



Customer success story

“We chose Eckoh’s CallGuard On-site solution because it’s so flexible and simple. We’re committed to PCI DSS compliance as well as security. Now we can reassure our customers that their payment data is secure, our business is compliant and our brand strength is maintained.



Protecting customer card data with the same commitment and completeness as its health insurance policies.

PROFILE: Industry: Insurance - health **Employees:** 459 **Revenue:** €60 million

BUSINESS

Largest private health insurer in Ireland with over 500k members and 90m customers.

CHALLENGE

Achieving PCI DSS compliance to secure customer telephone payments.

SOLUTION

CallGuard Audio
Tokenisation On-site.

BENEFIT

1. PCI DSS compliance
2. No card data is exposed to agents or call recordings
3. Significant reduction in risk.

The background

Laya Healthcare was founded in 1997 and is the largest provider of private health insurance in Ireland with over half a million members and 450 employees. Its operations are head-quartered in Little Island, County Cork with another base in Dublin. In 2015 Laya Healthcare became part of AIG, one of the strongest insurance organisations in the world with over 90 million customers in 100 countries and jurisdictions. Their contact centre is based in Cork, Ireland.



The challenge

Laya Healthcare's brand and reputation, as a trusted Health insurance provider, is paramount to the success of the company. Their clients trust them with their health cover and, as part of its commitment to delivering the best customer experience,

Laya Healthcare wanted to ensure that they do everything they can to secure their customers personal and payment card information.

It was important for Laya Healthcare to ensure that all their agents who take payments from their clients can do so in a secure manner.

The solution

Eckoh delivered its patented CallGuard Audio Tokenisation On-site solution which gives Laya Healthcare's contact centre agents the ability to take card payments from their clients over the telephone in a secure manner. When a customer keys in their card details using their phone keypad, audio tones (DTMF) are generated to match the card number. This could be interpreted by an agent or call recording.

So, Eckoh's solution instantly replaces these tones with different, flat tones known as an audio 'token'. The token data is entered directly into the agent's screen. As the token data is not real card data is it completely meaningless and of no value to a thief or fraudster. The data is not seen, heard, stored or transmitted by the business. The agent never sees or hears the data and it is not recorded during calls.

The solution is one of the simplest available today and is quick and easy to install because it requires minimal integration to existing systems and is a light-touch on technology. It also means no disruption to business operations or changes to existing systems.

The value

- Card payments over the telephone are now secured
- No agent sees or hears any sensitive data
- Reduced risk of contact centre fraud
- Customer reassurance over the security of their card data
- Quick and easy installation means no business disruption.