



## PCI DSS Compliance from Semafone Cardprotect... the Gold Standard in Telephone Security

### Protecting Your Payments Environment

Your business depends on taking payments over the phone, but your customers' sensitive data could be at risk from theft and fraud, both externally and internally. Data breaches are becoming more sophisticated, frequent and expensive (average costs\* currently estimated at \$4 million), as a result the risk of reputational damage is at an all-time high. The Payment Card Industry Data Security Standard (PCI DSS) is there to protect both your business and your customers' data. Yet it can often appear to add more complexity to an already complicated data environment, rather than simplifying the security process.

#### Semafone is here to help you, by:

#### Reducing risk and securing sensitive customer payment data

- Taking your entire network out of scope of PCI DSS
- Delivering great return on investment (ROI)
- Reducing average handling times (AHT)
- Protecting your valuable company reputation
- Providing unparalleled customer service

*\*The Ponemon Institute – 2016 Cost of Data Breach Study: Global Analysis*

### What is PCI DSS

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 programs exist that can segregate the card data between Chip & PIN devices and Point of Sale machines, while online payment pages can be hosted by the merchant's payment service provider (PSP). Both these processes remove the merchant from the scope of PCI DSS. However, neither of these approaches can be deployed by the contact centre for telephone payments. The main points of vulnerabilities within the contact centre are:

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



## How Cardprotect Works

Cardprotect allows customers to enter their payment card numbers directly into their telephone keypad instead of saying them out loud over the phone.

The numbers are sent straight to the PSP, which means sensitive card details never enter the contact centre infrastructure.



## Better for Customers

Thanks to our data capture method, which disguises the sounds made by the key tones using dual tone multi frequency (DTMF) masking, the agent can stay in contact with the customer throughout the entire call. As agents are on hand at every step of the payment process, any changes or errors can be dealt with instantly, which greatly improves customer satisfaction and reduces the number of abandoned calls.

Customers also appreciate the added security and know when they see the Secured by Semafone Trustmark on your website or order confirmation that their payment has been taken securely.

## Better for Agents

Agents no longer have to be subjected to stringent mobile phone policies, the banning of email or restricting access to the internet, all of which have a negative effect on staff morale and job satisfaction.

By using Cardprotect, contact centres can take an Omnichannel approach to their operations. This means agents can have free access to tools that improve the working environment and help to deliver excellent customer service including webchat and social media.

## Better for You

Cardprotect integrates seamlessly with your existing contact centre technology. What's more, you don't have to upgrade or change your CRM or call recording technology. Cardprotect's seamless integration with your PSP 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 contact centre sites.

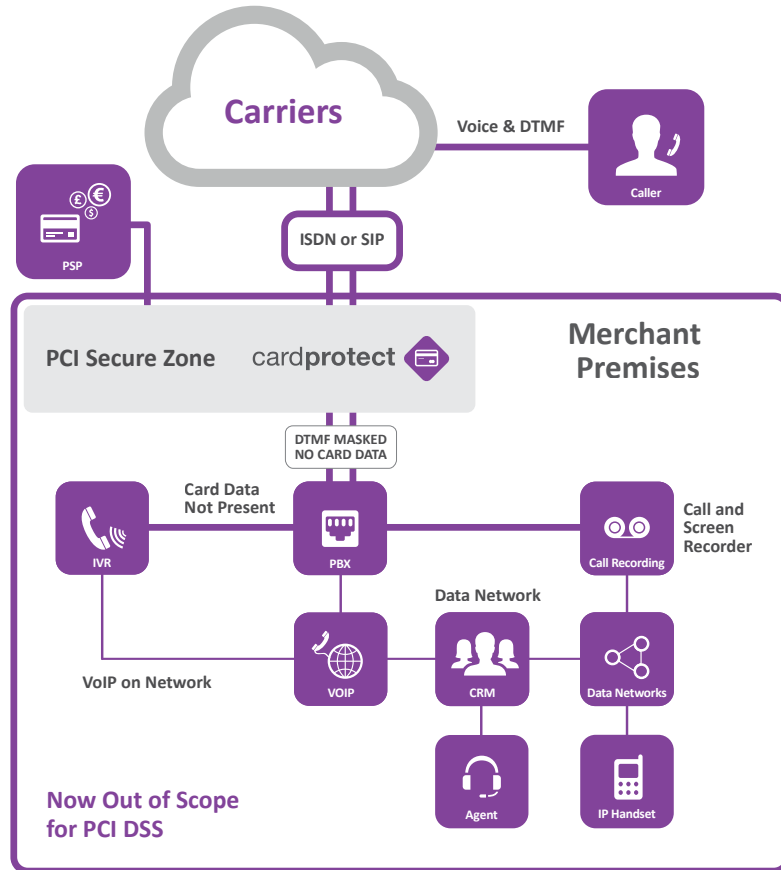
Many industry sectors including government and financial services require you to keep a full recording of phone conversations with customers. Yet PCI DSS regulations strictly prohibit the recording and storing of CVV data.

So, how can you record calls without also recording the payment card information? Simple, Cardprotect removes the card data from the call recording using DTMF masking which means partial solutions such as Pause and Resume become a thing of the past.

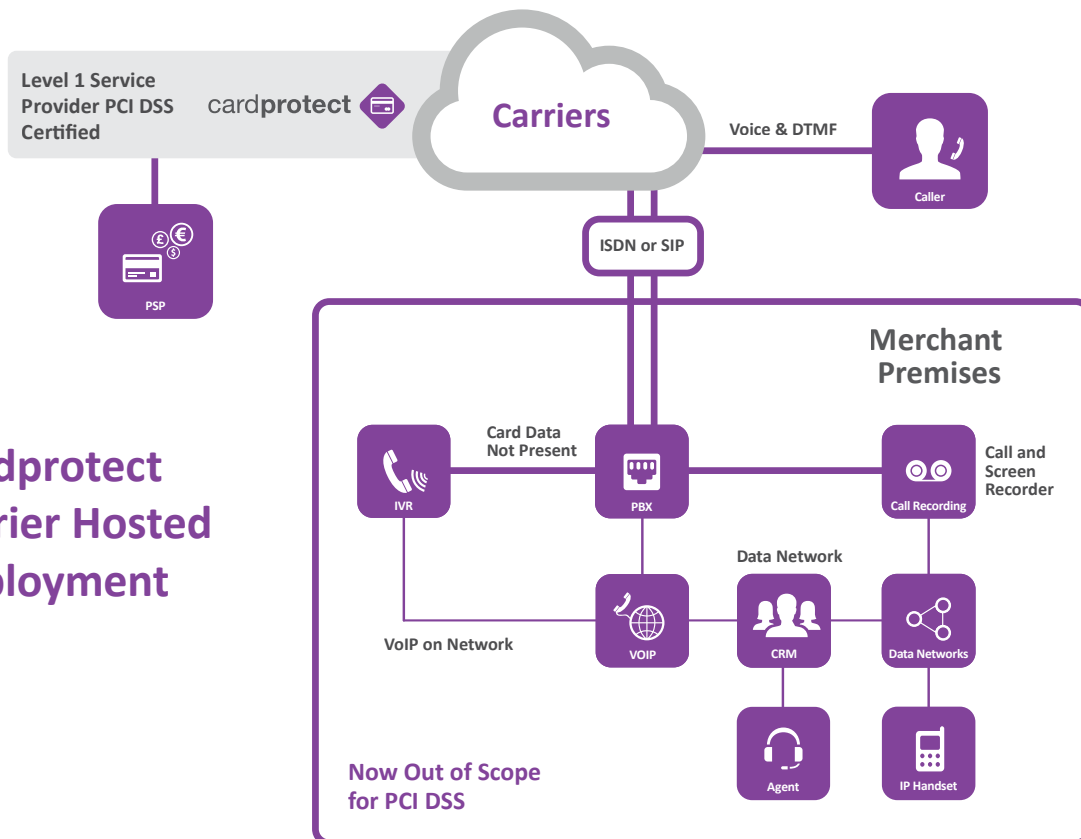


Cardprotect is scalable and flexible, and can be deployed either on-premises or through a carrier hosted solution

## Cardprotect On-Premises Deployment



## Cardprotect Carrier Hosted Deployment



## Don't Just Take Our Word for it

SemaFone's customers span five continents and include many well-respected brands such as AO, Game, One Family, RNIB, Santander, TalkTalk, The Caravan Club, Sky and Virgin Holidays. We hold a patent for our payment method and have undergone rigorous checks by Qualified Security Assessors (QSAs) for the Payment Card Industry Security Standards Council (PCI SSC). SemaFone has achieved the four leading security & payment accreditations: ISO 27001:2013, PA-DSS certification for its payment solution, PCI DSS Level 1 Service Provider and is a Visa Level 1 Merchant Agent.

SemaFone not only descopes your contact centre for PCI DSS, we can also increase your productivity and efficiency, reduce your costs and maximise profitability. Contact us now on **0845 543 0822** or [emeasales@semafone.com](mailto:emeasales@semafone.com) and we'll show you how.



**The most effective and painless way of complying with PCI DSS is to minimize, or eliminate altogether, the customer card data held in the merchant's infrastructure**

### Cardprotect improves contact centre environments:

- Significantly reduced costs for PCI DSS compliance
- Better working conditions and happier staff
- Enhanced security and service levels for customers
- Compliance with other regulations e.g. FCA and the upcoming EU GDPR legislation

### SemaFone is certified to the highest level:

- Accredited PCI DSS Level 1 Service Provider
- Registered Visa Level 1 Merchant Agent
- ISO 27001:2013 accredited
- PA-DSS Solution
- Securing 80,000+ contact centre agent seats worldwide
- 85+ customers across 25+ countries

### SemaFone delivers:

- Carrier class technology
- Scalable to 10,000+ seats
- Open and flexible architecture
- Integration with leading PSPs
- Industry leading partners; including BT, Gamma, Genesys, Oracle and Sabio

