PCI Secure Payment

Businesses that process, store or transmit credit card information must maintain a high level of payment security to keep customer information confidential and secure. Protect your customer information and reduce the risk of exposure to PCI compliance issues in contact center agent-based credit card processing with Waterfield PCI Secure Payment. Guard against incidences of fraud by removing sensitive cardholder data from your network and applications while reducing the cost of agent assisted payment processing and convenience fees.

The Cost of Non-Compliance

PCI standards compliance is a requirement for every business that accepts credit cards, regardless of the processing method. Compliance violations can hit companies hard in monthly fines, however the loss of customer trust can have much longer term effects. Using an outsourced vendor for payment processing can also be costly, up to as much as $3.50 for a single payment by phone. Customers require a convenient and secure way to transact business over the phone and business's need to ensure they are protected.

Waterfield Technologies

PCI Secure Payment

Self-Service Platform Fully Compliant:

- PCI Level 1
- Gramm-Leach-Bailey Act
- Level 1 PCI-DSS
- ISO 27001
- HIPPA

Waterfield Technologies PCI Secure Application:

- Speed-to-Market delivery
- Packaged and customized solutions
- Real-time updates to your systems
- Integration included with CyberSource

CyberSource Payment Gateway Tokenization:

- End-to-end encryption
- Access to deep technical expertise

Optional Features:

- Live agent support
- Surveys and SMS Configuration
- Custom dialog and persona development
- Custom reporting
- Real-time processing

55%
The top action was privilege abuse

In 55% of incidents, internal actors abuse the access they have been entrusted with.

Source: Verizon's 2015 Data Breach Investigations Report

42%
Contact Center losses >$250K

42% of contact centers report losses >$250K, and 26% with losses >$1M annually.

Source: Aite Group study, April 2013, Look Who's Talking: Financial Institutions Contact Centers Under Attack

$200K
Fines levied for non-compliance

Credit card institutions may levy fines for noncompliance from $50,000 to $200,000 per violation.

Source: blog.securitymetrics. com

$90
Fine per cardholder compromised

$50 to $90 fine per cardholder data compromised, suspension of credit card acceptance and more.

Source: FocusOnPCI.com

Our PCI Secure Payment solution

With PCI Secure Payment you can depend on the security of each transaction leveraging our PCI compliant payment gateway, hosted infrastructure and optimized IVR application. Your existing application has 80% of the features necessary to run PCI Secure Payment in the current "Press or Say" call flow design. Our team can customize the remaining 20% to meet your integration and reporting requirement to achieve full PCI Compliance.

PCI Secure Payment covers all IVR transaction models

Direct to IVR: Customers call directly into the IVR to make secure payments leveraging the payment gateway and tokenization. Results are posted to the system record.

Agent Transfer to IVR: Agent transfers the customers into the IVR to make secure payments using the payment gateway and tokenization. Results are posted to the system and the call is transferred back to the agent

Agent Stays on Hold: Agents can conference or bridge customers into the IVR to make secure payments. The application uses the transaction ID to lookup relevant data as the agent is retained as "busy". Results are posted to the system and the customer is returned to the agent

IVR to IVR: Customers can use the existing IVR, which in turn directly connects to the PCI Secure Payment IVR application where the payment is made using tokenization. Results are posted to the system.

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