



Take customer payments while protecting their card data.

Why CallGuard Hosted?

- Phone DTMF tones are intercepted by Eckoh, capturing card data in our hosted environment
- PCI DSS compliant payments
- Agents can see card payment progress, but not the details and can speak to the caller during, and after payment
- No equipment deployed on premises
- Tokenisation available to allow repeat payments
- Removes the whole contact centre from PCI DSS compliance scope.

Combatting Card-Not-Present fraud and achieving, as well as maintaining, PCI DSS compliance remain priorities for today's contact centres.

Identity theft has grown to epidemic proportions. Customers are right to be concerned and, not surprisingly, they expect their private information to be protected by the organisations they share it with.

The challenge for these companies is to find ways to stop card holder data being accessed by criminals through any payment channel.

Criminal gangs look for weaknesses in payment acceptance and storage processes. These include payments taken over the phone by call centre agents.

Part of the Secure Payments Suite, CallGuard Hosted is ideal for organisations that take high volume phone payments through their call centre, locally and around the world.

CallGuard intercepts card data before it reaches your environment ensuring no information is passed to any part of the contact centre or your agents.

Eckoh is a PCI DSS compliant Level One Service Provider and holds the highest standard attainable, to offer credit and debit card payment processing solutions.



How it works

All incoming calls to your contact centre come through Eckoh's secure platform.

When the agent needs to take a payment, the agent's phone and web sessions are linked using a CallGuard ID. This ID is displayed on the agent's CallGuard web panel and the agent then enters the ID into their phone keypad. Alternatively the ID can be played down the phone as audio and the agent then types the ID into the CallGuard web panel.

CallGuard allows the caller to remain on the phone with your contact centre agent,

who will guide them through the payment process, assist in the event of any difficulty and complete any final tasks.

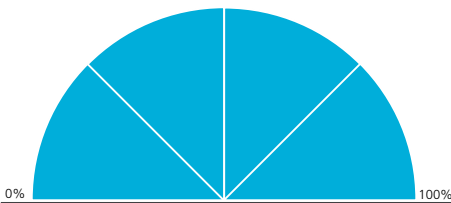
When a payment is requested, the agent asks the caller to enter the details using their telephone keypad, which will generate Dual Tone Multi Frequency (DTMF) tones. CallGuard recognises these tones as sensitive information and replaces them with flat tones. Call recording continues as normal. The agent receives visual progress indicators on their web panel and remains on the line with the caller, guiding throughout the

entire process, and correcting any errors if necessary.

Once the card details are captured, CallGuard processes the payment directly with the payment services provider and returns any transaction information needed, such as Transaction ID, Authcode and Token.

CallGuard ensures that while cardholder data remains isolated from the contact centre environment, the agent and caller can continue dialogue, providing a seamless customer experience.

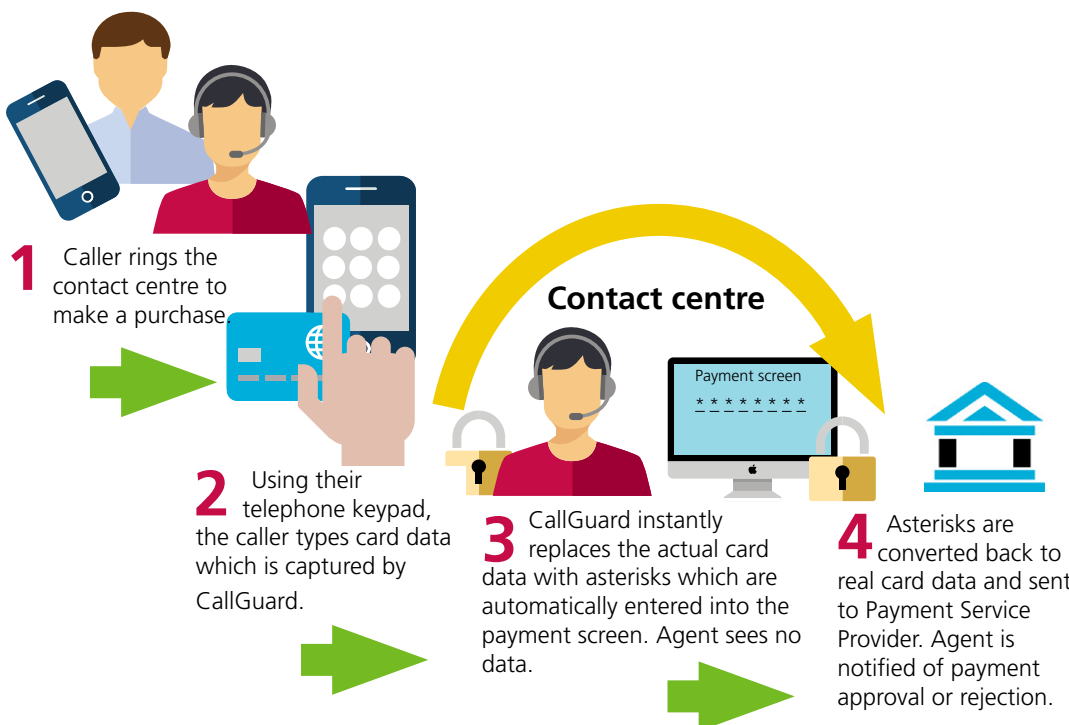
Extent of PCI DSS De-Scoping



CallGuard Hosted can remove the whole of the contact centre from PCI DSS scope:

- Call Recording and Screen Recording
- Agents and Desktops
- IT Systems
- Data LAN
- Physical Environment
- Internet access restrictions
- Building (CCTV, etc.)
- PBX/ACD/CTI
- Telephony Network (Digital or VoiceLAN)

CallGuard Hosted process



Our solutions are delivered via the Eckoh Experience Portal.
CallGuard works well with Web Chat & Chatbot.