

## PCI Module

The PCI DSS is a set of comprehensive requirements for enhancing payment account data security, developed by the founding payment brands of the PCI Security Standards Council, including American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. International, to help facilitate the broad adoption of consistent data security measures on a global basis. The PCI DSS must be met by all organizations (merchants and service providers) that transmit, process or store payment card data. The PCI DSS (sometimes referred to as a compliance standard) is not a law. It is a contractual obligation applied and enforced - by means of fines or other restrictions - directly by the payment providers themselves and based on best endeavours to meet these procedures by the organizations taking the credit card payments.

The core of the PCI DSS is a group of principles and accompanying requirements, around which the specific elements of the DSS are organized:

- Build and Maintain a Secure Network
- Protect Cardholder Data
- Maintain a Vulnerability Management Program
- Implement Strong Access Control Measures
- Regularly Monitor and Test Networks
- Maintain an Information Security Policy

Many organisations that are required to record telephone conversations also take credit card details over the phone from clients and accordingly the recording and storage of this data can become a PCI compliance issue.

Storacall Voice Systems offer PCI DSS compliant solutions which not only protect your investment today but also in the future, encryption, password protection and also the inclusion of our PCI Module (Credit Card Masking) all form part of our product portfolio to ensure your recordings fully comply with the latest PCI DSS recommendations and guidelines.

## PCI module - How it works

The PCI module from Storacall allows sensitive credit card information of any telephone call to be masked from being recorded.

This works by entering a code on the telephone keypad to start the masking and then after the data has been collected another code is input to stop the masking. This can also be activated automatically but we need to investigate automated stop/start on a site by site basis.

An example of manual stop/start is as follows:

The agent is about to take a credit card payment: They request that the client inputs \*123 to start the masking (these codes can be configured to our customers preference).

The agent asking the client to input the details is recorded and proves 'best practice' so even if the client enters the wrong number the business has proven that it has tried to mask the information, thus complying with best endeavours.

Once the credit card details have been taken the agent then inputs an alternative code (#123 for example) and the recording then resumes. The codes can be entered multiple times. i.e. The client enters "stop" and the agent enters "stop". Or, if the clients card is rejected, the agent can re-enable the recording to ensure the conversation is recorded requesting the customer to try with another card before repeating the process.

The nice thing about this feature is that the recording DOESN'T stop. When you playback the call from our recording system you hear the agent asking the client to input the code, (the stop code is recorded), and then the call goes silent.

It continues to play in real time (and the replay bar and time continues to progress) and once the agent has input the resume code the audio can be heard.

\* This feature is licensed on a per recording channel basis and can be 'turned on' for certain channels so if you are recording a handset side solution and you only want this feature on 6 phones you can specifically activate this. You can also do the same for trunk side but you need to ensure that the calls with credit card details which require masking are made/received on those your designated trunks.



**Storacall Voice Systems Ltd**  
Unit C1, The Dolphin Estate  
Windmill Road  
Sunbury on Thames  
Middlesex, TW16 7HE

t: 01932 710710  
e: sales@storacall.co.uk

www.storacall.co.uk