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COMMUNICATION INNOVATION

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Unwrapping PCI Compliance

How to descope your organisation

Why Payment Security Matters

The breach or theft of cardholder data affects the entire payment card ecosystem. Customers suddenly lose trust in merchants or financial institutions, their credit can be negatively affected -there is enormous personal fallout. Merchants and financial institutions lose credibility (and, in turn, business); they are also subject to numerous financial liabilities.

UK consumers are willing to spend, on average, **15%** more with companies that have a history of positive customer service experince[1]

1. American Express Global Customer Barometer 2017

What Is PCI- DSS?

On 7 September 2006, American Express, Discover Financial Services, Japan Credit Bureau, MasterCard Worldwide, and Visa International formed the Payment Card Industry Security Standards Council (PCI SSC), intending to manage the ongoing evolution of the Payment Card Industry Data Security Standard (PCI-DSS). The council itself claims to be independent of the various card vendors that make up the council.

The payment card industry consists of all the organisations that store, process, and transmit cardholder data, most notably debit and credit cards. The PCI-SSC developed the security standards, which set the PCI-DSS's used throughout the industry.

Do I Have To Comply With PCI-DSS?

When considering whether you/your business need to comply with PCI-DSS, it is advisable to ask: 'Do I Store, Process, Transmit, or Affect the security of cardholder data?'

If the answer is YES to any of the above, the probability is 'Yes, you do have to comply'. The next question you need to ask yourself is: 'What do I need to do to become PCI compliant?' To understand this, you will first need to scope your cardholder data environment, along with all the processes and systems components involved.

Such an environment is comprised of people, processes, and technology that handle cardholder data or sensitive authentication data. Undertaking this process can introduce numerous PCI controls being implemented to protect the cardholder data required, in addition to regular auditing and testing. This is needed on an ongoing basis and can cost an organisation both time and money to implement.

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voice IT data security

The Effects Of COVID-19 & The Move To **Remote Working On PCI Compliance**

Moving to a remote-working environment can present challenges for organisations processing customer payments. Any minimal benefits from pause and resume solutions are rendered a risk. Add to these challenges a global pandemic that forces a rapid move to this format, and all the regular risk assessments and security measures are often impossible to implement.

Many organisations did not have appropriate contingency planning for a sudden move to remote working in March 2020. Historically, accepting payment cards through MOTO channels requires a 'clean-room' environment to maintain a standard of compliance. When employees work remotely from their homes, the necessary measures to protect against fraud are not in place, but PCI-DSS still applies.

Minimising the cardholder data that an organisation handles can reduce the scope of the environment, providing an acceptable level of compliance, but only if this is conducted using a secure solution that provides the right level of security.

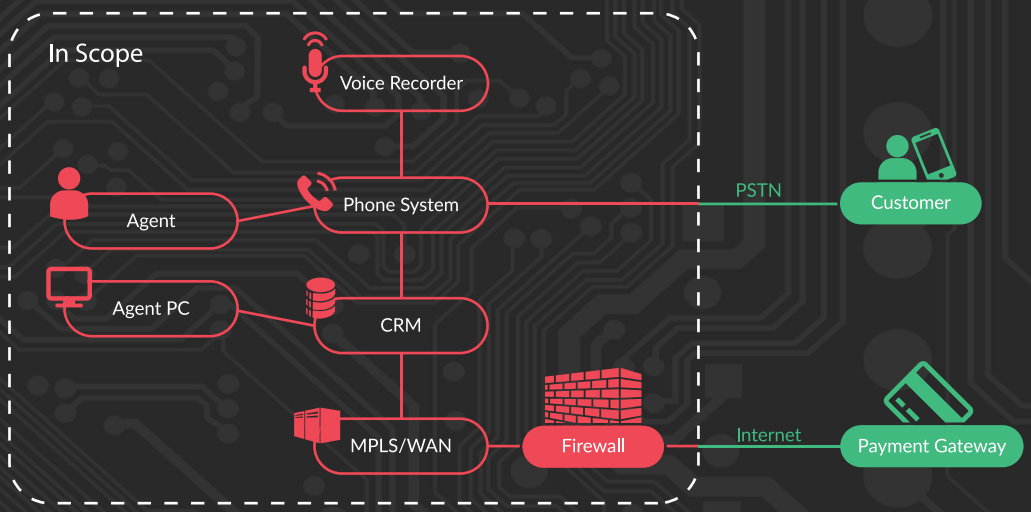
Our Solution & How It Descopes Your Organisation

Our system ensures PCI compliance for all voice, link, SMS, webchat and social media transactions. It protects businesses from fraud by ensuring no card information is ever seen or heard by the agent/call recipient. This is achieved very simply and without interruption to the phone conversation or call recording, i.e., without any need to pause, suppress, or manipulate voice recordings.

As a Level 1 PCI-DSS certified platform, our solution is agnostic, so it does not require the organisation to change telecoms suppliers, enabling significant cost savings and avoiding major upheaval. With no equipment required on-site, it completely de-scopes the organisation and contact centre from storing or transmitting cardholder data.

Organisation Scope Before Our Solution:

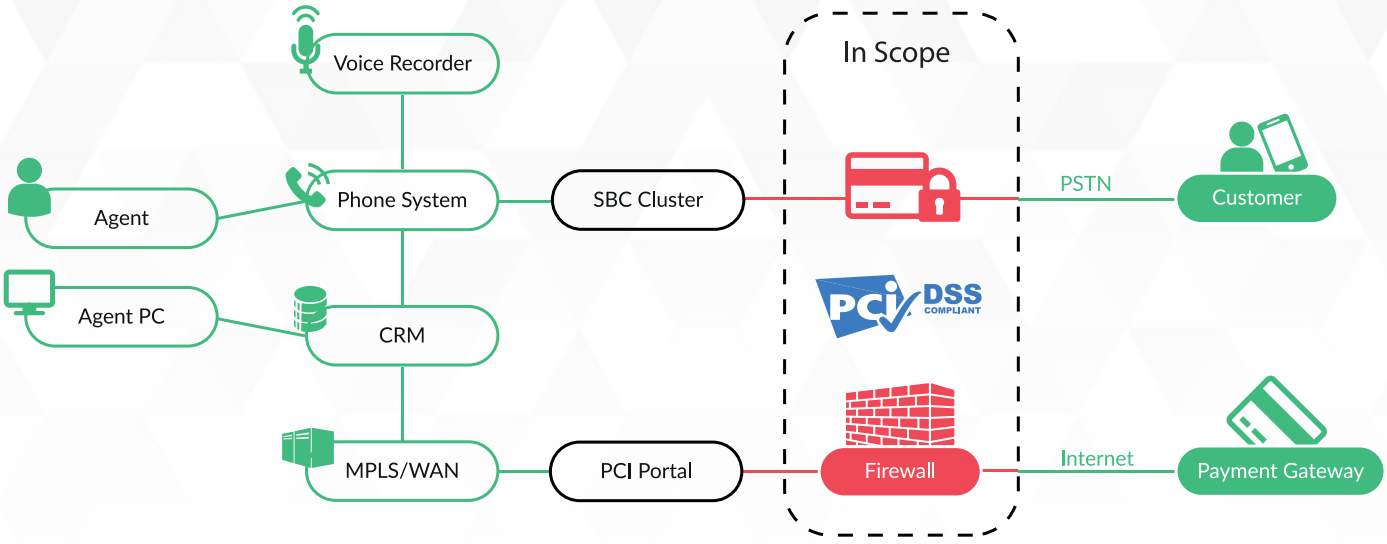
Data from the customer enters the business and has multiple touchpoints into the industry, as you can see from this diagram:



Organisation Scope After Our Solution:

Simple Pricing Model
£ per trunk per Month

Data from the customer is now captured in the PCI appliance in our cloud, and their business is de-scoped from a majority of checks/controls:



How Is This Achieved?

Our solution acts as a firewall between the customer PBX and the PSTN provider, taking the call traffic directly from the PSTN provider via private connections. Traffic can be routed through our solution either by using NAT on the customer's internet firewall, updating the SIP endpoint address/DNS, setting a routing header or configuring the address as a proxy server. The multiple deployment choices make our solution the easiest PCI solution to deploy with minimal effort.

We also monitor traffic between the customer PBX and the end caller, allowing maximum compatibility and minimum customer configuration; no SIP agents are added to the SIP path, reducing deployment headaches and support overhead. Customers can maintain their existing SIP settings as their SIP PSTN provider supports them.

Conclusion

PCI-DSS compliance is not a choice; for any organisation processing card payments, a robust PCI de-scoping solution is as imperative to their business's security as GDPR. Contact us for more information at: **marketing@silver-lining.com**

Key Solution Benefits

- Simple cost model, with zero transaction fees or call charges
- Multiple and Simple deployment options
- Does not switch telecoms traffic, removing interoperability challenges
- Doesn't incur 3rd party charges such as from Gamma to use the system
- Compatible with 3rd party systems, such as Gamma Call Manager
- Level 1 PCI DSS Certified
- Zero onsite equipment required, allowing organisations to complete SAQ-A for PCI Compliance

FREE
FOR A YEAR †

†with a 60 month contract

PCI DSS Certified
LEVEL 1 SERVICE PROVIDER

ISO 27001 CERTIFIED
British Assessment Bureau

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