allpay

DTMF Call Masking

Digital Marketplace | G-Cloud 15

Introduction

Both of allpay's Dual Tone Multi Frequency (DTMF) suppression solutions are integrated within allpay's Virtual Terminal, Callpay, allowing call centre environments to become fully PCI DSS-compliant (to an SAQ-A level) when taking debit/credit card payments over the phone.

The service forms part of allpay's Bill Payment Solutions and, as such, should be read in conjunction with the Bill Payment Solutions overview, listed separately on G-Cloud 15. The service can be called off the G-Cloud 15 Framework separately or as part of a multiple payment solution.

Features

- ✓ Cloud-based solution
- ✓ DTMF suppression software flattens keypad tones preventing conversion of debit/credit card numbers
- ✓ Rapid deployment – solution can be live within 4-6 weeks
- ✓ Online videos and tutorials available to staff
- ✓ Agent and customer in constant communication throughout payment call

Benefits

- ✓ Minimises risk of a security/data breach as no cardholder data will enter your contact centre environment or be heard by your staff
- ✓ De-scopes entire contact centre infrastructure, agents, call recordings and data storage from PCI DSS scope - clients only have to complete Self-Assessment Questionnaire (SAQ) A to obtain compliance, dramatically reducing onerous compliance requirements
- ✓ Removes the need to install and maintain pause and resume recording software (both manual and automated)
- ✓ Enhances security to all areas of the contact centre as the agent will only see the first six digits and last four digits of the card number on the payment screen, with the middle digits obfuscated
- ✓ Enhances customer experience as the solution allows the caller and agent to be in constant communication throughout the call without the risk of storing sensitive data within call recordings
- ✓ Reduces average call handling time

allpay's DTMF Call Masking solutions are provided as part of allpay's reseller agreements with both Level 1 PCI DSS Compliant, contact solutions providers, Eckoh and PCI Pal.

PCI DSS COMPLIANT

DTMF Call Masking

Service Definition

The Call Masking solutions that allpay provide are a Dual Tone Multi Frequency (DTMF) suppression product which is integrated within allpay's Virtual Terminal, Callpay. This allows call centre environments to become fully Payment Card Industry Data Security Standard (PCI DSS) compliant when taking payments over the phone.

The below diagram provides a high level overview on how the solutions work. All of the areas within the protective ring are de-scoped from PCI scope for payments taken over the telephone by call centre staff. This solution allows organisations to comply with PCI DSS for all call centre payments by simply completing Self-Assessment Questionnaire A (SAQ-A).

Product Description

Call Masking enables a card payment to be taken from a customer by them entering their debit/credit card details directly into their phone's keypad. When keys are pressed by a customer on a phone, tones are generated which can be heard by both the agent on the line and the telephony system. The DTMF suppression functionality of Call Masking intercepts these tones at platform level and flattens them, so they are unidentifiable by agents on the line or the telephony system. Once flattened and unidentifiable, this removes the risk to any IT network or data storage you utilise (specifically call recordings) as no sensitive card data is present or able to be identified. The added benefit of Call Masking is the agent and customer remaining in constant contact at all times, meaning the agent can support the customer throughout the payment process.

As the solutions are integrated within allpay's Virtual Terminal, Callpay, allpay has the ability to make your organisation's contact centre fully SAQ-A PCI DSS compliant in a quick and secure manner.

References

Great Places

Great Places Housing Group owns and manages more than 18,000 homes across the North West and Yorkshire region and is one of the largest developing housing associations in the North of England.

allpay has been providing payment solutions to Great Places Housing Group since 2009, and now collects nearly £23 million per annum across more than 300,000 transactions through its direct debit service, Post Office and PayPoint services and its range of debit/credit card acceptance solutions. These include: online, automated phone, text, mobile payment app and virtual terminal Callpay – the latter allowing its staff to process payments over the phone. allpay provides the solutions through the Consortium Procurement framework, after being awarded sole supplier status on the framework in 2015.

The Challenge

In November 2016, following an external compliance review of its payment services, the group sought a secure method of transacting card payments over the phone that descoped its whole contact centre from Payment Card Industry Data Security Standard (PCI DSS).

As the group recorded all of its calls, it operated a 'pause and resume'-based solution, which saw agents manually pause the recording while taking a card payment through allpay's virtual terminal, Callpay, preventing customer details from being recorded.

Latest revisions of the PCI DSS standards have tightened security requirements, making the previous solution increasingly unwieldy to control and inflexible to operate.

With up to eight agents potentially taking payments at any one time, Great Places sought an automated solution capable of meeting current and new regulatory requirements as they develop in the future.

The Solution

Following a review of the market, the group procured allpay's DTMF tone masking solution, which removed desktops, IT and telephony systems, agents and call recordings from PCI DSS compliance scope and required Great Places' customers to type their card numbers into the telephone keypad, rather than speaking them aloud to an agent.

allpay provides the solution as part of its exclusive reseller agreement with PCI DSS compliant contact centre solutions provider Eckoh.

In addition to being competitively priced, the solution is already integrated with allpay's virtual terminal, Callpay - which the group was already utilising. This removed any additional software and payment file integration and provided the solution within a cloud-based environment that its agents were already familiar with.

Additionally, as allpay had already reviewed the market as part of its due diligence in selecting Eckoh, this saved up to two months' worth of procurement and due diligence that would have to have been undertaken by Great Places..

Mike Hughes said:

> “*We looked at half-a-dozen providers, but with the integration benefits allpay could provide, the assurance that it and Eckoh offered, and that we would receive payments within the daily allpay files as we currently do now – we went with allpay. Some of the other providers also required the group to be doing a certain volume of transactions, but allpay was flexible with its approach.*”

The solution enables constant conversation with Great Places' agents while the payment is being processed. When the card numbers are entered on the keypad, each digit is replaced on the line by a flat tone which makes the number anonymous to the agent/call recording software.

DTMF Call Masking

Unlike the 'pause and resume' method, this allows the call and the recording to take place uninterrupted. The system offers enhanced security to all areas of the contact centre, as the agent will only see the first six digits and last four digits of the card number on screen, with the middle digits masked (see below). This allows the Callpay solution to provide a real-time validation of the card details on screen; with the ability to ask the customer to re-key details if they are miskeyed.

Training and Implementation

Mike Hughes:

“*The training provided was comprehensive and the videos allpay provided were great. We were then able to train all staff taking payments in around an hour.*”

As a result of the solution being integrated into the Callpay system that staff already use, it was very straightforward. There's an additional window that opens within Callpay during the payment process and the feedback from staff is that it is intuitive and easy to use. We also appreciated the onsite assistance allpay provided before and after go-live. In total the implementation was around three to four weeks.

Neil Higham, Director of Business Systems at Great Places, added:

“*The whole implementation has gone really smoothly and much quicker than we originally thought it might be. The fact that the integration was already there and we already processed payments using allpay made it easier, but it was nice to have such good feedback about how proactive and professional allpay had been.*”

Benefits

As a result of the implementation, allpay has completely removed Great Places' contact centre from the PCI DSS audit scope and has significantly reduced the risk of fraud and data breach – which was the group's primary objective. This allows the group to comply with PCI DSS through completion of SAQ-A only, dramatically reducing its compliance requirements.

When ringing the automated phone line, Great Places' customers have the option to make an automated phone payment, via allpay's 0330 IVR line, or to be put through to one of Great Places' agents for the payment to be securely processed by its staff utilising Callpay's DTMF tone masking functionality.

Mike Hughes:

“*The solution from allpay eliminated the need to carry out a major upgrade of our system which would have required significant capital and ongoing investment, the annual completion of rigorous PCI compliance forms, additional encryption and ongoing maintenance. We estimated this alone would have doubled our investment costs from the solution we procured from allpay and would have been an annual project to ensure compliance.*

Additionally, it would have been our responsibility. The benefit of outsourcing the solution to allpay is that it has completely removed Great Places' contact centre from the PCI DSS audit scope and has significantly reduced the risk of fraud and data breach which could result in a heavy fine.

We communicated the solution to customers on the basis that they are entering their card information and that we don't see, hear or store it, so increases the security of the payment.

There are around 13 agents that utilise the service and take payments from customers across multiple sites. The feedback and results have been really positive. There have been no issues since go-live, including on our peak day at the end of the month where we take approximately £150,000 in rent payments.

As a result of also implementing allpay's 0330 IVR line, we are seeing a cost saving from the previous 0844 line and reducing the number of calls coming through to our agents.”

References (continued)

Newydd Housing Group

For more than 15 years', allpay has collected rental payments for Newydd via a range of innovative payment channels, with allpay's first payment acceptance of Post Office and PayPoint outlets implemented in March 2004. Per annum, allpay collects £8.8 million across more than 43,500 transactions through its network services, a range of debit/credit card acceptance products and its direct debit service, on behalf of Newydd.

In August 2018, allpay completed the roll-out of its DTMF Call Masking solution for Newydd. The Call Masking solution, developed by contact centre and PCI payment specialist Eckoh, provides client with a secure route of transacting card payments over the phone whilst being within PCI DSS regulations.

> “*We have used allpay's Callpay solution to take rental payments for some years. However, with changes to the PCI DSS regulations, we were looking for more protection for our customers and staff and needed to upgrade to more compliant solution. For a not-for-profit organisation like Newydd Housing Association, the cost and complexity of becoming a Level One PCI Service provider was prohibitive. The additional service of Call Masking provided by allpay and Eckoh proved an economical and efficient answer, with Eckoh taking all responsibility for PCI DSS compliance.*
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> *Previously callers would read out the "Payment Card Number (PAN)" on their credit or debit card while staff paused and resumed call recordings. This was secure up to a point, however, we also wanted to remove any risk of tenants being overheard if they were in a public place or the chance of any human error while staff entered details. The new system removes the need to pause and resume calls, enabling our staff and customers to keep in contact for the duration of the call. The new system has resulted in a better overall customer experience and reduced call handling times. Our tenants have been particularly positive about the change as they feel more secure.*”

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