



Customer success story

With an overwhelming urgency to secure phone payments for protection of their Homes and Communities Agency Governance Rating and PCI DSS Compliance, choosing CallGuard was an easy choice.

CallGuard has enabled Bromford to secure hundreds of thousands customer phone payments taken every year, for a quicker and easier customer experience.

Bromford.

Overcoming two obstacles with just one payment solution.

PROFILE: Industry: Public Sector **Employees:** 1,703 **Customer:** 90,000 residents

BUSINESS

Not for-profit social enterprise providing homes, support, training and employment services across the UK.

CHALLENGE

Achieving and maintaining PCI DSS compliance while ensuring they could continue call recording.

SOLUTION

CallGuard agent-assisted payment solution.

BENEFIT

1. No card data is seen, heard or recorded
2. Reassurance over corporate governance and maintained compliance
3. Agent and customer can stay in contact throughout the interaction.

The background

Bromford Housing Group is a non-profit social enterprise providing homes, support, training and employment services across central England. Established for over 50 years, they have a strong, trusted reputation with over 28,000 homes for rent and sale.

Taking pride in their customers' wellbeing, Bromford strive to offer beyond just providing a home and receiving rent - they work alongside their customers to help them achieve their life goals.

To ensure quality customer experiences, Bromford record all their contact centre phone calls. With many customers calling up to make regular credit card payments over the phone, Bromford were under to pressure to not only keep their customers safe from fraud – they needed to keep their systems secure and adhere to PCI DSS compliance.

The challenge

The introduction of the government's universal credit payment system means that social housing tenants now receive their combined benefit payments into a single monthly payment. This encourages them to manage their own money for bills and payments.

The System has had a major impact on housing associations as they used to receive one payment from their local authority, now they have to manage payments from hundreds of individual tenants. This has created new challenges for Bromford's customer service and security.

Bromford were concerned of the risks associated with taking unsecure payments over the phone, including financial penalties and reputational damage if there should be a data breach. As well as breaking PCI DSS compliance regulations, a data breach could result in the

Homes and Communities Agency downgrading their governance rating.

Bromford decided on an integrated approach to secure tenants' cardholder data but needed outside help from a PCI expert to deliver it.

Bromfords' Objectives

With 45 contact centre agents handling around 500,000 calls a year, Bromford's main objectives were to secure customer payments by:

- Enabling the contact centre agent to remain on the phone call while the customer is making a payment through their contact centre
- Removing agent's exposure to card details from the screen, during the call and the entire call recording system
- Keeping customer payment card details out of their organisation.



The solution

Having considered various solutions, Bromford chose CallGuard to secure their agent assisted contact centre payments.

CallGuard has enabled Bromford to remove their agents, call recordings, desktops and agents from PCI DSS compliance scope and enables customers to type their card numbers into their telephone keypad instead of speaking the details out loud.

With a strong focus on its customers, CallGuard allows Bromford's agents to seamlessly maintain a two-way conversation, even while the payment is being processed. When Bromford's customers are asked to enter their card number into their telephone keypad, each digit is replaced by a flat tone which renders the number unidentifiable. The call recordings can therefore continue without the need for any pausing and resuming - this entirely removes any opportunity for human interference or error.

In comparison to manual call recording solutions, CallGuard Hosted has given Bromford the confidence of automatic, complete protection of their contact centre environment from card data. This includes all their card data touch points such as networks, desktops and telephony systems.

The value

With no impact on the caller/agent interaction, Bromford's customers and agents have interacted extremely positively with the agent assisted payment solution.

CallGuard has reduced the burden of toxic card data on Bromford's contact centre agents when interacting with customers and the risk of infiltrating their entire contact centre environment.

Bromford can now focus on providing a continually improving, high level of customer service, rather than worrying about their governance rating being downgraded or disastrous data breaches.

As desired, Bromford's customers have also unknowingly been given the benefit of greater security when making payments.

