



Customer success story

“Being able to enhance our programs and expand our basic revenue recovery programs is important to our future growth and success. With Eckoh’s extremely simple secure payment and PCI DSS compliance solution we can now achieve this while adding additional value to our clients.”

Cory Stiff, Client Financial Services



Securing telephone payments to support financial and customer service operations.

PROFILE: Industry: Financial Services **Agents:** c200 **Operations:** 100% live agents

BUSINESS

Financial services organization that also delivers customer service operations for its clients.

CHALLENGE

PCI DSS compliance to secure telephone payments and deliver a seamless customer experience.

SOLUTION

CallGuard On-site, changing to CallGuard Audio Tokenization.

BENEFIT

- 1. PCI DSS compliance
- 2. No sensitive data is exposed to agents or call/screen recordings
- 3. Significant reduction in risk of fraud.

The background

Client Financial Services (CFS) delivers comprehensive, state-of-the-art contact centers which are 100% operated with live agent call answering. They provide accounts receivable management services for leading companies in the financial services, government, health care, retail, telecommunications, utility and related markets.

CFS' business partners also outsource segments of their customer service operations which entails payment processing, payment agreement establishment and follow-up, and other areas such as CSR or dialer-based outreach functions, insurance verification, presumptive charity programs and bad debt collections.

They have one contact center, based in Michigan, Ohio, with 200 agents.



The challenge

Due to the volume of calls that are made to their contact center that require taking a card payment over the phone, the organization needed to comply with the Payment Card Industry Data Security Standard (PCI DSS) in order to be able to continue taking these payments for their services.

They also wanted a solution that would allow the contact center agent to stay in contact with the customer throughout the telephone call to ensure that they delivered and seamless customer experience.

The solution

Originally, CFS chose to implement Eckoh's CallGuard On-site solution as it was simpler to install for an outsourcing business operation where only parts of a service needed to be de-scoped from the PCI DSS audit. In this case that was the agent as well as the call and screen recordings.

However, as the organization evolved to use newer technologies, such as Apple Macs, CFS needed to evolve its secure payment solution alongside. Eckoh therefore implemented its patented CallGuard Audio Tokenization solution that met the needs of the technology and ensured that no sensitive payment card data was exposed to the agents or the contact center systems. Today, they have over 200 customer service representatives, securely taking payments over the telephone using this solution.

Eckoh was chosen over its nearest competitor due to the simplicity of the CallGuard solution which requires minimal integration with existing systems and so can be easily and quickly deployed. Additional applications can be added easily, and the solution is independent of the Payment Services Providers (PSPs).

The value

- Compliance: PCI DSS compliant secure payments and removal of activity from the scope of the PCI DSS audit.
- De-scoped elements: No contact center agents are exposed to sensitive payment card data and it is not stored in, or transmitted through, the contact center environment.
- Customer experience: The agent remains in contact with the customer throughout the entire process.

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