



PCI DSS Compliance from Semafone Cardprotect Voice+... the Gold Standard in Telephone Payment Security

Protecting Your Payments Environment

Your business depends on taking payments over the phone, but your customers' sensitive data could be at risk from theft and fraud, both externally and internally. Data breaches are becoming more sophisticated, frequent and expensive (average costs currently estimated at \$8.19 million¹), as a result the risk of reputational damage is at an all-time high. The Payment Card Industry Data Security Standard (PCI DSS) is there to protect both your business and your customers' data. Yet it can often appear to add more complexity to an already complicated data environment, rather than simplifying the security process.

Payment Card Industry Data Security Standard – Who Needs to be Compliant?

If you take payment information, then all your systems must comply with the Payment Card Industry Data Security Standard (PCI DSS).

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 information. Non-compliance with the requirements can mean significant fines and the loss of the privilege of accepting payment card payments.

¹The Ponemon Institute - 2019 Cost of Data Breach Study: Global Overview

Taking Your Entire Network Out of PCI DSS Scope

Semafone's Cardprotect Voice+ solution completely removes payment card data from contact center infrastructures using Dual-Tone Multi-Frequency masking (DTMF), sending it directly to the Payment Service Provider (PSP), taking your entire network out of scope for PCI DSS compliance. While paying over the phone, your customer enters their card numbers into their telephone keypad. Semafone's patented payment method masks them from identification by sight and sound, protecting customers, and companies against fraud and enabling PCI DSS compliance. The customer and the agent remain in full voice communication at all times.

Seamless Integration

Cardprotect Voice+ integrates seamlessly with your existing contact center technology and can be deployed swiftly with minimum disruption to your business. You don't need to upgrade or change your CRM or call recording technology.

Flexibility

Available on-premises or in the cloud. Our solutions give you additional flexibility so you can easily add or remove agents according to seasonality. You can even include your home workers or third-party contact center sites on demand.

Call Recording? No Problem!

Many industry sectors, including federal government and financial services, require you to keep a full recording of phone conversations with customers. Yet, PCI DSS regulations strictly prohibit the recording and storing of sensitive authentication data such as three or four-digit security codes – CID, CVC2, CVV2 or CAV2. With Cardprotect Voice+ there is no risk of sensitive card data being captured on the call recordings, as it has been entirely masked. This means that partial solutions such as pause-and-resume can become a thing of the past.

Stay Ahead of the Game

Cardprotect Voice+ is constantly evolving, with added functionality to protect you against new threats and help you ensure compliance with industry regulations, thereby enabling you to provide the best possible service to your customers.

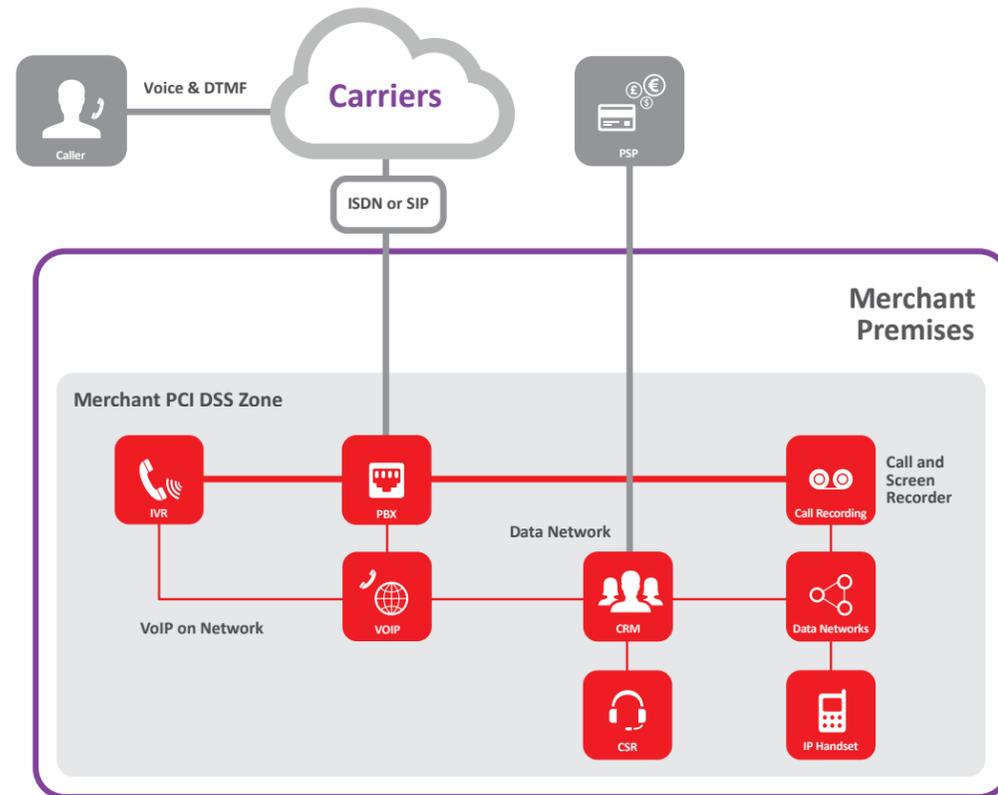
- Take your entire network out of scope of PCI DSS
- Reduce average handling times
- Analyze data to improve operations
- Protect your organization's reputation
- Provide outstanding customer service
- Our hybrid cloud solution Rainier lets you to take advantage of Cardprotect Voice+

How Cardprotect Voice+ Works

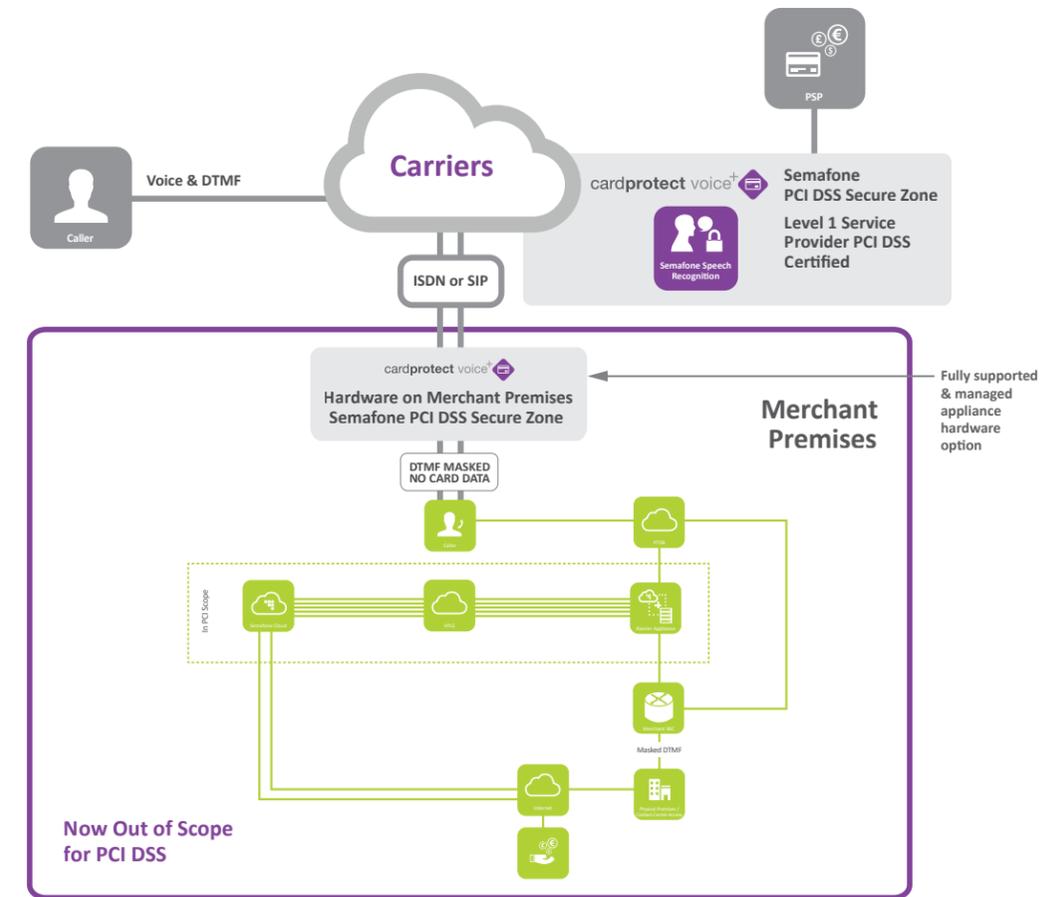
Cardprotect Voice+ allows customers to enter their payment card numbers directly into their telephone keypad or for customers who are unable to do this or prefer to say their details out loud, Semafone Speech Recognition (SSR) offers a secure alternative without the agent hearing them.



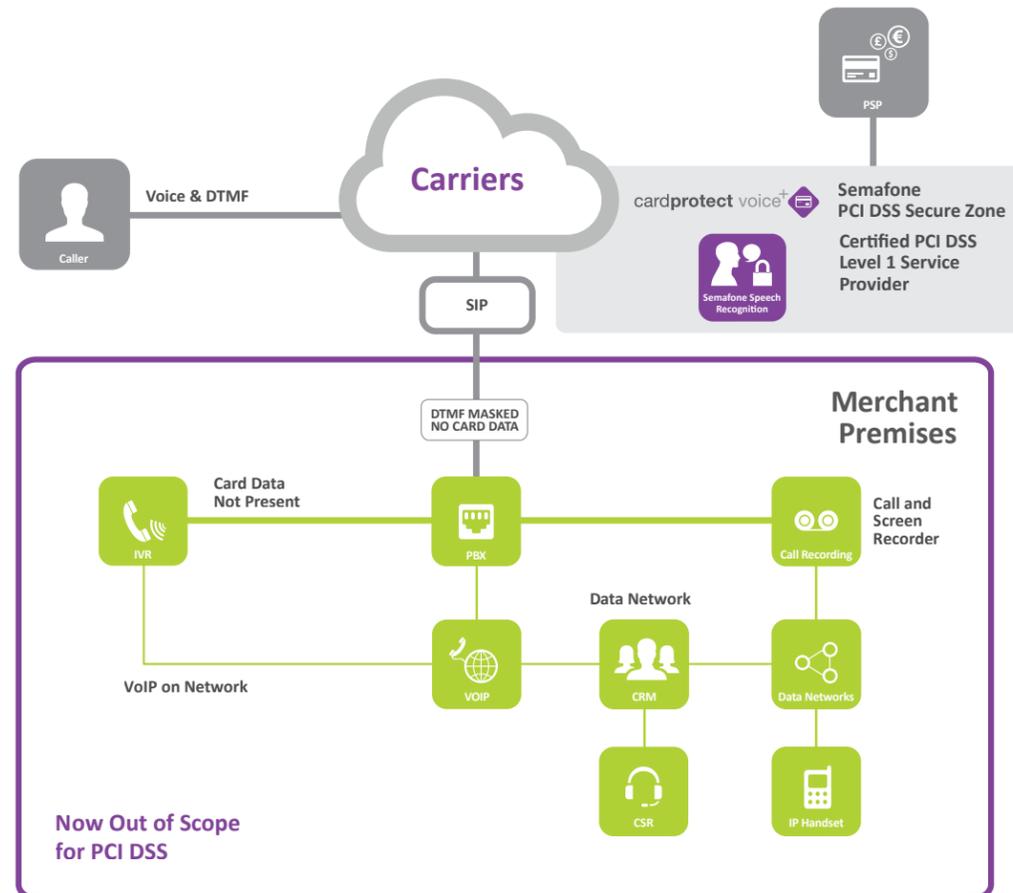
**Without
Cardprotect
Voice+**



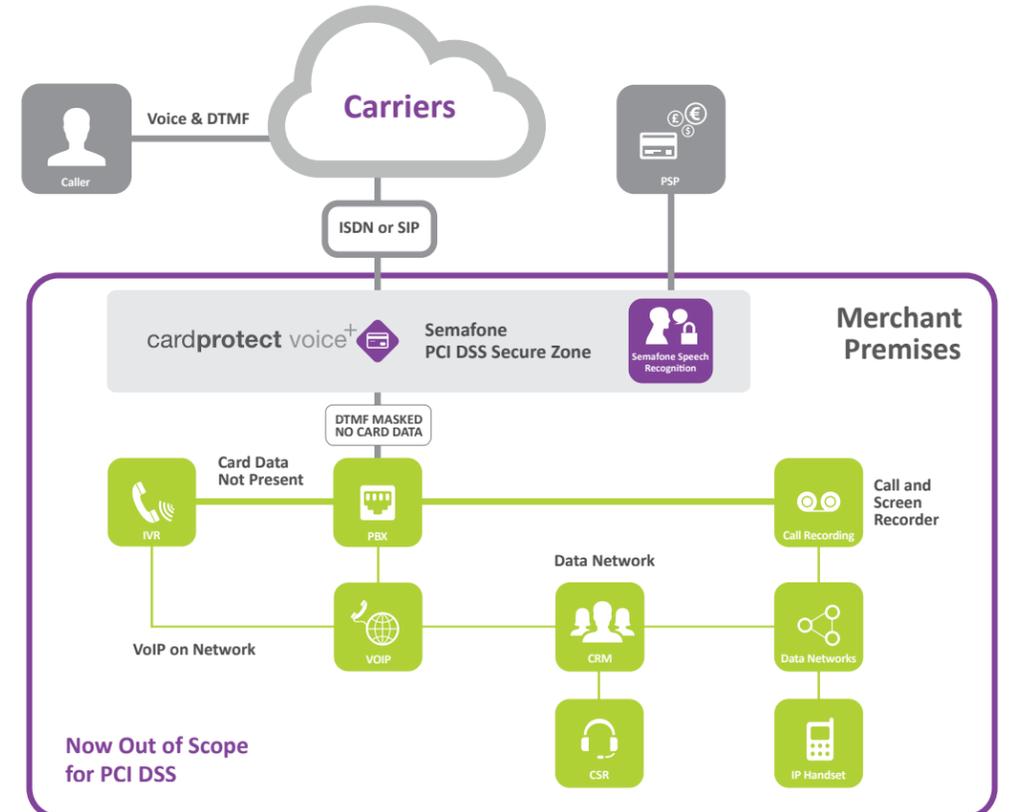
**With
Cardprotect
Voice+
Hybrid Cloud
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**With
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Voice+
Cloud
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**With
Cardprotect
Voice+
On-Premises
Deployment**



Making PCI DSS Compliance Even Easier

Better for Customers

We know that your customers' call experience with your organization matters just as much as their security. Taking care of their card data is a given, but connecting with you should be a delight! Customers want a smooth, frictionless payment experience that is secure, and they want you to take care of compliance. Cardprotect Voice+ addresses all of these needs. Agents stay in contact with customers throughout the entire payment process, helping with any problems – changes or miskeying errors can be resolved instantly. This greatly improves customer satisfaction and reduces the number of abandoned calls. The theft of personal data often headlines in the news, therefore your customers will appreciate the added security. They know when they see the Secured by Semafone Trustmark on your website, or order confirmation, that their payments are taken securely.

Better for Agents

Cardprotect Voice+ brings an end to clean rooms, stringent mobile phone policies, the banning of email and restricted access to the internet. The result? Better staff morale and higher levels of job satisfaction.

By using Cardprotect Voice+, contact centers can take an omnichannel approach to their operations. This means agents can freely access tools that improve the working environment and help deliver a frictionless call experience for your customers.

Semafone Speech Recognition

With Semafone Speech Recognition, you can be truly inclusive in your levels of service, providing access to those customers who are unable to use a telephone keypad, or who are reluctant to do so for any reason. Semafone Speech Recognition directs the customer to an Interactive Voice Response system, but leaves the agent in control. As with all Semafone products, agents can monitor customer progress and are fully informed at each step of the payment transaction, without being exposed to sensitive card data. If a mistake is made, the agent can bring the call back, reassuring the customer and resetting the payment process. Using Semafone Speech Recognition means you can provide a consistent level of service for all customers, regardless of their ability to use a telephone keypad, which is an important consideration for compliance with accessibility mandates and regulations.

Intelligence+

Intelligence+ provides customizable, real-time analytical data on your contact centers' use of Cardprotect Voice+, helping you better understand your customers' behavior, your call volumes and your handling times for payments. Using our built-in dashboards, you can analyze everything from the length of calls to the stages of payment reached, within any given time frame.



The most effective and painless way of complying with PCI DSS is to minimize, or eliminate altogether, the customer card data held in the merchant's infrastructure

Don't Just Take Our Word for it

Semafone's customers span five continents and include many well-respected brands such as Aimia, Amica Mutual Insurance, Aviva Canada, British Sky Broadcasting, npower, Rogers Communications, Santander, Sutter Health and TVG. We hold a patent for our payment method and have undergone rigorous checks by Qualified Security Assessors (QSAs) for the PCI SSC.

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Cardprotect Voice+ improves contact center environments:

- Significantly reduces costs & number of controls for PCI DSS compliance
- Better working conditions and happier staff
- Enhanced security and service levels for customers
- Compliance with other regulations e.g. CCPA and EU GDPR
- Rapid and seamless integration with third party systems

Semafone is certified to the highest level:

- Certified PCI DSS Level 1 Service Provider
- Listed on the Visa Global Registry of Service Providers
- ISO 27001:2013
- PA-DSS Solution
- Securing 150,000+ contact center agent seats worldwide
- 140+ customers across 25+ countries

Semafone delivers:

- Carrier class technology
- Scalable to 10,000+ seats
- Open and flexible architecture
- Integration with leading payment processors and payment gateways
- Industry leading partners; including BT, Genesys NICE inContact and Oracle

Deployment Options

Semafone offers the most complete portfolio of deployment options available to fit the unique needs of your business.

Cloud

A pure cloud solution for customers who don't want to hold any sensitive data in their data centers, or hardware on their premises; so no need to purchase new equipment. The pure cloud approach completely de-scopes the contact center for PCI DSS compliance.

Hybrid Cloud

Semafone offers additional solution components to the core Cardprotect Voice+ product. These allow the Semafone Cloud to process on-premises telephony while still delivering the benefits of a cloud based solution and significantly reduce PCI DSS scope for the contact center.

Rushmore performs the DTMF capture and masking locally, whilst establishing an encrypted connection to Semafone's cloud based data centers. This has the benefit of the merchant SBC maintaining full visibility of the call flow in every direction.

An alternative hybrid solution, Rainier is also a fully supported out-of-the box hardware appliance, with Sonus SBC capability. It is hardened to sit on the network edge in front of the enterprise SBC, which takes the corporate SBC out-of-scope for PCI DSS, significantly reducing the on-boarding costs for Cardprotect Voice+.

This approach eliminates need for a second SBC license for the SIP channels looped through the Semafone cloud solution.

On-Premises

For customers who want to consume Cardprotect Voice+ on their own premises to maintain ultimate control and maintenance of their hardware.

Semafone not only descopes your contact center for PCI DSS, we can also increase your productivity and efficiency, reduce your costs and maximize profitability.

Contact us now at +1-888-736-2366 or nasales@semafone.com and we'll show you how.

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