RevoPCI Service Definition Document

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1. Service Overview

RevoPCI is a **PCI DSS-compliant payment security and processing solution** designed to enable businesses to accept card payments securely while significantly reducing or eliminating their PCI DSS compliance scope.

The core purpose of RevoPCI is to protect sensitive cardholder data by ensuring that card details never enter the merchant's environment (neither systems, networks, people, nor recordings). This approach allows merchants to achieve a dramatically simplified PCI compliance burden, often moving from SAQ-D to much lighter SAQs (such as SAQ-A).

2. Business Value & Key Benefits

- **De-scoping from PCI DSS** — removes most card data handling responsibilities from the merchant
- **Significant cost reduction** — lower compliance costs, reduced audit scope, fewer controls to maintain
- **Improved security posture** — card data never touches merchant systems or agents
- **Enhanced customer experience** — seamless payment journeys across multiple channels
- **Faster time-to-compliance** — especially valuable for PCI DSS v4.0 requirements
- **Reduced fraud exposure** — strong encryption + tokenisation + fraud detection
- **Simplified ongoing compliance management** — fewer people, processes and systems in scope

3. Supported Payment Channels

- Inbound / outbound telephone (MOTO)
- SMS payment links
- Email payment links
- WhatsApp / other messaging apps
- Webchat / live chat
- Social media channels

4. Compliance & Security Posture

- **Data flow** — Cardholder data is captured and processed solely within the RevoPCI environment
- **Encryption** — End-to-end encryption
- **Tokenisation** — Full tokenisation — merchants receive only non-sensitive tokens
- **No storage of card data** — RevoPCI does not store full PANs after authorisation
- **Agent experience** — Agents never see or hear card numbers
- **Call recording safety** — Card entry occurs in a manner that prevents recording of sensitive data

- **PCI DSS v4.0 readiness** — aligned with current and emerging requirements (continuous compliance focus)

5. Integration & Connectivity Options

- **API-first architecture** — REST API's
- **Webhooks** — real-time callbacks for payment status updates
- **Pre-built integrations** — CRM platforms, contact centre platforms, UCaaS solutions
- **Payment service providers** — compatible with major UK/EU acquirers and gateways.
- **Custom portals** — white-label payment pages

6. Service Level Expectations

- **Availability** — 99.99% uptime
- **Support channels** — Email, phone, portal, emergency out-of-hours
- **Response times** — Defined SLA based on severity
- **Monitoring** — 24/7 infrastructure and transaction monitoring
- **Change management** — Controlled releases with advance notice