

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

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 syphoned, 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 any of these answers are negative, we can assist you in meeting both your unattended and attended telephony compliance requirements, whilst simultaneously providing access to a fully accredited Level 1 PCI DSS card processing platform.

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

Failure to meet the standard leaves you with potential fines per infringement. Your business could be identified as having suffered a breach of card and customer data or be reported to the Payment Card Industry Security Standards Council (PCI SSC) by any number of stakeholders. This can lead to an invasive forensic investigation into your business and its compliancy practices.

You will be liable for the full cost of a forensic investigation (often running into thousands of pounds) should you be found to have broken PCI DSS regulations or had an actual data breach.

Although financial penalties could significantly impact your cashflow, the potential reputational damage suffered could be irreversible. Worse still, if the investigation finds a serious breach, your business could be barred from the card acceptance programme altogether.

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.



HOW TO 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?
- ✔ Could we minimise our PCI DSS risk by using third-party software or services?
- ✔ Are we sure we're compliant?



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 attended card payments in a Level 1 PCI DSS accredited environment.

Obtaining card details via attended (live agent) channels can be a real PCI DSS headache for many businesses. How can you ensure the information is not being siphoned or exposed?

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 an unattended automated IVR. This improves customer experience and delivers reputational advantage for your business. Your agents can efficiently take attended payments and your customers can be reassured that at no point did they have to read out sensitive card payment information.

Our PCI AGENT™ solution is available in 4 instances:

- ✔ **Outbound** - straightforward outbound only offering
- ✔ **TFR** - our revolutionary blind-transfer solution for businesses with individual DDI's
- ✔ **Interactive TFR** - our warm-transfer version of TFR
- ✔ **Corporate** - our bespoke fully integrated corporate solution

Each solution is hosted on our cloud platform with Level 1 PCI DSS accreditation creating a secure link to any merchant account via our DTMF suppressed PSP servers. There is no need to change your current telephone number(s) or network infrastructure with calls only ever passing via our secure platform when necessary.

All versions of the solution can be used as a standalone service or be integrated with your CRM or database driven software. Omnichannel payment options can also be utilised if your business receives payments from a variety of sources. A configurable solution with real-time reporting on both calls and card processing, PCI AGENT™ offers an affordable and simple way to process payments over the phone.

The key benefits of our PCI AGENT™ solution

- ✔ Highly affordable solution
- ✔ Level 1 PCI DSS compliant
- ✔ Easy to use interface
- ✔ Hosted solution with no depreciation costs
- ✔ Flexible integration available
- ✔ No infrastructure changes
- ✔ Simplifying agent payments
- ✔ Securing attended transactions
- ✔ No PAN exposure
- ✔ Dedicated technical account management
- ✔ Omnichannel payment options

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AUTO IVR

Our cloud-based payment solutions have processed millions of transactions for customers, descopeing their PCI DSS responsibilities and reducing their overheads.

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, omnichannel payments from our PCI AGENT™, ONLINE & PCI MOBILE™ solutions can constantly be aware of what each channel is processing and 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 descopes PCI DSS requirements by securely storing all captured data in Level 1 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.

The key benefits of our AUTO IVR solution

- ✔ Level 1 PCI DSS compliant
- ✔ Hosted solution with no depreciation costs
- ✔ Flexible integration available
- ✔ No infrastructure changes
- ✔ Suppressed DTMF
- ✔ Securing unattended transactions
- ✔ No PAN exposure
- ✔ Dedicated technical account management
- ✔ Omnichannel payment options



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PCI WEBCHAT™

As the channels of engagement between businesses and their customers changes all the time, obtaining card details via omnichannel streams such as live chat, web chat, SMS or social media can highlight gaps in PCI DSS strategy. How can you provide the customer with the most efficient method to pay without asking them to use something different?

With our hosted **PCI WebChat™** solution, your customers will benefit from a secure and unique transactional environment where they remain engaged with an agent from beginning to end. Your agents can efficiently process attended payments and your customers can be reassured that at no point did their sensitive card data become vulnerable to middle-man attacks.

During a live chat, web chat, SMS or social media engagement with a customer, the agent launches the **PCI WebChat™** solution to populate the payment details (these can be pre-populated by CRM integration).

After entering the amount, transaction reference and any additional client discretionary data, they generate a unique and secure payment URL link which they can then provide to the customer. The customer, clicking on the link, is taken through to the PCI DSS Level 1 accredited site to make their payment. A new secure chat window is also embedded into the window so that the customer and agent can continue to 'chat' whilst making a payment. This removes all data breach risk and all conversations in this window are not held in line with GDPR and PCI DSS compliance regulations.

The agent cannot see the details being entered but is made aware in real-time what the customer is doing and how they are progressing with their payment. The image within the orange window on-screen shows an entry-level view with no branding or white labeling.

We'll only ever pass on processing charges for successful transactions (no charge for declined, chargebacks or refunds).

The key benefits of our PCI WEBCHAT™ solution

- ✔ Level 1 PCI DSS compliant
- ✔ Hosted solution with no depreciation costs
- ✔ Systematic software updates in-line with regulatory changes
- ✔ No infrastructure changes
- ✔ White-label payment pages
- ✔ Securing web transactions
- ✔ Dedicated EV SSL domains available
- ✔ No PAN exposure
- ✔ Dedicated technical account management
- ✔ Competitive processing charges

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ONLINE

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.

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 descopes 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.

The key benefits of our ONLINE solutions

- ✔ Level 1 PCI DSS compliant
- ✔ Hosted solution with no depreciation costs
- ✔ Systematic software updates in-line with regulatory changes
- ✔ No infrastructure changes
- ✔ White-label payment pages
- ✔ Securing web transactions
- ✔ Dedicated EV SSL domains available
- ✔ No PAN exposure
- ✔ Dedicated technical account management
- ✔ Competitive processing charges

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PCI MOBILE™

With the rise in field agents required to take payments, our accredited Chip and Pin solution mitigates the risk for businesses who need to provide employees with a means to take payments on the move. We've got mobile payments covered.

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

Our new **PCI MOBILE™** standalone EPOS application interfaces with the Miura M020 pin-entry-device (PED) and our PSP network. The application runs on all Android mobiles and tablets with an iOS version coming in 2021. It communicates and controls the PED via an encrypted Bluetooth connection giving you peace of mind for any mobile payments - it's been accredited to PCI DSS Level 1 too! You also don't need a printer with our new solution! If a customer asks for proof of the transaction you can simply send them a receipt via Email or SMS.

Perfect for the customer, your printing and hardware costs and (best of all) the environment!

If your business is looking for a mobilisation solution, or more specifically a Chip and Pin mobile payment solution, our new **PCI MOBILE™** solution is the perfect fit with Level 1 PCI DSS compliance. We also know that 2020 has not been an easy year for many businesses, so we are offering this solution as a service... with zero CAPEX costs.

The **PCI MOBILE™** app, Miura M020 PED (plus any required accessories) and the integration with your merchant account* will be offered **FREE OF CHARGE**. You then simply pay a monthly rental for each PED plus our very lowest transaction rates to help get your business processing mobile payments in the future.

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

*Barclays merchant account required

The key benefits of our PCI MOBILE™ solutions

- ✓ Level 1 PCI DSS accredited
- ✓ Small, lightweight PED for easy use
- ✓ Systematic software updates in-line with regulatory changes
- ✓ No infrastructure changes
- ✓ No PAN exposure
- ✓ Dedicated technical account management
- ✓ Competitive processing charges
- ✓ Perfect for field agents taking payments on the move

Added Benefit...

- ✓ Zero CAPEX costs

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