

## WHAT IS PCI DSS?

The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for organisations 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.

# HOW AGENT ASSIST SECURES YOUR CONTACT CENTRE

Contact centres 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 centres 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.













### **HOW IT WORKS**

- O1 When a payment is required, the agent opens the Agent Assist desktop application to secure the call.
- When prompted the customer either speaks their numeric card details or enters them using their telephone keypad.
- O3 Asterisks are displayed to the agent with a counter showing the number of digits entered. Card data does not reach the contact centre.
- 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.
- 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.
- O6 Payment is processed by your payment provider.



## **CONFIGURATION OPTIONS**

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.

There are many options for connecting your call traffic to the PCI Pal cloud platform when you need to take payments over the phone. Our global customers agree, 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.

#### THE RESULTS

Clothing retailers, AllSaints, saw a 66% reduction in average call handling time as a result of implementing PCI Pal's Agent Assist DTMF solution to secure their payments. Alongside retail, PCI Pal has experience across multiple verticals, supporting some of the world's largest brands with their PCI compliance challenges.



#### PROTECTED BY PCI PAL

PCI Pal's multi award winning, secure cloud payment solutions are certified to the highest level of security by leading card companies, to provide the best possible solution for your business.

PCI Pal's pioneering Level 1 PCI DSS certified solutions are built around your contact centre and processes, so your customer service operation will remain exactly as you want it to be.

Customizable, scalable and reliable, with 24/7 global support.





# **GET IN TOUCH**



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