SECURE PAYMENT HANDLING

PCI DSS COMPLIANT SOLUTIONS

IPI CLOUD P CI

PROTECT YOUR BUSINESS WITH OUR AWARD-WINNING COMPLIANCE SOLUTIONS

If you store, process, or transmit cardholder details, your business must protect that data in line with the Payment Card Industry Data Security Standard (PCI DSS).

Recognised by Qualified Security Assessors (QSAs), our range of payment handling solutions from automated Pause and Resume, through to fully descoped DTMF suppression technology, help reduce your compliance burden while streamlining payment processes and improving the experience for both customers and agents.

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PAUSEABLE® - AUTOMATIC PAUSE AND RESUME

When customers use credit cards to make a payment over the phone, they trust organisations with their valuable data.

The Payment Card Industry Data Security Standard (PCI DSS) requires businesses to ensure that sensitive card information is not captured or stored. If calls are being recorded and payments are taken over the phone, your business is at risk.

The best strategy for protecting your customers and ensuring compliance is to never record or store this confidential information, even if it is encrypted.

Pauseable achieves compliance by automatically pausing recording during the payment process when confidential information is being exchanged. This ensures sensitive card data is never recorded, helping to enable PCI DSS compliance for contact centres and other business that process card payment

Pauseable is recognised by Qualified Security Assessors and used by used by dozens of retail, financial services and government customers across tens of thousands of agent positions.

HOW IT WORKS

Pauseable integrates at either the desktop or application layer and automatically pauses a recording if certain parameters are met, for example on a particular screen or data entry field. **Pauseable** automatically pauses the recording until the agent exits the screen or field, at which point recording is automatically resumed.

The solution monitors and responds in real time to agent actions, eliminating human error without slowing down your agents. In a paused recording, speech is replaced with a series of tones or silence and, when resumed, will maintain the same identity and call length as the original call.

INTEGRATIONS

Pauseable is a Windows .Net application which communicates with an organisations' telephony system to allow voice recordings to automatically be paused and resumed.

Pauseable can be configured to start automatically when an agent logs in or can be started by another application. It can be configured to react to the appearance or activation of other Windows forms or captions.

IPI's development team can integrate with virtually any agent desktop environment, regardless of age or complexity. We have worked with everything from legacy "green-screen" or mainframe applications to the most up to date cloud CRM platforms.

Pauseable can also accept enterprise-wide triggers, reducing cost of deployment and ongoing administration overheads for your teams.

DESCOPE YOUR CONTACT CENTRE FROM PCI DSS

IPI'S AWARD-WINNING DTMF SUPPRESSION SOLUTIONS

IPI's VISA Europe-approved, fully hosted secure payment platform uses DTMF suppression and integrates at the telco network level to prevent the transmission, storage and processing of any sensitive card data from entering your contact centre.

Put simply, if card data never enters your infrastructure, PCI DSS compliance requires minimal maintenance, effort and costs and there is no risk of a breach.

IPI's award winning **Agent Assisted DTMF Suppression, Automated IVR** and **Digital Multi-Channel** solutions, provide an effortless way to process multichannel payments. By ensuring sensitive data never enters the organisation, our solutions minimise the cost and complexity of attaining and maintaining PCI compliance and provide complete peace of mind.

Our phone payments processing solutions are delivered 100% via the cloud, meaning no requirements to install any hardware on site, no need to worry about ongoing maintenance costs and deployment is quick with minimal disruption.

AGENT ASSISTED

Agent Assisted DTMF Suppression is a proven way of minimising the cost and complexity of ensuring PCI DSS compliance. The intuitive user interface is both customer-friendly and easy for agents to use. The entire platform is deployed, monitored and maintained remotely by IPI's in-house experts.

DRAMATICALLY REDUCE COMPLIANCE REQUIREMENTS

Our secure payment platform prevents the transmission of card data through your entire payment flow and lifts your whole operation out of scope for 11 of the 12 PCI DSS requirements. This drastically reduces the burden on organisations looking to achieve PCI Compliance and achieves SAQ-A status, meaning that ongoing requirements to maintain compliance are minimised.

FEATURES

- Secure payments across voice, IVR and text channels
- 100% hosted solution for scalability and availability
- Achieve SAQ-A PCI compliance
- Automatic speech recognition included as standard
- Verified by Visa (the only application to achieve this certification)

AUTOMATIC SPEECH RECOGNITION

Our solutions also offer Automatic Speech Recognition (ASR) for phone payments as standard. Customers who feel more comfortable speaking their card details or cannot use their telephone keypad are given the choice.

ASR helps with adherence to the Equalities Act (formerly the Disabilities Act) by providing an accessible service whilst preventing card details from entering the contact centre environment.

HOW IT WORKS

Imagine a typical conversation between customer and agent. When the customer wishes to make a payment, the agent asks them to type in their payment card details using their telephone keypad. The agent and customer remain free to continue their conversation but we are capturing and processing the customer keypad inputs, performing validity checks and passing information to the payment service provider, returning monotone comfort tones to the agent.

To use the inbuilt automatic speech recognition capability, the agent simply toggles into ASR mode and asks the customer to speak their details when prompted. The line is automatically muted and unmuted during data capture so the agent does not hear any payment card details.

In both data capture modes, the agent is presented in real time with a series of asterisks on their user interface as the customer enters, or speaks, their card information. This shows the agent that capture has been successful.

The agent will be notified if the payment has been approved or rejected. The credit card details never enter the contact centre. Without any payment card data to protect, requirements to comply with PCI DSS are dramatically reduced.

ASR BENEFITS

◆ Gives customers a choice of input options

◆ Enables voice control while eliminating PCI DSS risk

◆ Supports Equality Act (formally the Disabilities Act) adherence by providing a secure, accessible service

AUTOMATED IVR PAYMENTS

FAST, FLEXIBLE HOSTED PLATFORM

If you already have an IVR platform in place, our Automated IVR Payment solution integrates seamlessly to prevent payment card data entering your environment while ensuring you maintain control of IVR flows and audio prompts.

Our Automated IVR Payment solution works for both touch tone (DTMF) and speech-enabled (ASR) modes.

PROTECTING YOUR INVESTMENT

Instead of switching IVR vendors or going through a costly PCI DSS exercise, our Automated IVR Payment solution allows you to continue to benefit from the existing investments in your IVR platform by simply protecting the part of the flow where card details are captured.

HOW IT WORKS

Our IVR Assist solution ensures that only the payment portion of a call is routed out to our secure cloud by utilising on-demand media technology.

On-demand media is a technology which saves bandwidth and enables us to dynamically switch the media stream of the phone call from a direct connection between the customer and IVR solution to the IPI PCI Cloud platform.

To a customer, using the service is as simple and familiar as dialling into your existing IVR platform and selecting the appropriate options to make a payment using a credit or debit card. Once a payment option is selected, however, our Automated IVR Payment solution reroutes the call media through the IPI cloud platform using on-demand media technology.

Your IVR platform is notified of progress during card capture via our API. Once each element of the card is captured, control is handed back to your existing IVR solution to play appropriate prompts and provide options.

Existing integrations to your Payment Service Provider are re-used. Messages are routed through the IPI cloud platform filling in the missing card details en-route.

DIGITAL MULTICHANNEL PAYMENTS

A SINGLE INTEGRATION FOR ALL

IPI's Digital Multichannel Payment solution enables organisations to process payments over text-based channels while offering the same level of security and compliance as our Agent Assisted DTMF Suppression and Automated IVR Payment solutions. The solution has been developed to work effectively across any text-based channel, such as SMS, webchat and email amongst others.

SERVE CUSTOMERS ON THEIR CHANNEL OF CHOICE

Much like Agent Assisted DTMF Suppression and our Automated IVR Payment solution, IPI's Digital Multichannel Payment solution enables organisations another method of securely transacting with customers on their preferred channel of choice.

Historically, text-based channels had lower sales conversion rates as agents were not able to converse with customers throughout the payment part of the sales process. Our Digital Multichannel Payment solution changes that, enabling agents and customers to remain in communication throughout the entire sales journey, allowing sensitive card information to be captured and processed in the secure cloud platform and outside of an organisations' infrastructure.

HOW IT WORKS

For agents assigned to text-based channels, our Digital Multichannel Payment solution offers an intuitive and easy to use interface with a number of deployment options that offer the same level of functionality.

Available through a standard integration, the solution provides agents with the ability to create customised links based on conversation parameters that can be sent to customers to take a payment. Once the customer receives the link, the agent interface allows real time, asterisk feedback as customers input their card details into familiar looking payment fields. These can be presented through webchats, launched on a separate page, or any other combination in between based on your business requirements.

Much like our Agent Assisted DTMF Suppression and Automated IVR Payment solutions, existing Payment Service Provider integrations are re-used and all sensitive card data is removed at the secure IPI Cloud PCI layer.

SATISFY COMPLIANCE REQUIREMENTS

CONTACT OUR EXCEPTIONAL TEAM

IPI offers comprehensive voice security solutions that deliver complete protection from the start to the end of every call. From call recording and archiving, PCI phone payments, to fraud detection and voice biometrics, our cloud solutions provide industry leading functionality and security.

Contact us today to speak to one of our experts.

Phone Fraud Detection

Call Archive

Voice Biometrics

PCI Phone Payments

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