



## Make any call recorder PCI compliant

**CallGuard prevents card data theft and ensures PCI DSS compliance – without replacing your current call recording system.**

Your choice of a call recording solution will no doubt have involved a considerable investment of time and money. The decision would have been based on how the chosen solution adds value to particular key drivers for your business. PCI compliance may not have been high on the list of criteria at the time but may now have become critical.

How do you meet PCI DSS guidelines which ban the storage of credit card data in recorded calls and retain the benefits of your chosen call recording system?

CallGuard is the perfect solution. It is an add-on for **any** call recording system. You keep your existing CRM system, your same card payment provider, and your same internal processes. Everything stays running as normal, plus you quickly become PCI compliant - it's as simple as that.

Using CallGuard, the telephone call is recorded, the sensitive payment card data is completely omitted from the call recording and the agent retains full control of the call.

With internal data theft continuing to be a major issue for companies and customers alike, CallGuard will reassure your customers that their data is in safe hands, regardless of location.

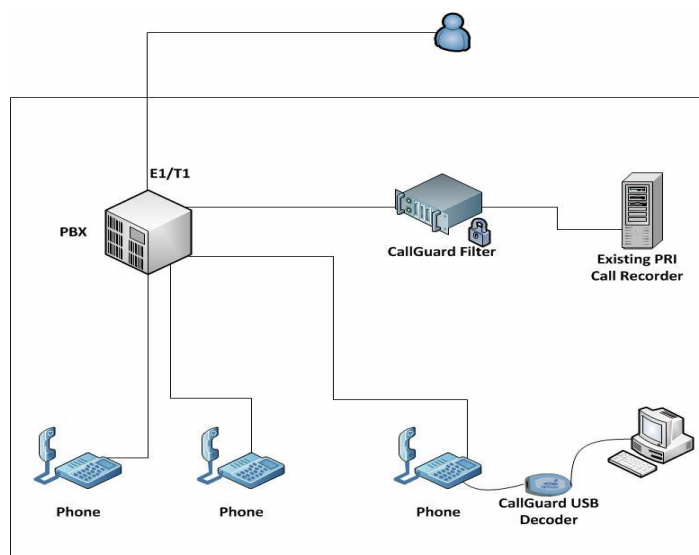
### How does it work?

CallGuard's patent-pending technology comprises two components – the CallGuard Filter and the CallGuard Decoder. Together, they allow your customers to communicate payment card details by using their telephone keypad.

The CallGuard Filter automatically detects and filters out the DTMF tones generated by the key presses (and therefore the payment card data) from your existing call recording system. The CallGuard Filter sits in-line with your existing call recording system. Uniquely, this technology can also work if you are using in-carrier recording (sometimes called 'virtual' or 'cloud-based' recording).

At the same time, the CallGuard Decoder automatically enters the customer's card details into the relevant fields on the agent's screen, just as though the agent had actually typed in the details.

The customer is always able to talk with the agent throughout the call.



### CallGuard hardware

- > is plug-and-play
- > needs no configuration
- > gives instant PCI compliance
- > works with any call recorder
- > ensures the customer and agent continue talking throughout the call

## Why use CallGuard?

### Instant PCI Compliance

CallGuard's plug & play technology provides 100% PCI compliance straight away. Unlike any other IT project you have ever undertaken, CallGuard does not require significant work on your part. Once CallGuard's hardware is plugged in (a process which is measured in minutes or hours), implementation is complete.

### Isolate the agent from the transaction

You can also completely isolate your agents from the customer card data by running CallGuard DataShield software at your agent desktop PCs. CallGuard DataShield obscures card data (with '\*\*\*\*' asterisks or similar) on screen. Payment data cannot be placed into, copied or compromised from any other location.

### No wasted investment

You've already invested a substantial amount of money in your current call recording system. You can keep using it because CallGuard is an add-on which will work with any call recording system you choose (even if you change in the future).

### You keep your existing payment process

Alternate approaches may require you to change your payment system or payment provider. This can have a dramatic impact on the fees you pay for processing card payments, effectively incurring an additional ongoing cost for becoming PCI DSS compliant.

With CallGuard, you continue to use your existing payment system. If you decide to change in the future, your recorded calls will still automatically be PCI compliant as CallGuard works with every payment system.

### Minimal upheaval for your business

Moving to any other PCI-compliant system will require a lot of time and effort to integrate with your phone system, recording system and desktop-level payment systems.

CallGuard sits like an 'invisible layer' on top of your existing systems (which do not need any changes). There is no communication between the CallGuard Filter and the CallGuard Decoder. You keep your existing CRM systems, your same payment provider, and your same internal processes. Everything keeps running as normal.

## Secure more than your credit card data

CallGuard can also isolate your staff and call recordings from any data which can be transmitted through DTMF (telephone keypad) tones. In addition to credit card data, this can include:

- > Customer PIN, password, date of birth or phone number
- > Other unique identification details such as some National Insurance or Social Security numbers
- > Order or product tracking codes

## What are the alternatives?

Your call recording provider may be able to provide a workaround in order to make you PCI compliant, by providing additional "API" or integration-based approaches. However, these methods can take significant time to implement (in some cases, months), and are not fail-safe.

One option your provider may recommend is call encryption. A fundamental tenet of the PCI DSS requirements is that sensitive authentication data must not be stored after authorisation, even if encrypted. Calls which are stored in encrypted form can still be heard by staff with access to your call recording systems (and for many call centre staff, listening to calls is a core duty).

Another approach is to transfer the customer to an external IVR, bypassing the call recorder while the customer enters their payment details. This has significant technical integration challenges. Also, the agent loses control over the outcome of the call. The chance of the customer hanging up before completing the transaction rises steeply.

## For more information

To see how CallGuard can make your call recorder PCI compliant, go to [www.veritape.com/callguard](http://www.veritape.com/callguard) or call +44 (0) 845 899 5500.

## Veritape and PCI DSS

Veritape is a trusted voice on PCI DSS compliance issues. Veritape is the only call recording company accredited as a PCI SSC Participating Organisation.

