

Payment Security for Call Centers

Eliminate payment data exposure, from capture at customer interaction to storage. Reduce your PCI footprint

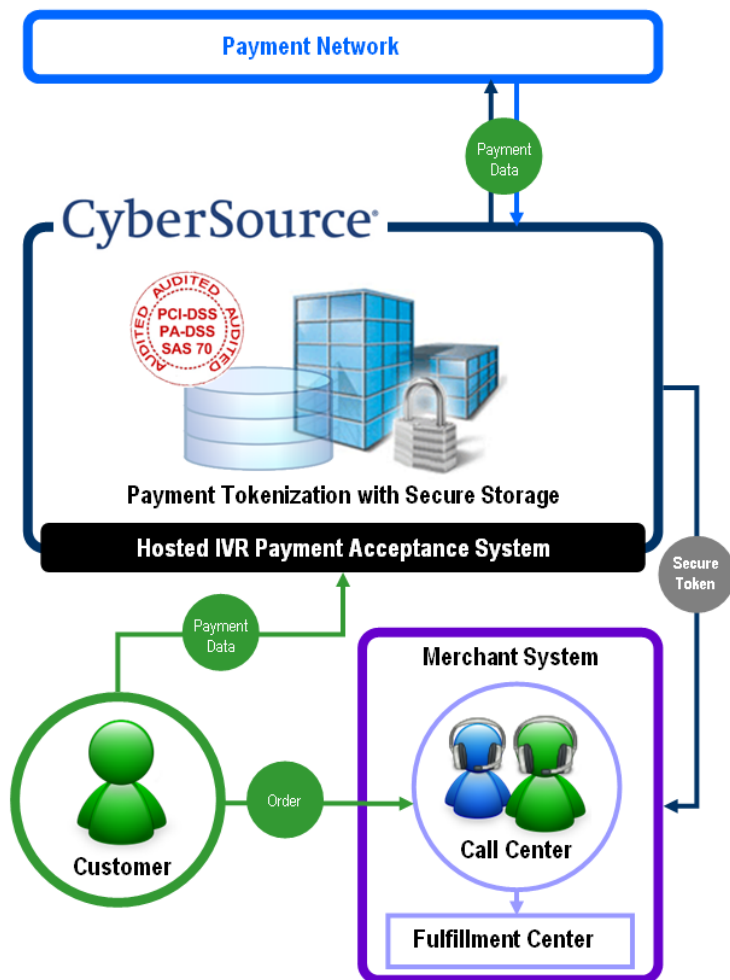


Your call center is an extension of your brand and provides an important channel to interact positively with your customers. However, it is also an extension of your payment data infrastructure, which means it bears the same security risk of capturing, transmitting and storing payment data in your system as your other sales channels. Call centers are typically within scope of PCI compliance. To mitigate your security risk, CyberSource's hosted IVR Payment Acceptance and Payment Tokenization with remote secure storage solutions eliminate payment data from your call center. Neither your systems or call center staff touch payment data, thereby reducing your risk exposure.

Solution Overview

CyberSource payment security solution for call centers focuses on reducing your exposure to payment data by eliminating CSR capture of payment information, and

eliminates the need to store or transmit toxic payment data over your systems. Our solution lets you remove payment data from the entire order lifecycle, without giving up business control or customer intelligence.



Eliminates Exposure of Payment Data to Call Center Staff at Order Placement

At the order entry stage, we offer a *hosted Interactive Voice Response Payment Acceptance System* to take in customers' payment data when order is placed through the phone. Your call center staff never handle payment data.

As backup, we can provide outsourced call center staffing to handle customer inquiries regarding their transactions on your behalf.

Eliminates Storage of Sensitive Payment Data

Using *CyberSource Payment Tokenization with Secure Storage services*, the payment data is then transmitted via a separate network to be stored at CyberSource's PCI-certified data centers.

Your system will receive a secure token plus a masked account number to reference the transaction in subsequent actions. The token and masked account number are also used by your call center staff to handle payments by returning customers, further reducing their exposure to payment data.

CyberSource[®]
the power of payment

Business Improvements

With the CyberSource payment security solution for call centers, you can expect the following business improvements:

Faster Time-to Market and on-demand scalability. The hosted model allows for quick deployment so you can enter and expand market reach faster, accommodate increased volume with no impact to existing systems or fixed resources, and integrate with other service provider systems to support a growing network of providers. Our API easily implements with most call center systems.

Streamlined Security Compliance Management and Reduced Brand Risk. The removal of payment data handling and storage from your systems allows you to maintain PCI compliance with less complexity and resources. All CyberSource data centers and payment applications are PCI and PA-DSS certified.

More Cost Effective. With CyberSource's outsourced services, and simple, predictable pricing based on order volume, you can economically scale with business growth without paying for unused infrastructure at any time.

Solution Details

IVR Payment Acceptance System

The CyberSource hosted IVR Payment Acceptance system accepts payment over the phone using secure voice or touch-tone activation. At the point of payment information capture, your call center representative securely transfers the customer to the PCI-certified payment IVR system. Your customer inputs payment information directly onto the payment network. Upon completion, the caller is returned to your CSR. The authorization response values can be returned directly to your order management or call center system through the CyberSource gateway. This solution can be integrated with external web-accessible systems and is customizable to support real-time authorization requests or billing inquiries. A live PCI-DSS certified payments call center staff is available as backup to the IVR system if live contact is required.

Payment Tokenization with Secure Storage

Lets you store payment data at CyberSource instead of your own call center or internal billing systems. Payment information captured via IVR Payment Acceptance System is transmitted to CyberSource's secure, PCI-certified datacenters. A secure payment token and a masked account number, usually the first four and/or last six numbers of a credit card number, is returned to your system for use with subsequent payment actions on that account. Data is easily uploaded and retrieved using our API or batch-loading processes.

- Store and retrieve any type of payment information and other sensitive transaction data.
- Supports all payment actions and checkout models such as one-time transaction, recurring/installment billing, full/partial settlement, re-authorization, and full/partial credit

For More Information

Contact your local CyberSource sales representative to learn how you can leverage this solution for your benefit.

About CyberSource

CyberSource Corporation is a leading provider of electronic payment and risk management solutions. CyberSource solutions enable electronic payment processing for Web, call center, and POS environments. CyberSource also offers industry-leading risk management solutions for merchants accepting card-not-present transactions. CyberSource Professional Services designs, integrates, and optimizes commerce transaction processing systems. Approximately 262,000 businesses use CyberSource solutions, including half the companies comprising the Dow Jones Industrial Average. The company is headquartered in Mountain View, California, and has sales and service offices in Japan, the United Kingdom, and other locations in the United States. For more information on CyberSource please visit www.cybersource.com or email info@cybersource.com.

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