

# **PCI Phone Payments**

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

Our VISA Europe-approved, fully hosted secure payments platform uses DTMF suppression and integrates at the Telco network level to prevent card data from ever entering your contact centre environment. This award winning solution provides an effortless way to minimise the cost and complexity of attaining and maintaining PCI compliance.

**BEYOND TODAY.** 

## **PCI PHONE PAYMENTS**

Protect your business with our award-winning Agent Pay and IVR Assist platforms:

### **Agent Pay**

IPI's solutions are delivered via the cloud so there is no need to install any hardware on site or worry about ongoing maintenance costs. The entire platform is deployed, monitored and maintained remotely by IPI's inhouse experts.

# Far more secure than pause and resume call recordina

Our secure payment platform doesn't simply prevent card details from being stored in call recordings, it prevents the transmission of card data through your entire payment flow. This lifts your whole operation out of scope for 11 of the 12 PCI DSS requirements, reducing risk and saving money., monitored and maintained remotely by IPI's in-house experts.

### Automatic Speech Recognition

We 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 DTMF SUPPRESSION AND ASR WORK**

Dual-Tone Multi-Frequency (DTMF) is the technical name for the tones you hear when you press the keys on your telephone keypad.

The customer talks to a contact centre agent and wishes to make a payment using a credit or debit card. The agent asks them to type in their payment card details using their telephone keypad. At all times the agent stays on the line to continue the conversation.

In ASR mode, the customer is asked to speak their details while the line is automatically muted and unmuted during number capture.

 As the customer presses the keys, the agent hears a replacement tone and sees asterisks appear in their user interface.

In ASR mode, as soon as the details are captured, the agent sees asterisks appear and is placed back into conversation with the customer. Should the customer misread a number or pause for a sufficient time, conversation is also resumed, ensuring the process feels as natural as possible.

The card information itself is captured within the IPI cloud

platform before being passed on to the Payment Service Provider.

The agent is 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, your obligations to comply with PCI DSS are dramatically reduced.

# IPI'S HOSTED PORTAL IS FAST, FLEXIBLE AND INTUITIVE.

#### **IVR Assist**

IPI's solutions are delivered via the cloud so there is no need to install any hardware on site or worry about ongoing maintenance costs. The entire platform is deployed, monitored and maintained remotely by IPI's inhouse experts.

### **Protecting your investment**

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### **HOW IVR INTEGRATION WORKS**

On-demand media is a technology which 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 cloud platform.

- The customer dials into your existing IVR platform and selects the appropriate options to make a payment using a credit or debit card. At this point the call media is rerouted through the IPI cloud platform using on-demand media.
- 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.



### **CHANGE TODAY AND YOU CHANGE TOMORROW**

The way we communicate continues to change at pace. Tomorrow has never looked so different from today. IPI is here to keep your business in touch with its customers.

With innovation in our DNA, we deploy pioneering solutions to help create the smartest, most efficient Contact Centres in the world. Optimised hubs that offer a more satisfying, more cost-effective customer experience.

And just as our offering is complete, so too is our support. Helping you to not just prepare for what's to come, but to embrace it.

Headquartered in Reading, and with offices in Manchester and Edinburgh, IP Integration is a leading independent contact centre systems integrator. We partner with many leading vendors, including Avaya, Verint, Microsoft and VMware. We also develop in-house bespoke applications that support end-to-end contact centre deployments, from network service provision, through systems design and deployment, to application development and postimplementation service and support.

Our team of experts understands the technical, commercial and organisational challenges contact centres face and offers a wide range of solutions that help organisations overcome them to increase effectiveness, efficiency and customer satisfaction.

Our customers range in size from 30 to 10,000 seats, such is the flexibility and scalability of our solutions, and are split across many vertical markets including finance, insurance, retail and distribution, public sector, transport and travel, and entertainment and leisure. In addition, IP Integration meets BSI standards in Quality Management, Environmental Management and Information Security Management.

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