



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

What is PCI DSS

PCI DSS applies to all organizations that store, process or transmit cardholder information.

In-store and online, fraud prevention technologies and services are already well developed. Encryption programs exist that can segregate the card data between EMV card reader 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 center for telephone payments. The main points of vulnerabilities within the contact center are:

- The physical contact center environment
- Call and screen recordings
- VoIP and telephony network
- Customer service representative (CSR) desktops and data networks

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

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 center 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 CSR can stay in contact with the customer throughout the entire call. As CSRs 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 CSRs

CSRs no longer have to be subjected to stringent cell 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 centers can take an Omnichannel approach to their operations. This means CSRs 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 center 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 hosted solutions give you additional flexibility so you can add or remove CSRs according to seasonal demand. You can even include your home workers or third party contact center 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, flexible and resilient, and can integrate seamlessly with your existing telephony.



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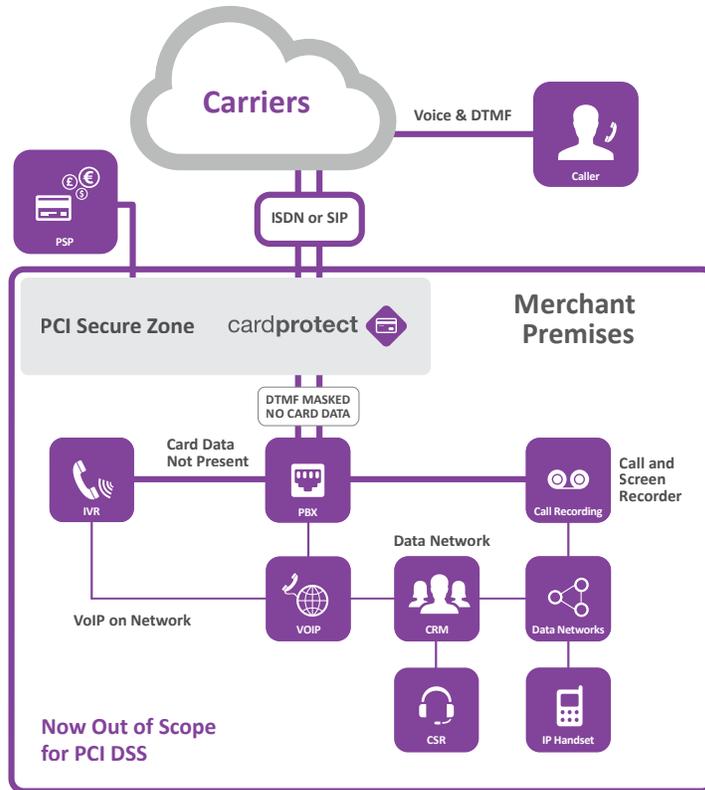


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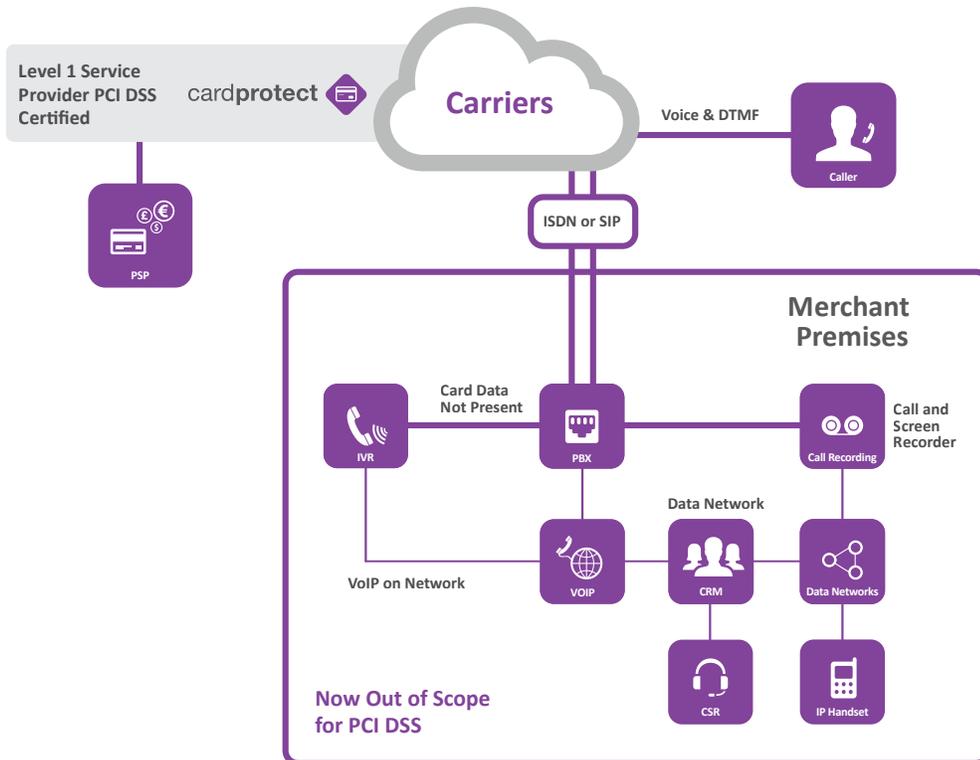


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Cardprotect On-Premises Deployment



Cardprotect Hosted Deployment



Don't Just Take Our Word for it

Semafone's customers span five continents and include many well-respected brands such as Aimia, Amica Mutual Insurance, Aviva Canada, British Sky Broadcasting, Harley Davidson, Rogers 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 application, PCI DSS Level 1 Service Provider and is a Visa Level 1 Merchant Agent.

Semafone not only descopes your contact center for PCI DSS, we can also increase your productivity and efficiency, reduce your costs and maximise profitability. Contact us now at [+1-888-736-2366](tel:+18887362366) or nasales@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 center environments:

- Significantly reduced costs for PCI DSS compliance
- Better working conditions and happier staff
- Enhanced security and service levels for customers

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 center CSR seats worldwide
- 85+ customers across 25+ countries

Semafone delivers:

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

