

CallGuard responds quickly to provide PCI compliance

Company A are one of the leading operators in the online gaming and betting sector and have teams of agents taking bets over the telephone.

What did they want to achieve by introducing CallGuard?

In August 2010, with the new Premiership Football League rapidly approaching, Company A were focussed on ensuring that their call recordings were PCI DSS compliant before betting opened for the new football season. They are regulated by the FSA and therefore need to follow the FSA's strict guidelines.

As Company A's agents take credit card payments over the phone and their telephone calls are recorded, they needed to comply with the PCI DSS guidelines governing the storage and security of credit card information.

In 2004, the Payment Card Industry (PCI) – an alliance of major credit card issuers (Visa, MasterCard, JCB, Discover and Amex) – established a single set of

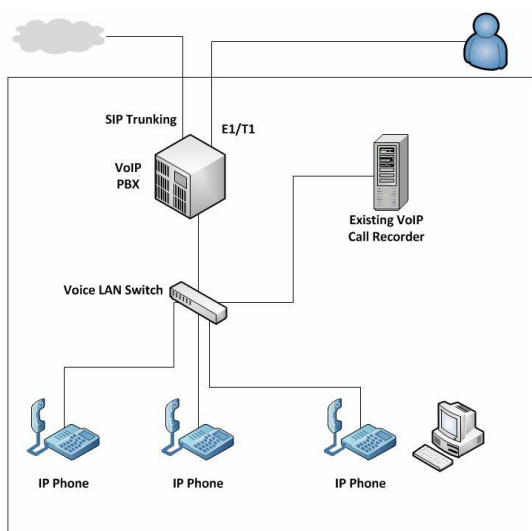
Payment Card Industry Data Security Standards (PCI DSS) to help prevent payment card fraud.

These guidelines state that no sensitive authentication data may be stored once a credit card transaction has been authorised. This directive applies to all call centres which use call recording. Failure to comply may result in fines being levied by Visa or MasterCard. These can be severe: up to \$200,000 per month for large businesses.

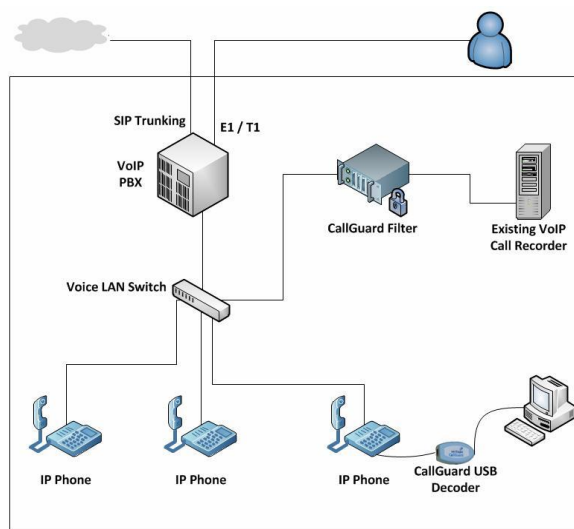
How does CallGuard fit into Company A's operation?

CallGuard's technology comprises two components – the CallGuard Filter and the CallGuard Decoder – which together allow Company A's customers to communicate card details by using their telephone keypad.

The Filter automatically detects and filters out the DTMF tones generated by the key presses (and therefore the card payment data) from the call recording system. At the same time, the Decoder automatically enters the customer's card details into the relevant fields on the Agent's screen.



Before



After

Prior to using CallGuard, Company A's Agents took a customer's card payment details verbally over the phone and entered them onto their screen.

By installing the CallGuard VoIP Filter into their call recording network, the payment card data is now eliminated – live – from all telephony traffic prior to recording. And by adding a USB Decoder on each of the Agent's payment desktops, the touch-tone key presses are converted (or decoded) into card details which are automatically entered into the payment website.

Why did they choose CallGuard?

Company A's primary requirement was that the PCI DSS compliance solution they chose could be implemented quickly and without any changes having to be made to their existing IT and telephony systems. In particular, they wanted a solution which would work with their existing Verint VoIP call recording system without the need for any integration or new investment.

It was also crucial to Company A's IT team that they retained control of all aspects of their IT network and that nothing should be outsourced to a third party. They were looking for a solution that would provide them with PCI compliance quickly, simply, and without any impact on the rest of their business. In particular, they wanted assurance that their VoIP call recorder would be untouched by any changes.

The CallGuard solution was successfully installed with minimal disruption to the company's call centre operation. A short proof of concept period was agreed with Veritape and Company A's IT team on site. The CallGuard Filter was initially connected, tested and then disconnected to ensure there was no impact on the existing environment. This only took around one hour to complete.

The CallGuard Filter was then reconnected for a longer test, and this was followed by an additional 3-4 hours monitoring by Company A's technical staff over the next two days. At the end of this period, it was clear that all the card data had been successfully filtered out and that none of the VoIP call recordings had been otherwise affected.

Installing CallGuard was quick and easy, and Company A was able to maintain business as usual throughout the process. In total, it took two hours to implement, plus a single 30-minute 'train the trainer' session. Their in-house trainer was then able to roll-out training sessions to all the shift-based Agents.

What impact has CallGuard had on their business?

Company A now has the security of knowing they are 100% PCI compliant on all their call recordings. This was achieved with minimal internal disruption and without the need for any integration, coding or changes to any of their existing business processes or payment systems.

They also have the reassurance that any changes they make to their IT, telephony or payment processes in the future will have zero impact on their PCI compliance.

For more information

Veritape Ltd

To see how CallGuard can make your call recorder PCI compliant, go to 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.

