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Interactive Voice Response (IVR)
Playing the Security & Compliance Game

When taking payments over the phone, maintaining compliance with Payment Card Industry Data Security Standards (PCI DSS) can be a challenge thanks to the complex nature of telephony systems. Many companies turn to interactive voice response (IVR) software as a way for customers to pay securely, without having to provide their card details directly to the contact center agent.

Know Your IVR

A payment IVR is an automated system through which customers interact with a computer over the phone, receiving voice prompts and responses as they use the keypad to enter their payment card numbers.

These numbers are transmitted over the phone line as dual-tone multi-frequency (DTMF) signaling to the IVR, before being sent onto the computer.

There are two different versions of IVR which ensure you are operating in line with the Payment Card Industry Data Security Standard (PCI DSS):

1. **Mid-call IVR** – sees agents re-route callers to an IVR system during a call, which captures information either through the keypad or using speech recognition to identify details spoken out loud.

2. **Self-service IVR** – acts as an automated process throughout the entire call, without the use of agents to transfer callers to a separate payment system.

IVR Integration
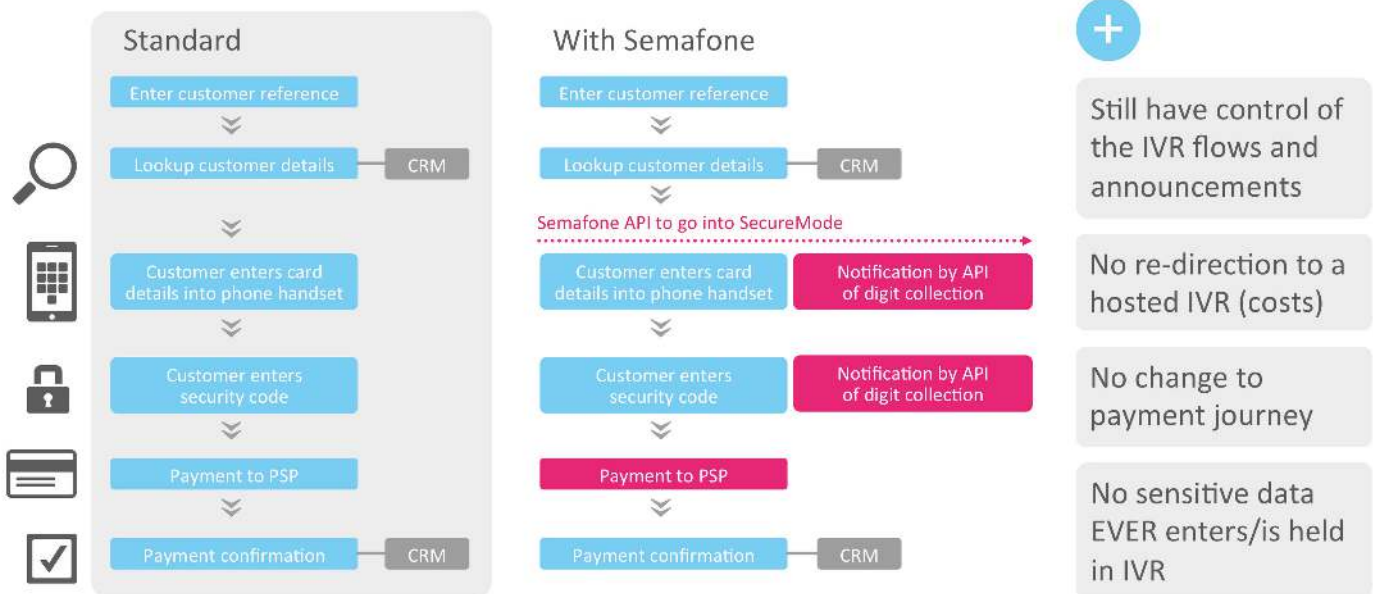
In an ideal world, contact centers should use payment methods that allow agents to remain on the call with customers at all times, but sometimes a self-service IVR can be beneficial.

For example, self-service IVR is:

- Good for simple payments, like settling a recurring utility bill
- Cheaper, there's no need for lots of contact center agents
- Perfect for an out-of-hours payment service to customers

Don't Let IVR Cause You a PCI Headache!

Mid-call IVR puts the call center telephony in scope of PCI DSS; as callers type in their card number, the IVR system captures these details and delivers them to the payment service provider (PSP). But during this process, the numbers can flow through the entire contact center system. Many companies also use IVRs to collect statistics about customer phone transactions to monitor usage/help with troubleshooting, but this means storing sensitive card details - yet another PCI DSS nightmare! The only way to combat this is to switch off a significant portion of the system involved in logging call information, which is not only costly, but also difficult.

Semafone Makes Your IVR Compliant and Secure

Semafone's solution integrates with your existing IVR software to provide a completely secure, self-service payment option. When your customer reaches the stage where they must supply card details, the system switches on Semafone's patented payment method and enters Securemode. As the customer enters their card numbers into the telephone keypad, the DTMF tones are masked and transferred directly to the payment service provider (PSP); no card data EVER enters your IVR system and it is taken out of scope for PCI DSS. Once all the necessary information is gathered, Semafone Securemode simply turns off and the call continues as normal.

With Semafone you can increase your productivity and efficiency, reduce your costs and maximise profitability. Contact us now at +1 888-736-2366 or nasales@semafone.com and we'll show you how.