Speik

Case Study

Leading mobile telephone operator

A leading mobile telephone operator eliminates cardholder data from UK call centres and achieves full PCI-DSS compliance with Speik

Situation

This leading mobile communication provider manages a large UK call centre, assisting customers with everything from bill enquiries to mobile phone top-ups. At peak times, the call centre can handle as many as 4,200 concurrent calls and process up to 60 transactions a second. In addition to its telephone agents, the centre also uses an Interactive Voice Response (IVR) system for customers that do not require live agent assistance.

Historically, the mobile operator had used pause/resume technology at its call centre to meet Payment Card Industry Data Security Standard (PCI-DSS) requirements. The goal of pause/resume technology is to prevent account data being recorded by temporarily halting call recording when customer account data is spoken, and then resuming the recording when payment is complete. This relies on the agent to pause and restart the recording at exactly the right time and there are several challenges with this approach. If the agent forgets to pause the recording at the right time it can result in the unintended capture of sensitive data. If the agent forgets to restart the recording after the transaction, this can result in the unintended loss of valuable data.

Constant monitoring and verification is needed to ensure the process is being followed for every transaction and the degree of oversight and supervision required is significant.

In recent months Qualified Security Assessors (QSA) have started to question the effectiveness of pause/resume technology in complying with PCI-DSS. Speik's customer knew this method was likely inadequate over the long-term and as such, a more robust approach to PCI-DSS was required.

However, with customer service being so important, it wanted to ensure any new PCI-DSS solution did not negatively impact on the customer journey or affect call centre agents' ability to solve customer queries quickly, in a single call.

The company decided that tackling PCI-DSS compliance in-house was not the preferred approach. As a tier-one merchant processing more than 6 million card transactions a year, the ongoing infrastructure and personnel requirements of a fully robust internal PCI-DSS solution would not only be too time intensive, but also cost prohibitive. As such, it focussed on identifying a suitable third party PCI-DSS expert to partner with to achieve its compliance goals.

Solution – Working with Speik to achieve a compliance solution

Following vast research and a competitive pitch process, Speik was chosen as its PCI-DSS partner of choice. After initial consultations, Speik provided detailed high-level and low-level design plans, working closely with key groups inside the business to identify any perceived implementation issues and deliver the ideal solution for the company's needs.

Once design plans were finalised and approved, the implementation phase was quickly completed, with agent training conducted by Speik's solution experts. Speik's 100% software based solutions require no on-site hardware installation, meaning no down time was required at the call centre. Furthermore, future upgrades to the system can be conducted wirelessly, ensuring full ongoing compliance with minimal disruption to ongoing operations.

Speik's unique Automatic Speech Recognition (ASR) technology adds further functionality. It allows customers to complete transactions using their voice to enter payment details, rather than the telephone keypad, something no other provider offers. This is particularly beneficial in situations where customers are either unwilling or unable to use their telephone keypad to complete payments, further improving the customer experience.

The mobile operator also now benefits from additional business intelligence and trend monitoring. Speik provides this based on activity taking place via its secure payment platform. This includes data on transaction volumes, peak call times and much more.

Through its partnership with Speik, the leading mobile telephone operator no longer needs to worry about PCI-DSS compliance in its call centre. With 11 of the 12 major PCI-DSS requirements met, the company only needs to focus on the final requirement: 'maintaining a policy that addresses information security for all personnel'.

Benefits – Full data security and peace of mind

- With Speik's Agent Pay and IVR Assist solutions in place, this leading mobile telephone provider has completely removed the CDE from its call centre. With all cardholder data now captured and relayed to the Payment Service Provider (PSP) via Speik's secure private cloud, the company no longer needs to worry about any sensitive data within its own environment and can focus on providing the best customer experience possible.

- With Agent Pay in place, customers' credit card information is securely passed to the PSP via Speik's fully hosted secure platform at the point of payment, meaning call centre agents are not exposed to sensitive cardholder data at any point. Agent Pay's intuitive interface ensures the agent can see the transaction taking place, and stays connected to customers throughout the process, but sensitive data never enters the call centre environment. Instead, the credit card data is sent through Aeriendi's secure PCI DSS compliant platform and available only to the PSP.

- Speik's IVR Assist performs the same function on the operator's automated payment channel, working seamlessly with existing technology to deliver a first-class customer service whilst de-scoping the entire system from PCI-DSS requirements. Furthermore, with IVR Assist it remains fully in control of its IVR workflow. The company can modify or amend it at any time without affecting the secure payment process.

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