



## If you take payments you'll be exposed to sensitive data making you vulnerable to the risk of fraud or the impact of a data breach.

### Secure solutions from Eckoh...

- Reduces the risk of fraud and/or data misuse
- Provides compliance to PCI DSS for today's contact centres
- Keeps data secure for customers, agents and your business
- Provides secure solutions regardless of channel
- Widest secure payment portfolio - Agent-Assisted, Self-Service, e-Wallet Payments, Chat payments
- The latest, patented technology, unique to Eckoh.

**Card-Not-Present (CNP) crime, where the card holder is not physically present, continues to rise. In the US CNP fraud losses totalled US\$ .2 billion in 2017 [1]. With over two thirds of this taking place in the contact centre it remains a serious issue.**

When a customer makes a payment through your contact centre - whether with agent assistance or self-service - are you sure the process isn't at risk from hackers or other criminal activity?

During the payment process, there are several touch points - agent desktops, agents, call recordings, IVR systems, data networks, telephony and screen recordings. This increases the risk of fraud because this data can be intercepted at any point.

Stopping card data from ever reaching your network is the best way to ensure its made safe.

**PCI Data Security Standard (PCI DSS)** is an industry standard which the card companies require you to comply with if you store, process and/or transmit cardholder data. Compliance also brings customer confidence and helps reduce the risk of card fraud.

But, it's not just about payment card details anymore, now personal information such as national insurance, bank details, names and addresses are also vulnerable.

**GDPR (General Data Protection Regulation)** is intended to improve data protection and increase the accountability for those that suffer data breaches.

**Robust, simple solutions that help you be compliant every minute of every day...**



## CallGuard

- An agent-assisted secure payment solution for PCI DSS compliance and fraud risk reduction for every payment taken over the phone, mobile, web and app
- It can de-scope part or all of your contact centre from PCI DSS audit, requires minimal integration with your systems and is the simplest solution available today.
- CallGuard effectively puts a shield around all or part of your contact centre, preventing sensitive data from entering your environment
- Our solution uses DTMF and our patented audio tokenisation technology
- If there is no data, there is nothing for thieves to steal.

## ChatGuard

- Taking secure payments within a web chat session prevents you losing your sale at the last minute
- You can save them the hassle of having to change screens or systems and enable them to stay in contact with the agent
- Your customer can browse at leisure, use Web Chat functionality to ask questions, check price, delivery options and availability - all before they complete the secure payment.

## e-Wallet Payments

- Today, customers expect to be able to make payments over the phone in the same, easy way that they do online or in-store
- e-Wallet Payment methods lets customers make payments during a telephone call using their Apple Pay, Google Pay or Paypal enabled device.
- Extends your secure payment methods beyond traditional card payments and into the realm of e-Wallets
- Our capability to take e-Wallet Payments over telephone calls are protected by pending patents.

## EckohPAY

- A Self-Service automated secure payment solution that enables 24x7x365 payments via telephone, web, mobile, app or SMS
- EckohPAY allows you to be open for business 24x7 so your customers can engage at a time that suits them.
- Allowing customers to pay using Self-Service reduces the demand on your contact centre agents, freeing them up to handle more valuable or complex enquiries
- Self-Service payment calls can be handed to a live agent in the event of a problem.

## PCI DSS compliant contact centre

- Let us handle your customers' secure payments in our PCI DSS compliant contact centre - relieving you of the burden
- Our contact centre has been operating for over 20 years and has been PCI DSS compliant since 2010
- We use our own secure payment solutions in our contact centre so we know that they are efficient and effective
- If you prefer not to run your own contact centre we can take the headache away from you.

