and pass the call to PCI Pal when a payment is required. PCI Pal will interact with your IVR service to reconcile all transaction data.

FULLY OUTSOURCED TO OUR SECURE PAYMENT CLOUD

We can handle the entire IVR flow and incorporate integrations with your required payment provider and CRM/customer database. We can even provide you phone numbers anywhere in the world.

PAYMENTS COLLECTED SECURELY

Your customers can enter their payment details using their telephone keypad or by speaking them. Once we've captured the card data, we process the transaction via an integration with your payment provider. PCI Pal reconciles the result back to your environment, allowing you to complete any actions and retain a record of all transactions.

CONFIGURATION OPTIONS

Our solutions can be deployed in various ways. Our flexible, pragmatic approach helps to ensure that our payment solutions do not impact upon your core operational requirements. We'll work with you to understand which deployment method works best for you.

There are many options for connecting your call traffic to the PCI Pal cloud platform when you need to take payments over the phone. We offer 99.999% voice uptime platform-wide, so reliability and resilience are assured. Access our secure solution as and when your agents need to take a payment.

There is no need to move your call traffic. We simply intercept the payment aspect of the call to ensure PCI compliance.

KEY BENEFITS

- **Professionally recorded voiceovers**
- **Fully automated**
- **Multi-lingual availability**
- **Callers guided through payment process**
- **Highly resilient, high capacity**
- **Integrates with existing payment provider, IVR & CRM system**

DIGITAL

PCI Pal Digital facilitates a true omnichannel secure payment solution, enabling your organization to take payments across any communication channel. PCI Pal Digital enables your agents to provide secure payment options via digital engagement channels such as Webchat, WhatsApp, Social Media, Email and SMS. Additionally, this functionality is available from within the PCI Pal platform that provides our Agent Assist and IVR products, so your agents have the ability to take payments from customers through any channel. PCI Pal's technology ensures these channels are descoped from the requirements of PCI DSS whilst retaining operational flexibility to engage in conversations with your customer in whatever manner suits your business.

HOW IT WORKS

01 Integrated within your existing systems
PCI Pal Digital can integrate into your existing digital channels, with your chosen payment service provider and CRM solution. The sensitive card data does not enter your contact center and at no point can the agent see the card data.

02 Secure URL and supported payments
Once payment via a digital channel has been requested, the agent simply generates a secure URL, which is sent to the customer. The customer clicks on the URL, opening a secure payment page on their device where they enter their payment details. The agent and the customer can stay in conversation throughout the payment process and the agent can track the customer's progress in real-time, offering support where needed and ensuring no disruption to the customer payment journey. Should payment be required via email or SMS channels, a time limit can be added to these secure URLs – effectively creating a Digital Invoice. This means secure payments are available for both real-time and anytime digital channels.

03 Payment is processed by your payment provider
Once the details have been entered into the secure URL, which is completely masked from the contact center agent, the payment can be processed. The agent will then process the payment. This 'processing' means the PCI Pal Digital solution will securely send the transaction to the payment provider for authorization. No sensitive cardholder data enters your environment minimizing the scope of PCI DSS.

KEY BENEFITS

CUSTOMER PEACE OF MIND

REDUCED AVERAGE HANDLING TIME

LESS PRESSURE ON AGENTS

INTEGRATES WITH ALL PAYMENT PROVIDERS

CARRIER, PHONE SYSTEM & CRM AGNOSTIC

INTEGRATES WITH EXISTING DIGITAL CHANNELS

pci WINNER
Awards for Excellence 2020

The Card & Payments Awards
2021 CATEGORY FINALIST
Best Technology Initiative

CYBERSECURITY
BREAKTHROUGH
AWARD
2020
DATA SECURITY
SOLUTION PROVIDER
OF THE YEAR

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