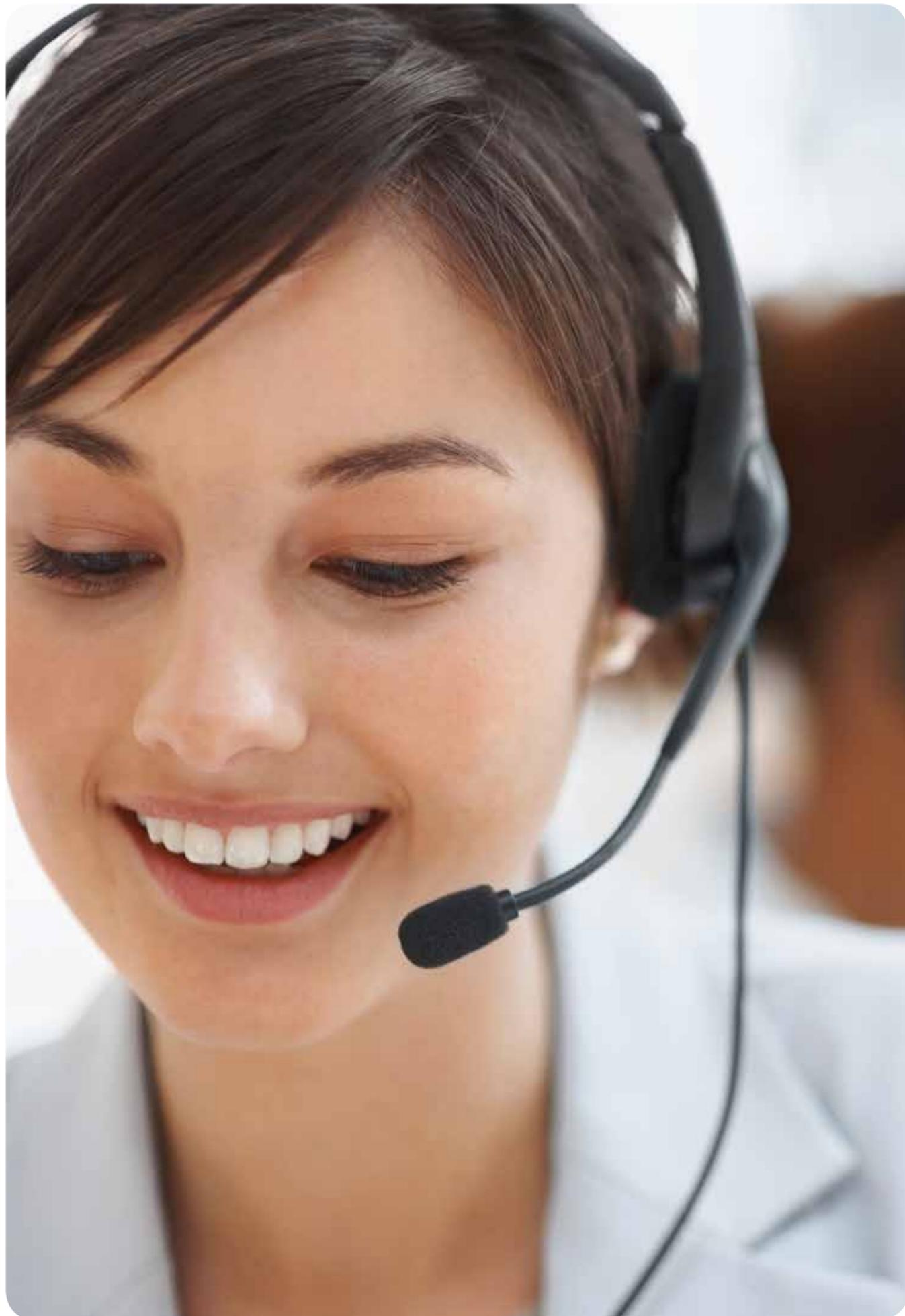


Keeping your Telephone Payments Watertight:

Making your Contact Centre PCI Compliant





PCI DSS: Your Payment Security Lifeguard

If the mention of PCI DSS compliance leaves you all at sea, you are not alone.

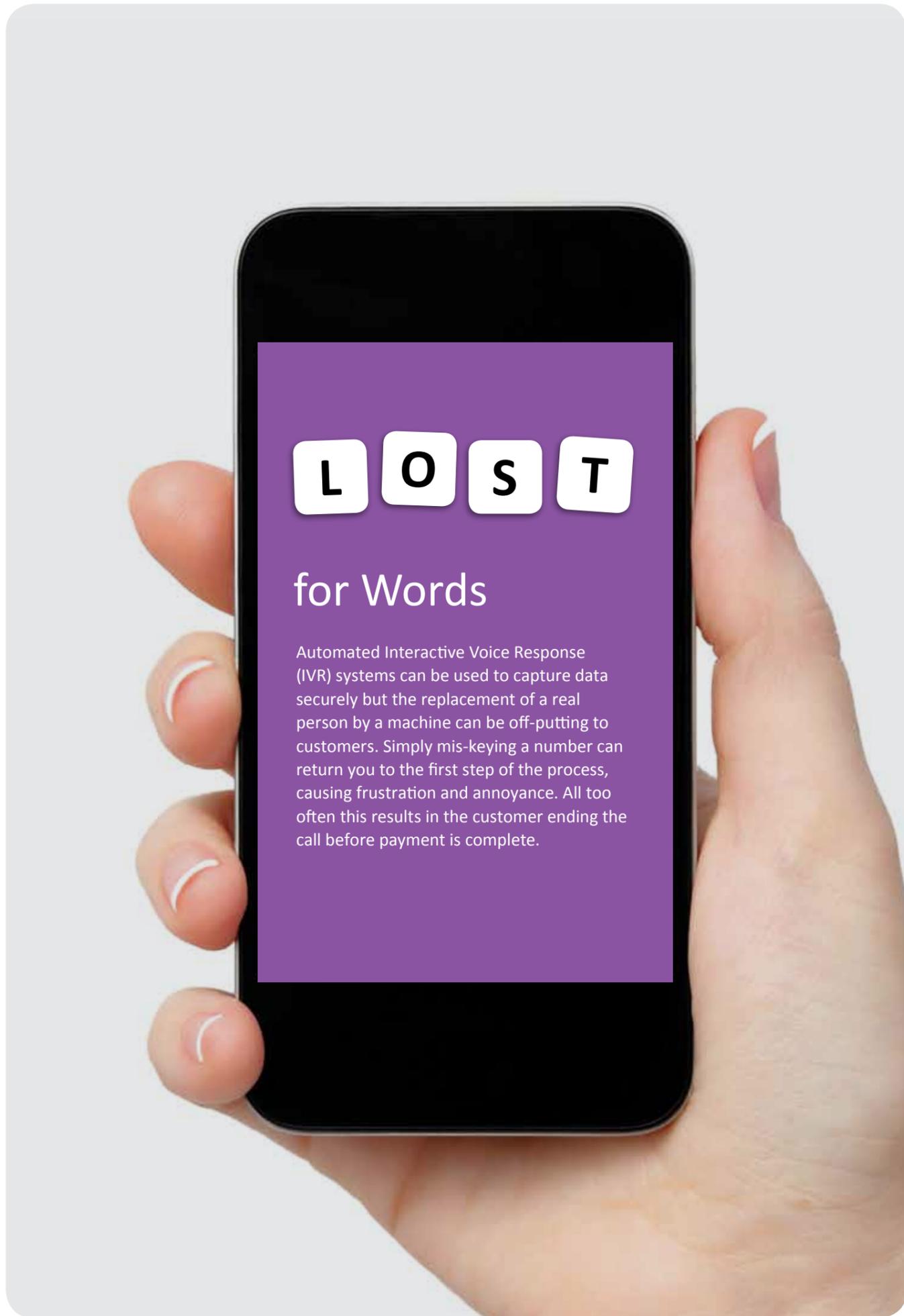
It can sometimes seem an impossible task protecting your call centre from external and internal threats. You must make sure you have sealed any cracks in your infrastructure to prevent a data breach and if you take payments over the phone, you also need to make sure that no sensitive card data leaks from your telephony infrastructure into your IT environment.

Of course, the Payment Card Industry Data Security Standards (PCI DSS) are ultimately on your side. Protecting your customers from fraud also protects your business from the reputational and financial damage that result from a data security incident. And compliance needn't be as onerous as you think. Semafone has developed a payment method that channels the card data around your contact centre securely, bringing you PCI DSS compliance without the need for burdensome controls, helping you to improve customer service and security at the same time.

Distress Call

PCI DSS applies to all organisations that store, process or transmit cardholder information. On the high street and online, fraud prevention technologies and services are already well developed; encryption exists to segregate card data between Chip and PIN devices & Point of Sale machines and payment pages can be hosted by the merchant's Payment Service Provider (PSP). However, neither of these approaches can be deployed by the call centre for telephone payments, whose vulnerabilities fall into four distinct areas:

- The physical call centre environment
- Call and screen recordings
- VoIP and telephony network
- Agent desktops and data network



Call Recording and Card Data Steering the *Right* Course

Navigating between the requirement to record a call and the necessity to avoid the recording of card data has never been easy.

Many organisations, including those regulated by the FCA, are compelled to record conversations with customers regardless of the fact that these may include information about card data.

PCI DSS regulations strictly prohibit the recording of sensitive card data, leaving you with the dilemma of two conflicting requirements: how can you record the call without recording the card details?

Pause Call Recording – the Wrong Tack

One solution has traditionally been to pause the recording while the customer says the card details aloud, but this can lead you into dangerous waters. The recording is no longer complete, which may invalidate it if used as legal evidence. By giving the agent the ability to pause recordings at will, you also expose the process to human error or even to wilful manipulation. Finally, if the agent initiates the procedure at the wrong moment, all or part of the card data will be captured on the recording and unauthorised data will have seeped its way into your call centre infrastructure.



Stay on Course

Transmit the Data and Keep Talking

Semafone allows customers to enter their card numbers directly into the telephone keypad instead of saying them out loud over the phone. The numbers are sent straight to the payment provider, so sensitive card details never enter the call centre infrastructure.

Better for Customers: No Interruption to Service

Our data capture method disguises the sounds made by the keys so that the agent - and the call recorder - hears only flat tones that cannot be translated back into numbers.

This means that the agent can continue to converse with the customer throughout the process, which has a very positive impact on customer satisfaction. Customers appreciate the added security and know when they see the Secured by Semafone logo on your website or order confirmation that their payment has been taken securely. As help is always on hand, with the agent on the line throughout the payment process, the chance of the call being abandoned is greatly reduced.





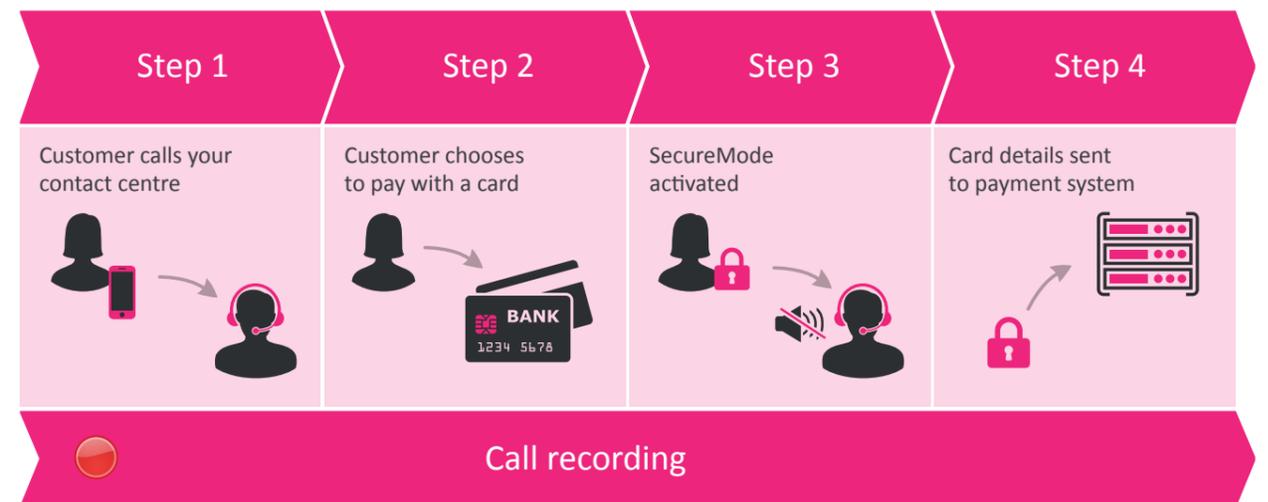
Plain Sailing

Better for Agents: No Restrictions

Semafone means that you don't have to use draconian measures such as removing pens and paper, implementing highly stringent mobile phone policies and banning email and web access in order to prevent your agents from exposing cardholder data. Using Semafone, agents simply don't have access to sensitive information and are free to work under normal conditions.

Better for You: Save Money and Improve Efficiency

Semafone reduces the cost of compliance by up to 85 per cent by reducing the amount of technology required, such as hardware, logging tools and security patches, as well as the amount of human effort involved in carrying out all the necessary checks and controls. Productivity of calls can also be improved; agents can initiate wrap up tasks while callers handle the card data entry, adding further to call centre efficiency.





Your Security Safe Haven

Semafone is scalable to your needs and flexible across multiple system architectures, offering you the choice of implementing it on premise or opting for a carrier hosted solution.

Either way, Semafone integrates with all your existing call centre technology including all telephony switches. You don't have to upgrade or change your CRM or call recording technology either, and seamless integration with your Payment Gateway ensures rapid deployment and minimum disruption to your business. Our carrier hosted solutions give you additional flexibility so you can add or remove agents according to seasonal demand. You can even include your home workers or third party call centre sites.

Don't Just Take our Word for It

Semafone's customers span five continents and include many well-respected brands such as Sky, TalkTalk and Virgin Holidays. We hold a patent for our technology and have undergone rigorous checks by Qualified Security Assessors for the Payment Card Industry Security Standards Council. Semafone is a PCI DSS Level 1 accredited service provider, holds a PA-DSS certification for its payment solution and is a Visa level 1 merchant agent.

So, to keep your relationship with PCI DSS on an even keel, drive your costs down and avoid the risk and cost of security breaches: make sure that your company is Secured by Semafone.

Advantages of Semafone for Contact Centres

- Significantly reduced costs for PCI DSS compliance
- Zero negative impact on staff working conditions
- Enhanced security and service levels for customers

What Makes Semafone Unique

- Semafone offers a patented PA-DSS certified solution
- The company is an accredited PCI DSS Level 1 service provider
- Semafone is a registered Visa Level 1 Merchant Agent

Semafone Delivers

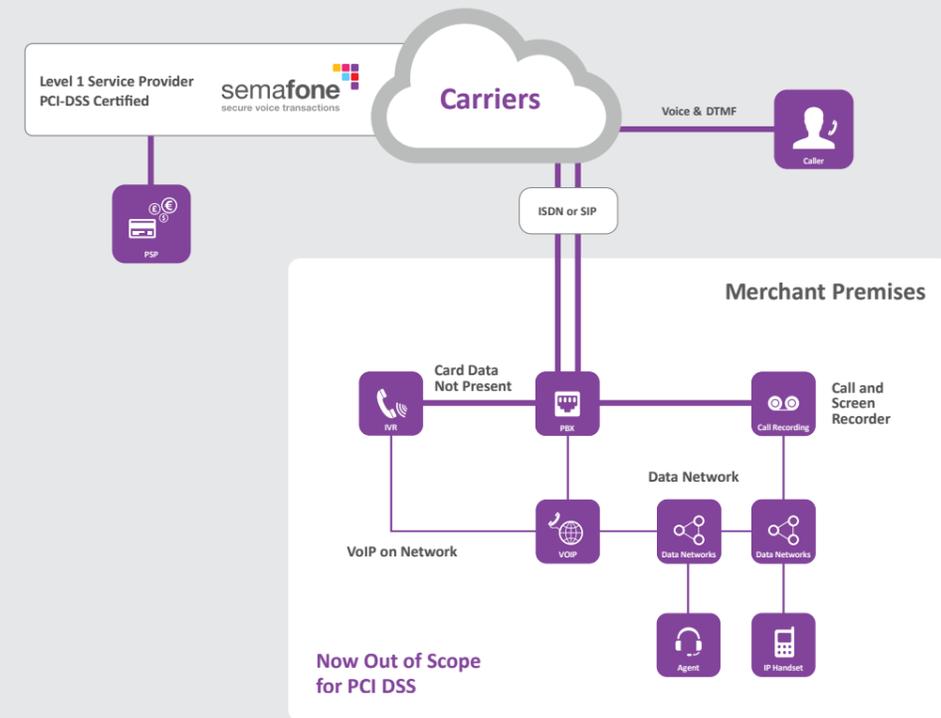
- Carrier class technology
- Scalable to 10,000+ seats
- Open & flexible architecture
- Integration with leading payment processors and payment gateways

Semafone holds UK patent #GB 2473376 covering a number of aspects of the use of dual tone multi-frequency signalling (DTMF) to capture payment card data during a live phone call and pass it to a payment system.

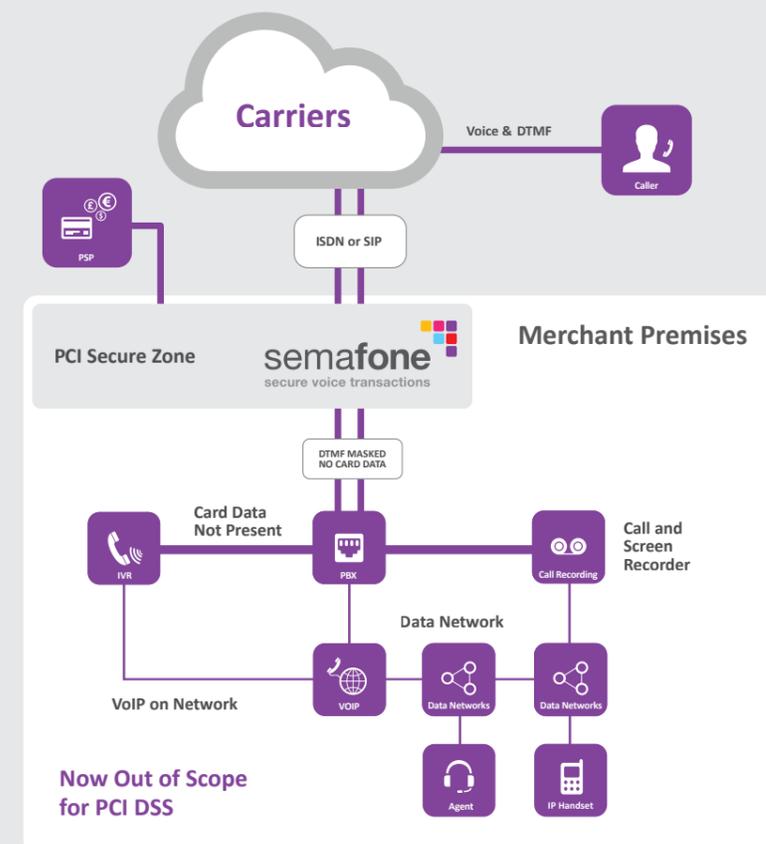
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Semafone Carrier Hosted Deployment



Semafone On-Premise Deployment



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