

Case Study

The ACCA logo consists of the letters 'ACCA' in a bold, white, sans-serif font, centered within a solid red square.

Company

ACCA

Industry

Finance

Headquarters

London

Founded

1904

Services

PCI Compliance

Key benefits

- Speed to market
- Visible customer journey
- Business agility
- Business continuity

"It's been a tough project but the team effort to get this completed in time to ensure ACCA is compliant was outstanding."

*Gillian Docherty, Project Manager
– IT & Transformation Dept.*

*"We needed a solution that reduced PCI compliance directives for credit & debit card voice transactions. Silver Lining **delivered and exceeded** our needs and expectations in one wrapped solution."*

Gillian Docherty, Project Manager – IT & Transformation Dept.

The Challenge

Protect customer card data in compliance with PCI DSS standards.

ACCA, the world's leading body for professional accountancy takes the lead by implementing an innovative data security solution, to ensure the security of customer credit card data through phone calls, meeting the latest Payment Card Industry Data Security Standard 3.0 (PCI DSS).

While there are various solutions available, ACCA executives were concerned that they needed an electronic payment system that would be efficient and easy to manage as well as one that would be accepted by their staff of trained professionals.

The system needed to be cost-effective, and able to integrate with ACCA's existing telephone and computer infrastructure with minimal disruption.

ACCA explains, "The key consideration here was to go with one supplier who could deliver the entire solution end-to-end. We really wanted one integrated platform that encompassed the whole solution. We needed a solution that reduced PCI compliance directives for credit and debit card voice transactions. Silver Lining delivered and exceeded our needs and expectations in one wrapped solution."

Benefits

Reduced costs and risks, with improved efficiency.

- **Competitive Price:** *Silver Lining provided a cost-effective solution that ensures card holder data is eliminated from our telephone based payments. The average time staff spend processing payment calls was significantly reduced with potential savings for man-hours and recruitment.*
- **Greater efficiency:** *The simplicity of the new system's automatic process meant that staff had a short learning curve to undertake. In trials conducted just after the installation, managers found that the time taken to process a payment had been cut by more than half. Since completion, the new system has also proved to be stable with a minimum of downtime experienced.*
- **Tougher security:** *The potential for fraud by staff is virtually eliminated, since agents no longer have any access to customers' credit card data at the point of processing the payment.*

*We chose Silver Lining for this project as we actively wanted to work with a **long-term strategic partner** who could support us on our journey"*

Gillian Docherty, Project Manager – IT & Transformation Dept.

The Solution

Specialised software that significantly reduces the scope of PCI DSS compliance for credit and debit card data within the contact centre.

Silver Lining are working with ACCA to provide a solution that reduces PCI compliance directives for its credit and debit card transactions, removing the requirement for costly security measures.

Silver Lining uses software which integrates seamlessly within the payment process and masks the DTMF tones from a phone with flat tones. While speaking to an agent, customers input their credit and debit card details via their phone's keypad; the number is not visible (or audible) to the agent and therefore cannot be recorded.

During the transaction, the agent's computer displays the customer's credit and debit card number as asterisks (only the last four digits show), and the payment is processed by the agent via ACCA's hosted web page.

After an initial period of negotiation and evaluation, Silver Lining began the implementation of its software solution. Staff were provided with full training and given a brief series of instructions to help them through the first few days working with the new functionality. Silver Lining staff visited ACCA's premises and were on permanent call to deal with any potential problems during the installation period and beyond.

Silver Lining has maintained a relationship with ACCA and has advised the company on cost-effective strategies for dealing with its legacy data and the future development of the system.

*"I have always been very impressed with Silver Lining's **solution focused approach.**"*

Gillian Docherty, Project Manager – IT & Transformation Dept.

0845 313 11 11
www.everycloud.eu

