

## ❖ Case study: SemaFone and Harrow Council SemaFone Secures Telephone Payments for Harrow Council Residents

Harrow Council is the local authority for the borough of Harrow in North-West London, looking after local government services, such as education, social care, waste management, recycling, housing and council tax collection for over 240,000 people. Access Harrow, the council's multi-channel contact centre, encourages residents to make use of council information via a variety of contact points and offers them easy, secure methods of paying for services – from parking fines and council tax to housing rents and business rates. Residents can contact the council through email, telephone, the Harrow website, its online customer portal or by visiting council offices in person.

### Challenge

When paying for services, many residents prefer to pay over the phone using their credit or debit card, either telephoning the council directly or passing through its primary contact centre.

The council deals with 110,000 calls every month, some 15,000 of which concern payments. Harrow, like all local authorities, needed to be 100% compliant with Payment Card Industry Data Security Standard (PCI DSS) regulations in order to protect residents from the risk of fraud and to maintain and safeguard its own good reputation for security. The council's existing system had been in place for some time and needed bringing up to date, both for online and telephone payments. Customers had been obliged to read their card numbers out loud, which carries a risk of fraud both from being overheard and from any opportunity for fraud from inside the contact centre.

### Finding a Solution

Harrow worked with a Qualified Security Assessor, PTP Consulting, to review the council's entire payment system. A decision was taken to replace the existing system completely, with Capita's PCI DSS certified Payment Gateway, Call Centre, Web and customer present payment solutions.

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Jonathan Milbourn, Head of Customer Services and Business Transformation, Harrow Council

Harrow considered a number of products and SemaFone was identified as offering the best solution for both capturing customer card details over the phone and fully addressing the challenges posed by call recording. Harrow records all of its calls and occasionally needs to present these in court, but PCI DSS regulations prohibit the recording of any sensitive card numbers. SemaFone was the only company to offer a method of allowing customers to enter their own card numbers into their telephone keypad without either interrupting the conversation with the service agent or pausing the call recorder, a technique which is subject to human error and which risks compromising the recording.





## Implementation

Semafone was implemented everywhere that Harrow accepted telephone payments, both in the contact centre and in individual departments, over a nine-month period. The solution was hosted by Capita so that it could be accessed by authorised staff via the internet for both inbound and outbound calls, regardless of their location.

**“It’s been great working with Semafone’s team, who are professional and helpful. Whenever we need assistance, it’s always provided quickly and effectively, and that’s a huge bonus when you’re working with new technology.”**

Jonathan Milbourn, Head of Customer Services and Business Transformation, Harrow Council

Initially, some of the agents were uncomfortable about using the new system as it required them to ask customers to enter their own details. Quickly, however, it became apparent that customers were very happy to have the additional security that Semafone afforded them. Agents found Semafone easy to use and adapted easily to the new routine.

“Residents are aware that they are receiving a better service from us and are glad to be reassured that their card details are safe,” commented Jonathan Milbourn, head of customer services and business transformation at Harrow Council. “We use questionnaires to gather feedback on a regular basis and we haven’t received a single negative comment about the new system.”

**“Partnering with Semafone has enabled us to incorporate our industry expertise, knowledge and technology to achieve a fully secure and efficient service to Harrow Council and most importantly their customers.”**

Andrew Davies, Capita Business Unit Manager

## Benefits

Semafone has worked so well for Harrow’s key services that the option to pay by telephone is now actively promoted by the council. Its speed and efficiency are complemented by the high level of customer service that can be provided by agents guiding people through the payment process.

The council is also now fully compliant with PCI DSS regulations. “With Semafone, none of the card details are handled by Harrow at all,” commented Jonathan Milbourn. “What’s more, the cost of remaining compliant has been minimised. With no card data held anywhere in the organisation, we don’t have to spend time and money trying to secure it. It’s also been great working with Semafone’s team, who are professional and helpful. Whenever we need assistance, it’s always provided quickly and effectively, and that’s a huge bonus when you’re working with new technology.”

Tim Critchley, chief executive of Semafone, commented, “In this day and age, no organisation should be asking its customers to say their card details out loud. With Capita’s skill and experience in payment collection solutions, we have delivered a state-of-the-art payment solution to Harrow Council, offering residents peace of mind along with even higher levels of customer service.”

Andrew Davies, Capita Business Unit Manager, said, “Partnering with Semafone has enabled us to incorporate our industry expertise, knowledge and technology to achieve a fully secure and efficient service to Harrow Council and most importantly their customers. The new system now provides Harrow Council with a secure way of taking payments over the telephone in a PCI compliant manner that protects both their customers and their contact centre agents.”



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