"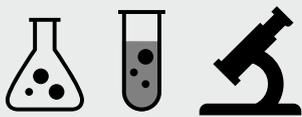We're excited to implement Eckoh's CallGuard Audio Tokenisation because we believe it enhances our ongoing commitment to the privacy and security of our customers and it's good for our business and customer experience."
Global Life Sciences business - USA

Improving people's lives by protecting customers' sensitive payment card data from the risk of fraud.

PROFILE: **Industry:** Healthcare **Employees:** 60,000 **Revenue:** £7.79bn

BUSINESS
Global life sciences business based in North Carolina, USA, providing clinical laboratory, drug development and health care diagnostic services.

CHALLENGE
Maintaining customer contact during payment transactions and PCI DSS compliance.

SOLUTION
CallGuard secure payment solution to prevent payment card data entering the contact centre environment, achieving PCI DSS compliance.

BENEFIT
1. PCI DSS compliance
2. Reduce risk of fraud
3. Maintain customer contact during transactions
4. Improved customer experience.

Eckoh

Business

This leading global life sciences and health care diagnostics company is based in Burlington, North Carolina. It is an S&P 500 business with annual revenues of US$10 billion, operating one of the largest clinical laboratory networks in the US with a network of 36 primary laboratories.

The company provides diagnostic, drug development and technology-enabled solutions for more than 115 million patient encounters per year, processing tests on more than 2.5 million patient specimens per week. They also support clinical trial activity in approximately 100 countries through its industry-leading central laboratory business, generating more safety and efficacy data to support drug approvals than any other company.

The challenge

The business has direct contact with its customers who need to make payments for tests, drugs or insurance products and services. They provide contact centre agent-assisted payments which means that they handle payment card data. In turn this requires that heir contact centre stores, transmits and processes payment card data so they are required to comply with the Payment Card Industry Data Security Standard (PCI DSS) in order to continue to be able to take such payments.

It is imperative for their agents to be able to stay in touch with their callers throughout the transaction which adds a further complication into the handling of data, especially in an industry where call recording is also required.

The solution

Eckoh delivered its CallGuard solution – using patented audio tokenisation to mask the sensitive payment card data from the agent so that they see, hear and record nothing.

When a caller keys in their card details using their phone's keypad, audio tones are generated (known as DTMF digits) which match the card number. CallGuard replaces these numbers immediately with replacement numbers – tokens - which are automatically input to the agent's payment page. Since the tokenised data is not real card information it can be stored, transmitted and processed safely and compliantly. Once the payment is ready to submit to the Payment Service Provider (PSP), CallGuard converts the tokenised data back into the real card number before forwarding to the PSP.

The value

- Agents can now stay in touch with their callers throughout the payment process
- PCI DSS compliance has been achieved, and can be maintained
- Agent and contact centre payments can continue
- Risk of fraud is significantly reduced by preventing payment card data from entering the contact centre systems
- So, there is nothing there for anyone to steal.