



## CallGuard helps customers feel more secure in a stressful environment



Phillips & Cohen Associates (UK) Ltd (PCA UK) is a specialist probate debt collection company based in Manchester. Their sister company is the global market leading probate collections business, with 5 offices throughout the US and Canada.

PCA UK are full members of the Credit Services Association and Debt Buyers and Sellers Group, and have achieved national recognition for their unique and compassionate work in the probate collections arena, including winning 3 industry awards during 2010.

Part of their operation comprises a call centre, where their staff members talk with customers to assist in the collection process.

### What did they aim to achieve by introducing CallGuard?

As PCA UK collectors 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.

PCA UK provides services for 40 of the UK's biggest creditors, including a number of major banks and utilities, so information security is an essential aspect of their business.

For PCA UK customers, the well-publicised increase in data theft has meant a growing reluctance to provide payment card details over the phone. PCA UK were therefore keen to introduce improvements that would help to overcome these concerns, particularly as many of their clients have been recently bereaved.

### Why did they choose CallGuard technology?

It was crucial to PCA UK that the PCI DSS compliance solution they selected would work with their existing call recording system, not only protecting their investment but also avoiding any integration costs.

PCA UK's Site Director, Nick Cherry comments "Employing Veritape's solution was the obvious route for us as it is plug and play technology that works with any call recording system. This meant that we would not be wasting any of our previous investment and could avoid tying up our IT team with a lengthy integration process."

Veritape's CallGuard solution was successfully implemented at the beginning of August 2010. Adding this technology to PCA's existing call recording system enabled all sensitive card data to be automatically 'bleeped' – or filtered – out of the call recording, live, as it is provided by the client.

### How does the CallGuard solution work?

CallGuard's technology comprises two components – the CallGuard Filter and the CallGuard Decoder – which together allow PCA UK customers to communicate their 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, again disguised for security.

## What impact has CallGuard had on PCA UK's business?

PCA UK has now achieved 100% compliance with PCI DSS guidelines on data storage in call recordings, while at the same time providing the business with complete protection from potential money laundering or fraudulent activities.

PCA UK customers now enter their card payment details via their telephone handset. Nick Cherry adds "The process of taking a payment is smoother and quicker for our collectors and has resulted in a reduction in average handling time of 15 seconds".

He continued "As a result of introducing CallGuard, we have eliminated the opportunity for our card payment data to be used in any fraudulent activity, improved our customer service, reduced our call handling times, and have provided increased peace of mind to our customers".

PCA UK's team of agents no longer see the payment card details, so full data protection is assured and staff confidence in the security of PCA UK's payment platform has increased.

Introducing CallGuard has also eliminated the need for the manual scrubbing of calls. Previously the IT team had to rely on manually deleting credit card details from their call recording systems which was a massively onerous job, equivalent to at least one full time employee.

Mark Salmon, PCA's IT Manager, was intimately involved in the selection of CallGuard, and its implementation. Mark says "The new system was operational in less than an hour and the addition of this new technology along side our existing IT infrastructure was seamless, perfectly complimenting our existing telephony and call recording platforms - with only minimal training required."

## Are there any further plans for CallGuard in PCA UK?

PCA UK has been using CallGuard since August 2010 and has been delighted at how easy the transition has been.

"It's possible that companies feel that the PCI DSS standards have been 'lumped' on them, but we're proof that adopting sensible security processes can have other benefits for businesses too" explains Nick Cherry.

PCA UK has already put a number of enhancements in place to improve the very sensitive area of probate debt collection. For example, in 2010 they became the founding member of the Samaritans' Academy which helps businesses train staff to manage customers in emotional distress, and to reduce stress in their own workplace.

Nick Cherry adds "The CallGuard system is another market leading enhancement to our customer experience which keeps us ahead of the competition. We will also be recommending the introduction of this new technology to our US operation, comprising 5 offices."

## For more information

### Phillips & Cohen Associates (UK) Ltd

Throughout the UK you can call Phillips & Cohen Associates (UK) Ltd. on 0845 603 5591 ext 3020. Email [ncherry@phillips-cohen.co.uk](mailto:ncherry@phillips-cohen.co.uk), write to Phillips & Cohen: Building Five, Floor Nine Exchange Quays Manchester, Manchester M53EF, United Kingdom. Log on to [www.phillips-cohen.co.uk](http://www.phillips-cohen.co.uk) for more information.

### Veritape Ltd

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.

