

The Perils of Pause and Resume

Taking card payments over the phone means you need to comply with the Payment Card Data Security Standards (PCI DSS), which stipulate sensitive authentication data such as the three or four digit security codes (CID, CVC2, CVV2 or CAV2) must be protected – and cannot be recorded or stored.

So, what solutions are out there to help? If you are using or considering Pause and Resume as a quick and simple solution for making your phone payments PCI DSS compliant, here's some food for thought...

With Pause and Resume



Only the call recording is taken out of scope for PCI DSS – The rest of your contact center is still in scope and remains part of your compliance audit.

With DTMF Masking



Your entire contact center is taken out of scope for PCI DSS, and no longer part of your compliance audit.

Stay Compliant



Manually activated Pause and Resume methods are not regarded by the PCI Security Standards Council as being compliant*.

Your call recordings, agents, and the contact center environment will no longer be exposed to sensitive payment data, delivering full PCI DSS compliance.

Simplicity



Automated Pause and Resume options are complex to install and manage. Sensitive data could be unknowingly recorded, or your call recordings could end up with important details missing.

Call recordings can continue without interruption, they don't need to be managed by agents and you have a full "clean" record of the call and remain PCI DSS compliant.

Easy Dispute Resolution



Gaps in call recordings mean you don't have a full record of agreements, which can make disputes painful and lengthy.

Full call recordings provide complete and important records of agreements. For regulators like FINRA** or some state laws they are a mandated requirement.

Remove Temptation



Your agents are still exposed to customers' sensitive card data. Agent fraud is growing – valuable data could be a temptation some cannot resist!

Agents never see or hear sensitive payment card data, so there is no risk of it being stolen. Home workers can now be PCI DSS compliant.

When it comes to achieving and maintaining PCI DSS compliance, Pause and Resume isn't the answer. Cardprotect from Semafone delivers easy and complete compliance for your business.

Contact us now on +1 888-736-2366 for more information.

*Source: PCI SSC Information Supplement: Protecting Telephone-based Payment Card Data. **Financial Industry Regulatory Authority (FINRA).