Customer success story

"We wanted a secure payment method that would adequately protect our customer's card data when they paid over the phone. We chose Eckoh because of its credentials and references. We have been extremely impressed with the robustness of CallGuard and EckohPAY, and the speed of implementation. It's ticked all the boxes for us, and for our PCI DSS requirement."

Nick Peplow, Bill Payments Director, allpay.

Eckoh's secure payment solution helps allpay and their housing association clients take secure payments.

PROFILE: Industry: Financial Services **Employees:** 250 **Turnover:** £42.4 million

BUSINESS

A financial services business that provides payment solutions to local government, housing associations..

CHALLENGE

To achieve and maintain PCI DSS compliance to reduce risk of fraud and impact of data breaches. They also wanted solution that could be syndicated to their clients across their network.

SOLUTION

CallGuard for agent-assisted payments and EckohPAY for automated self-service payments.

BENEFIT

1. Speedy implementation
2. Full contact centre de-scoping from PCI DSS
3. No customer data is seen, heard, recorded or stored by the business.

Eckoh

The background

Established in 1994, allpay's core business concentrates on providing bill payment services - primarily to the public sector – and handles £5 billion a year across 50 million transactions.

The company aims to work with each of its clients to save them money through creating modern payment systems that are both cost effective and very convenient for the end consumer. allpay provides customer service through their contact centre which houses 30 agents.

The challenge

When allpay approached Eckoh, they had already enlisted the help of another supplier for their contact centre PCI DSS requirement. They had later discovered the supplier could not deliver their commitment using a VoIP solution. The internet signal kept dropping during calls and was proving to be so unreliable that allpay were forced to look for an alternative solution.

To ensure they recruited the services of a robust and reliable solution provider allpay launched a rigorous and highly detailed RFP which was sent out to four other leading providers of DTMF suppression solution providers. The results of the RFP were heavily weighted in favour of Eckoh's CallGuard and EckohPAY solution. This was based on the system resiliency, organisation professionalism, as well as the excellent feedback from existing customers.

allpay needed a PCI DSS compliant contact centre solution that would enable:
- customers to make repeat payments over an automated phone system
- customer service agents to take payments over the phone with the customer, without any break in conversation.
- implementation within nine weeks of contract signature.
- a solution to be syndicated and sold to their existing client base

"Eckoh was the only business to use its own technology in-house within its own contact centre to process payments on behalf of its clients. This was a clear differentiator for us and we believe CallGuard will be a great answer to many of our clients' PCI challenges. We're extremely excited to share Eckoh's technology and expect a very positive response."

Nick Peplow, Bill Payments Director, allpay

Eckoh   Call: **08000 630 730**   Click: **tellmemore@eckoh.com**   Visit: **www.eckoh.com**   in 🐦 f ▶ YouTube

The solution

Eckoh offered allpay two solutions:

Automated Payments

EckohPAY is our flagship automated phone payment system. Hosted on Eckoh's PCI DSS level 1 compliant platform, it keeps all payment data outside allpay's networks and systems. When the customer calls and wants to make a payment, the system identifies them with a personal reference number, linked to their customer billing information on allpay's system.

EckohPAY then uses various interactive voice response (IVR) prompts to guide the caller through the payment process enabling them to pay an amount of their choosing.

Agent Assisted Payments

CallGuard is available in several options to suit an organisation's preferences. allpay chose our hosted solution that removes the entire contact centre (agents, call recordings, telephony, networks and systems) from the scope of PCI DSS. The service enables contact centre agents to remain on the phone with the caller and guide them verbally through the payment process.

When a caller types their card details into their handset the DTMF tones are intercepted by CallGuard and replaced with monotones, allowing call recording to continue with no implications to PCI DSS. As only masked card numbers are shown on the agent's CallGuard web panel, they can assist the customer in the event of any difficulty.

Numeric data isn't seen, heard, transcribed or recorded; and agents are able to stay on the phone with customers for the duration of each call.

The value

Eckoh's provided a system that completely met allpay's requirements and original deadline date. Despite losing time to the original supplier, Eckoh implemented the new system quickly and without delay.

Not only is allpay taking payments from customers directly, but the company was so impressed with how CallGuard works, that it has entered into a reseller agreement with Eckoh to offer it to their customer base as an additional service.

Payment security is becoming an increasing hot topic within Housing Associations and Local Authorities and allpay can provide Eckoh's technology and security that allpay relies on and trusts.

The main benefits allpay are experiencing with CallGuard are:

- speed of implementation,
- robustness of the system
- ease of use for both agents and customers
- full contact centre de-scoping for PCI DSS requirements
- peace of mind for their customers.