



Payment and data security: What you wish you'd known

Up-front questions for contact center decision-makers to ask potential vendors



Vendor selection is high stakes

Purchasing technology that secures your contact center payments, can be a major investment with far reaching implications. Make the right choices and you can innovate easily, stay ahead of increasing regulation and delight customers.

But companies can get tripped up by complexity. There's a risk of focusing on surface-level fees without understanding the total cost of ownership. Challenges around integration, compliance and other factors can get overlooked at the start – only to come back to haunt decision-makers.



All providers seem the same?

So often, different vendors can look almost identical during the evaluation process. One patented solution might seem the same as another. That's why it's essential to peel away the outer layers of the solution and understand how it might work in your contact center.



Asking the right questions

This guide focuses on important areas where potential vendors should be able to answer difficult questions during the evaluation process.



Three key implementation considerations

Telephony and payment processing integrations should be straightforward for any vendor. The real value of your chosen provider is their ability to handle the complex agent's workflow.



Voice connectivity (via SIP) with your existing telecoms provider can be the most straightforward part of your solution,

whether it's over a public or private connection or through third parties, such as AWS Direct Connect. For example, if a telecoms provider can deliver voice traffic to the cloud, then it'll work with Eckoh. It's that simple – a binary issue. Don't get thrown or distracted by any claims that you need partner X or Y. There are big issues that matter hugely. This isn't one of them.



Integration with your agents' multiple workflows is the most complex part of the payment solution – and

the area where you should take the most care when selecting a vendor. It's essential to be able to integrate seamlessly with multiple applications and workflows in the agent environment.



Connecting with a payment gateway to complete and confirm the transaction is also straightforward. Any

Payment Services Provider (PSP) and Tokenization Services Provider (TSP) worth their salt will enable gateway integration simply and without restriction.



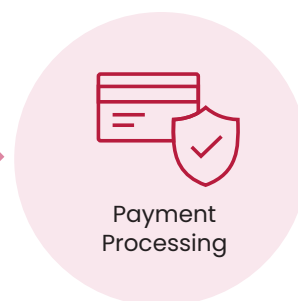
Avoid the risk of having customer card data in your contact center environment. Eckoh deals with this. We fit between the payment application and the payment gateway, so any sensitive customer data is kept from entering your contact center environment.



Telephony



Agent's Workflow



Payment Processing



What can go wrong? A cautionary real-life story ...

A major US company with thousands of agents across multiple contact center locations needed a new PCI DSS compliant payment solution. A vendor was selected from a shortlist.

Implementation began and the company informed their acquiring bank and payment gateway that they were on the path to achieving PCI DSS compliance.

However, they ran into a problem integrating with various payment applications, which the vendor was unable to resolve, and the client failed to achieve PCI DSS compliance by the date it had been set. In the meantime, the contact center was forced to continue operating in a non-compliant manner and was exposed to significant risks. By this point, the company had been paying for the contract – but getting no value. After two years without a solution, the company began legal action against the vendor.

The company switched to Eckoh, went live within a few months and achieved PCI DSS compliance.



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Vendor selection: Essential questions to ask

A request for proposal (RFP) will cover off many standard questions around the selection of a PCI DSS compliant payment processing solution for your contact center. But it's worth pushing for deeper answers and carrying out your own research to save your organization and its customers from an expensive mistake.

Q: Is the vendor financially stable with a strong track record of working with clients your size?

If you're an enterprise customer, it's important to partner with enterprise-grade vendors that have the stability, understanding and resources to meet your expectations. Check out the vendor's financial picture and how long they've been operating in your space.

Q: If you sign the contract, what will the vendor commit to you?

Will everything be pushed onto your technical team – with little or no help? It's important that you receive a detailed statement of work, project plan, and a dedicated team. The best solutions will be provided as an end-to-end, managed service. Check this before signing up.

Q: If you're based in the US, does the vendor offer in-country support in your time zone?

Most likely, it will be very important to your organization that the vendor's project manager, support teams, and the development team will be based in the US – before and after your launch. You'll want that close working connection with dedicated expertise and resources.

Q: Can the vendor verify the agent workflow integrations they've previously completed successfully?

Don't accept blanket assurances – demand specifics. Ask for their implementation history with platform integrations, especially in the agent environment. The success of your solution may depend on this.

Q: Can the vendor arrange reference calls for you – and will these customers provide the right answers?

Case studies provided by the vendor will always put a positive spin on deployments. But reference calls let you dig deeper. Ask the vendor's existing customers questions like these:

- Which integration challenges were encountered during the project?
- How did the vendor overcome these?
- Were you happy with their response, expertise, and the outcome?
- Was the solution delivered on time and on budget?

Q: What happens if there are integration issues further down the line?

IT environments change. In the complex agent workflow, your multiple systems will get updates from time to time. You'll want to know your vendor will be there for you and respond quickly if any issues arise.

Q: Does the vendor invest significantly in research and development – and will they share their roadmap with you?

This is key to getting a rewarding return on investment. Innovation is a differentiator in customer engagement. Customers demand convenient engagement channels and new digital payment methods. Brands must provide these with security and compliance. It's important that contact centers keep pace, so they don't have to keep replacing their vendors – with all the cost and hassle involved.



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And one final question ...

Does the vendor settle for compliance – or think about your overall security?

This is a fundamental question. PCI DSS compliance is a top-level, one-size-fits-all exercise with policies and controls. Some vendors stop at this point. But security should extend beyond and address any risks to sensitive data.

That's why many contact centers rely on partners to capture and process card payments for them. This means sensitive data will never enter your contact center environment, including your contact center platform, call recording and screen recording. It won't be seen or heard by your contact center agents, and it won't enter your systems or networks – so nothing can be stolen.

This also makes de-scoping your contact center environment from PCI DSS far easier, because your trusted partner handles so much of the burden for you.

If you would like to learn how Eckoh can help you de-scope your contact center environment from PCI DSS, please get in touch.



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