**PCIpal®**

## CASE STUDY

## MAJOR BRITISH MULTINATIONAL RETAILER

Founded over 130 years ago, this major British multinational retailer has its headquarters in London, and specializes in selling clothing, homewares and food products.

## THE COMPLIANCE CHALLENGE

With contact center staff located in South Africa, the team handles enquiries and also transacts payments for goods such as gift cards. The retailer, in partnership with its contact center technology partner Capita, embarked on a change project to overhaul its payment security and compliance solution.

Previously the team had been using a 'pause and resume' method when taking payments; upon requesting a payment, agents would open a payment browser, pause the call recording, manually input the card payment information and check-out, before resuming call recording on completion.

As a Level 1 merchant, the organisation must meet the most stringent requirements of the Payment Card Industry Data Security Standard (PCI DSS), which includes commissioning a Qualified Security Assessor (QSA) to review the Card Data Environment (CDE), systems, processes, technical information and documentation to assess if PCI DSS requirements are being met.

The retailer was therefore keen to implement a more robust and seamless centralized solution, which would descope payment card data from its contact center environment. It wanted to move away from 'pause and resume', in order to minimize risk of customers' card payments being recorded during the transaction process.

An added complexity came in 2020 when the global pandemic struck, as the retailer needed to ensure that contact center agents could continue to safely process payment transactions when working remotely, while also continuing to meet its compliance requirements.

The retailer therefore worked with its contact center partner, Capita, to identify and implement a new solution.

## THE SOLUTION

As a partner of PCI Pal, Capita recommended PCI Pal Agent Assist , which would deliver against these requirements.

PCI Pal Agent Assist is founded on dual-tone multi-frequency (DTMF) masking technology, so when a telephone payment is initiated, contact center agents cannot see, hear, or record customers' payment card details during the course of their conversation. The caller simply inputs the card information using the telephone keypad or via speech.

This is particularly beneficial for securing telephone payments handled by contact center agents who are working from home. The technology ensures a smoother customer experience because they can carry on speaking to agents throughout the transaction process. It also reduces agent handling time because, where necessary, agents can provide guidance during the course of the call. Additionally, PCI Pal's solutions descope the card data from the merchant's environment.

600 user licenses are currently active, allowing 50 simultaneous payment sessions at any one time.

Instead of operating via a payment gateway, the retailer used an inhouse card tokenisation system, which integrates with its web service. PCI Pal integrated to this system, and also supported the retailer to migrate payment providers, updating the payment flows.

## THE RESULTS

The retailer is reassured that it has an award-winning PCI-compliant platform implemented, one that descopes sensitive card data while maintaining a seamless service experience and without compromising card security.

Since implementing PCI Pal Agent Assist, the retailer has been able to provide its internationally-based contact center agents with a robust, centralized and seamless payment security platform. It is simple to use, delivers assured compliance and enables agents to work securely whether working from home or in the contact center.

PCI Pal's robust, cloud-based platform scales with seasonal demand, providing the same seamless, secure experience regardless of where customers or contact center agents are based in the world.

## GET IN TOUCH

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