# PCI Telecom

Descoping your business. Securing your Payments

# PCI Telecom

**If your business processes payments, meeting and maintaining PCI DSS compliance is crucial.**

Many organisations believe they are compliant by removing elements of the transactional process from logs or databases. However the need to correctly apply software updates and ensure data cannot be siphoned, by employees or hackers, is often excluded from any internal processes.

Some key questions to evaluate when analysing your PCI DSS compliance:

- ☑ Are your employees asking for card details over the telephone?
- ☑ Can you ensure the data provided is not written down or entered into a separate programme?
- ☑ Are you able to ensure that photographs or screenshots of transactional data are not taken?
- ☑ Are DTMF tones played to employees?
- ☑ Are you able to fully maintain the PCI DSS standard and keep card details secure?

If just one of these questions is negative then de-scoping your company from the requirements of PCI DSS, whilst gaining access to a fully accredited (Level One) card processing service, is a must for your business.

## Contact PCI Telecom for more information

If you'd like to contact us regarding any of our solutions or require a more in-depth discussion surrounding your PCI DSS processes, please email us at info@pcitelecom.co.uk and a member of the Technical Team will contact you as soon as possible. Alternatively please call us on 0330 022 0660.

## What happens if we don't comply with PCI DSS?

Failure to meet the standard leaves you with potential fines of up to £50,000 per infringement. Your business could be identified as having suffered a breach of card and customer data or be reported to PCI SSC, by any number of stakeholders, leading to an evasive forensic investigation into your compliance.

You will be liable for the full cost of a forensic investigation (often running into thousands of pounds) should you be found to have fallen short of PCI DSS or had an actual data breach. As well as the damage this causes to your reputation, the financial costs are significant, with many non-compliant merchants going into liquidation. Worse still, if the investigation finds a serious breach, your business could be barred from the card acceptance programme altogether.

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# Assess your PCI DSS Compliance

Key points to assess your PCI DSS Compliance:

- ☑ What business procedures do you use/take credit or debit cards?
- ☑ Where is the payment card data stored?
- ☑ How is it accessed and by whom?
- ☑ What are the protocols used to gain payment card data?
- ☑ Is there support and awareness from your senior leadership team?
- ☑ Is leadership fully aware of the contractual responsibility for securing payment card data?
- ☑ Are control owners assigned to each PCI control and do control owners understand their role in ensuring that the controls operate effectively?
- ☑ Do written procedures exist for managing all control processes outlined within PCI-DSS?
- ☑ Should we descope our PCI DSS requirements and use third party software or services?
- ☑ Are we sure we're compliant?

**PCI** Security Standards Council

The PCI Security Standards Council is responsible for the development, management, education, and awareness of the PCI Security Standards, including the Data Security Standard (PCI DSS), Payment Application Data Security Standard (PA-DSS), and PIN Transaction Security (PTS) requirements. The Council's five founding global payment brands - American Express, Discover Financial Services, JCB International, MasterCard, and Visa Inc. - have agreed to incorporate the PCI DSS as the technical requirements of each of their data security compliance programs. Each founding member also recognizes the QSAs, PA-QSAs and ASVs certified by the PCI Security Standards Council.

www.pcisecuritystandards.org

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## PCI Agent

We're enabling customers to receive millions of calls every year from live callers, processing card payments with Level One accreditation in a PCI DSS environment.

## PCI Agent

Obtaining card details over the phone between customers and agents can be a real PCI DSS headache for many businesses. How can you ensure the information is not being siphoned, thus exposing your business to hefty fines or an expensive PCI Forensic Investigation?

Descoping is the answer! You don't even have to send your calls to a third party contact centre or have intrusive hardware installations on-site. You can de-scope your business from the requirements of PCI DSS and still take live payments from customers wanting to speak to someone at the organisation they've called.

With our hosted 'PCI AGENT' solution, your customers will benefit from a secure and unique transactional environment where they remain on the call, entering their own information, without being passed over to a separate payment IVR and (if required) recording the calls in a fully PCI DSS compliant environment. This improves customer experience and delivers reputational advantage for your business. Your agents can efficiently take live payments over the phone and your customers can be re-assured that at no point did they have to read out sensitive card payment information.

Our PCI AGENT solution is hosted in the cloud; includes a Standard IVR to receive your calls, Level One accreditation for all card processing and real-time statistics on your calls, payments, payment plans, IVR configuration and agents. You can use your current telephone number(s) should you wish and add PCI call recording even if you've not had this feature enabled previously. It makes descoping very straightforward and easy to initiate.

We've made our pricing straightforward too; with a one-off setup fee, monthly 'per agent fixed fee' and processing charges for successful transactions only (no charge for declined, chargebacks or refunds). There are no additional call charges, IVR costs, separate license charges or call recording charges.

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## The key benefits of our PCI Agent Solution

- Full de-scoping from PCI DSS requirements for live agent telephone payments
- Easy to use interface for agents to guide callers through a transaction
- Optional payment plan facility
- A hosted solution benefiting from no depreciation costs and end-of-life exposure
- Disaster Recovery options to ensure continuity
- PCI DSS Level One accreditation
- No intrusive hardware configurations on-site
- Dedicated technical account management
- Standard IVR with routing plans, skill-based routing, call recording and call-back services included
- Competitive processing charges

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## PCI Agent - Screenshots

To help demonstrate the service we have included a series of screenshots outlining the process for taking card payments over the telephone in a live PCI DSS Level One environment.

## How does it work?

**(1)**

When speaking to a caller over the telephone, our PCI Agent service is activated allowing card payment information to be taken from them when actioned by the operator/agent.
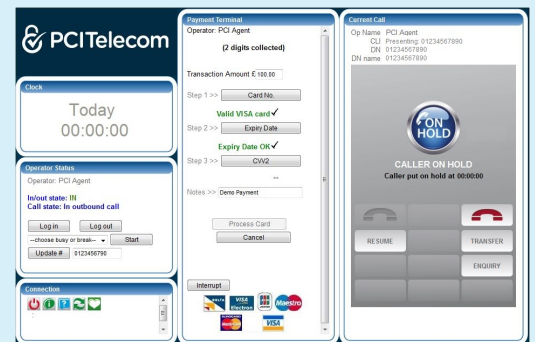
**(2)**

The operator/agent controls the card payment process by asking the caller to enter their own card details without having to read them out or be disconnected from the operator/agent. Once all necessary details are obtained an attempt ca be made to process the card.
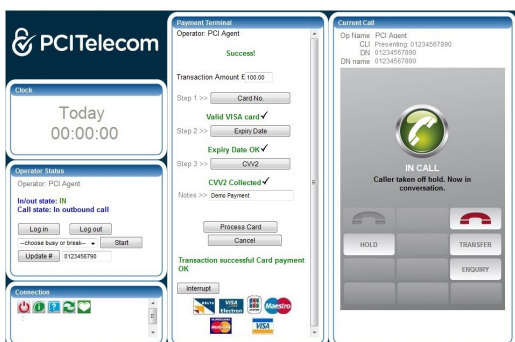
**(3)**

The transaction outcome is shown to the operator/agent instantly. Declined payments can be re-attempted on the same call.
DB population is possible on third party systems at this point.
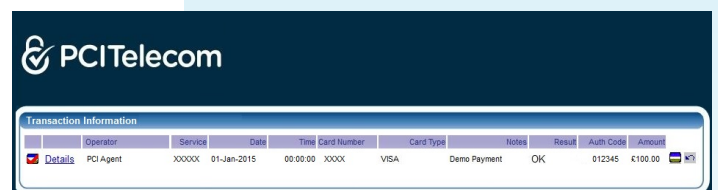
**(4)**

Real-time transaction logs allow instant viewing of payments plus the ability to refund, part refund or take a further payment.

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## Auto IVR

Our cloud based payment solutions have processed over £27 million for customers, descoping their PCI DSS responsibilities and reducing their overheads.

## Auto IVR

Using our advanced cloud-based platform, our AUTO IVR solution enables you to capture, integrate and process card payment information without the need for an agent. Using our telephony integration solutions we can build an AUTO IVR to talk directly with your own database or CRM either hosted within your own environment or on our secure hosted servers. By doing this, multiple payment channels such as PCI AGENT, ONLINE & MOBILE can constantly be aware of what each solution is processing and cleverly ensure that no duplications are made. This is particularly useful in areas where there are limited numbers of stock availability or a requirement to sell across multi-platforms (concert tickets for example).

Our AUTO IVR solution de-scopes your PCI DSS requirements by securely storing all captured data in Level One accredited protocols, meaning that no data is ever shown that would infringe on your PCI DSS responsibilities. Even call recordings can be split and seamlessly re-attached in real-time to remove all potential sensitive data and provide a single call recording file.

Your real-time call reporting and statistics are available on the same multi-platform account as your card processing logs. This gives your business the opportunity to monitor calls and payments at the same time, with real-time call billing included so you can freeze your operations at any point and highlight all your operating costs, strengths and areas of opportunity.

Whether you want professional recordings to guide customers through your AUTO IVR or you want to upload and manage your entire solution independently. The bespoke nature of this solution gives your business the control over its payment line service(s).

We'll only ever pass on processing charges for successful transactions (no charge for declined, chargebacks or refunds) and with our skilled technical engineers we can create an effective, customer centric, telephony payment solution that is unrivalled in the market.

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## The key benefits of our Auto IVR Solution

- ✔ PCI DSS Level One accreditation
- ✔ A hosted solution benefiting from no depreciation costs and end-of-life exposure
- ✔ No intrusive hardware configurations on-site
- ✔ Dedicated technical account management
- ✔ Secure database integration
- ✔ Real-time report generation
- ✔ Competitive processing charges

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## Online Solutions

There are one million new viruses and thousands of new hackers attacking computer systems and syphoning card data every day. Descoping your payments and removing your exposure is essential.

# Online Solutions

All online payments are classified as 'card not present' (CNP) transactions. Our 3D-Secure technology is designed to reduce the possibility of fraudulent card use by authenticating the cardholder at the actual time of the transaction and subsequently reducing your exposure to disputed transactions.

Also known as 'Verified by Visa' and 'MasterCard Secure Code', the 3D-Secure XML-based protocol authentication is an additional layer of security surrounding online payments on VISA, VISA DEBIT, MASTERCARD, MASTERCARD DEBIT, INTERNATIONAL MAESTRO, UK MAESTRO and VISA ELECTRON.

Our 3D-Secure service requires the cardholder to register their card to take advantage of the service. They must answer several security questions to which only the card issuer and cardholder will know the answer. The cardholder selects a password and agrees on a secret phrase, which will be used by the card issuer during each online transaction. This reduces the possibility of fraudulent card use by authenticating the cardholder at the actual time of the transaction and creates a liability shift from your business (acting as the merchant) to the acquiring bank.

We'll only ever pass on processing charges for successful transactions (no charge for declined, chargebacks or refunds) and with our dedicated web team we can assist your business with the implementation of our 3D-Secure service or initiate our secondary ONLINE solution to host and process payments on your behalf.

With PCI Telecom hosting your online payment pages, your business de-scopes itself from the requirements of PCI DSS whilst ensuring a positive online payment experience for your customers. Our EV SSL domains provide high levels of protection against fraudulent activity.

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## The key benefits of our Online Solutions

- ✓ PCI DSS Level One accreditation
- ✓ No depreciation costs
- ✓ Systematically updated software in-line with regulatory changes
- ✓ No intrusive hardware configurations on-site
- ✓ Option to use dedicated EV SSL domains to de-scope your PCI DSS requirements
- ✓ Ensure 3D-Secure processes are met and adhered too
- ✓ Dedicated technical account management
- ✓ Secure database integration
- ✓ Real-time report generation
- ✓ Competitive processing charges

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## Mobile Solutions

With our range of solutions and an accredited chip & pin offering in the pipeline, we've got mobile PCI DSS payments covered.

## Mobile Solutions

As consumers move increasingly closer to a 'total mobile environment', the risks surrounding card payment information and its potential vulnerability on mobile devices is becoming a big concern for businesses wishing to engage with this market opportunity.

PCI Telecom has a set of mobile frameworks designed to rapidly develop and deploy applications to assist in the processing of payments, integration with back-end systems, mobilising the workforce and providing real-time information 'in the field' (often thought impossible in the past).

We're currently working on a fully certified, end-2-end mobile chip & pin solution within our PCI DSS Level One accredited platform. Working closely with Barclays and VISA, our technical team is hard at work developing and testing the thousands of requirements necessary to provide such a highly accredited solution. We hope to launch our Chip & Pin payment solution later in the year.

If your business is looking for a mobilisation solution, or more specifically a Chip & Pin mobile payment solution, please register your details on our Contact page where a member of our MOBILE team will contact you with more information closer to the launch date.

As with all our payment solutions, we'll only ever pass on processing charges for successful transactions (no charge for declined, chargebacks or refunds).

## Contact PCI Telecom for more information

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## The key benefits of our Mobile Solutions

- ✓ PCI DSS Level One accreditation
- ✓ Opportunity to encourage customer growth via new channels
- ✓ No depreciation costs
- ✓ Dedicated technical account management
- ✓ Competitive processing charges

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