

Colt solutions for secure contact centre payments

Simple, fast, cost-effective PCI DSS compliance and data security for contact centres

Benefits at a glance:

- Meet PCI DSS and support GDPR requirements
- Protect sensitive customer data
- Reduces risk and secures sensitive customer payment data
- Improves average handling times and increased first contact resolution
- Scalable and flexible solution

Many businesses depend on taking payments via call centres, but data breaches are becoming more frequent, sophisticated and expensive, with the average cost now estimated at \$3.86m¹.

Organisations taking payment information from customers must comply with the Payment Card Industry Data Security Standard (PCI DSS), established to protect business and customer data. Yet it can appear to add more complexity to an already data-heavy environment.

Colt has partnered with Semafone to provide its award winning Cardprotect solution. Cardprotect makes it easy to tackle payment and data security issues while delivering PCI DSS compliance for contact centres taking payments over the phone—all without compromising on customer experience.

Colt and Semafone have already delivered the solution to a multinational insurance and asset management firm.

What is PCI DSS?

Established by the Payment Card Industry Security Standards Council (PCI SSC), the PCI DSS is a set of requirements for securing payment transactions and protecting cardholders against misuse of their payment card data. Non-compliance with the requirements can result in significant fines and the loss of the privilege of accepting payment cards.

Who must comply?

The PCI DSS applies to any organisation that stores, processes, or transmits cardholder data. Even though the PCI SSC defines multiple levels of merchants & service providers, the requirements remain the same for all. If you take payment over the phone, compliance is a requirement.

Why comply?

As the number of payment transactions grows so does the amount of fraud. The risk of merchants suffering a data breach has never been greater, with far reaching consequences, including financial penalties and damage to a brand's reputation.

While compliance with the PCI DSS does not ensure protection against a data breach, taking the steps outlined in the standard can greatly help to reduce the risk. Being compliant also helps avoid fines imposed by the major credit card providers.

EU General Data Protection Regulation

The new EU GDPR should put data security at the top of every organisations to-do-list. With fines of 4% of global turnover or €20m (whichever is the greater) for non-compliance and a requirement to report all data breaches to your regulatory body within 72 hours, the pressure is on to get data security in order. Post-Brexit, a new UK Data Protection Bill will come into force, so a requirement to comply with stricter security requirements is not going away.

How does it work?

How Cardprotect Works

Cardprotect allows customers to enter their payment card numbers directly into their telephone keypad instead of saying them out loud over the phone.

The numbers are sent straight to the PSP, which means sensitive card details never enter the contact centre infrastructure.



About Colt

Colt aims to be the leader in enabling customers' digital transformation through agile and on-demand, high bandwidth solutions. The Colt IQ Network connects 850+ data centres across Europe, Asia and North America's largest business hubs, with over 27,500 on net buildings and growing.

Colt has built its reputation on putting customers first. Customers include data intensive organisations spanning over 213 cities in over 30 countries. Colt is a recognised innovator and pioneer in Software Defined Networks (SDN) and Network Function Virtualisation (NFV). Privately owned, Colt is one of the most financially sound companies in its industry and able to provide the best customer experience at a competitive price. For more information, please visit www.colt.net.

About Semafone

Semafone are contact centre data security and compliance experts, working closely with enterprises around the world to remove sensitive data from IT and business networks. Its aim is to protect customers and company reputations and to help businesses comply with industry regulations such as PCI DSS and EU GDPR.

Semafone has achieved the four leading security and payment accreditations: ISO 27001:2013, PA-DSS certification for Cardprotect on premise, is a PCI DSS Level 1 Service Provider and a registered Visa Level 1 Merchant Agent. As global regulatory requirements continue to develop and evolve, Semafone is consistently recognised as the clear choice for securing sensitive information in the contact centre.

Semafone is vertically agnostic and its customers include Aviva Canada, Amica Mutual Insurance, AXA, British Heart Foundation, Flow Energy, Next, Rogers Communications, Santander, Sky, Sutter Health, Virgin Holidays and Zillow.



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