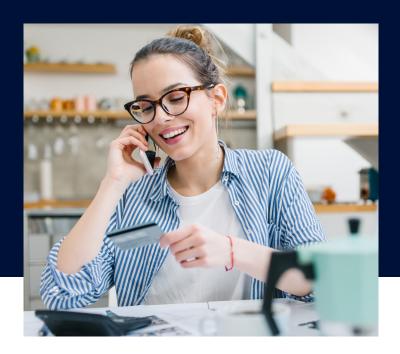# RingCentral

Secure pay

RingCentral's PCI Level 1 certification enables customers to provide the highest level of consumer data protection.

If your contact centre handles any kind of financial transactions, having a PCI compliance plan is essential.

There are many operational and technical challenges when it comes to safely dealing with payment card details. When taking payments over the phone, support for the Payment Card Industry Data Security Standard (PCI DSS) is an essential part of ensuring security.

Achieving PCI compliance starts with understanding the PCI DSS and the responsibilities you will need to take on to handle transactions. RingCentral can help by enabling your organisation to provide the highest level of consumer data protection.

Along with a leading cloud contact centre for businesses of all sizes, RingCentral provides PCI capabilities with:

- Simple and secure handling of credit payment authorisations
- The best possible secure payment transition for contact centre customers
- A hassle-free customer and agent experience without extra cost

What is PCI DSS?

The Payment Card Industry Data Security Standard (PCI DSS) is a global information security standard for all organisations handling credit, debit, or cash card payments. The PCI DSS is a set of accepted policies and procedures designed to protect cardholders and the financial transactions that they execute as well as their personal information. The goal of the PCI DSS is to secure credit and debit card transactions against card data fraud and theft.

PCI DSS Level I

PCI DSS assesses the security and data privacy of cardholder data traversing information systems.

- Transactions must occur on a secure network with robust firewalls.

- Cardholder information must be stored in a secure location.

- Systems that process payments must use up-to-date anti-malware and antivirus software.

- Access to system information must be restricted and controlled.

- Networks must be constantly monitored and a formal security policy must be in place with regular audits.

For a contact centre to be PCI compliant, it requires every element of the transaction to follow all the PCI rules.

How does it work?

To provide a secure application, it must be hosted within a secure platform. RingCentral Contact Centre™ complies with PCI DSS Level 1, the highest level of PCI compliance.

RingCentral Contact Centre is well equipped to provide our customers with flexible methods to secure payment information. For example, the system is capable of masking recordings of audio and computer screens both manually (agent initiated) and automatically. It inserts white noise into an audio recording or performs a "blackout" on a screen recording to mask any sensitive data from being recorded. This functionality can be initiated either manually by an agent, automatically via the system, or triggered by a third-party system by using our REST API.

RingCentral Contact Centre supports the ability to capture information via the IVR for the purpose of processing a secure payment transaction. The actual processing of the payment card would be handled by the third-party payment gateway.

RingCentral Contact Centre provides the highest level of flexibility when it comes to supporting secure payments.

Common approaches to secure payment include:

Self-service: A customer calls into the contact centre to make a payment. They use the secure IVR to complete their payment without the need to talk to an agent.

Assisted payment: A customer calls into the contact centre and speaks to an agent. As part of the interaction, the agent requests payment for services. The agent transfers the caller to the secure IVR where the customer can complete the payment securely. The agent is kept informed as to the caller's progress, but at no time is any audio recorded. At any point during the payment, the customer can return to the same agent if they are experiencing problems or if they wish to continue the conversation once payment is completed.

Key benefits

The combination of the RingCentral single platform with a secure payment vendor serves as a powerful tool to help both agents and customers with secure payment transactions.

| Ease customer concerns about providing card details. | Equip your agents with an easy to use and operate platform. | Reduce the average handling time for phone payments. | Provide one seamless secure payment solution for your contact centre. | Integrate the platform with all modern payment gateways. |

RingCentral's PCI compliant environments emphasise a commitment to information and data security at every level. Offering deployment in a PCI compliant environment makes it easier for you to implement PCI DSS compliant solutions according to your needs. Please keep in mind, it's your organisation's responsibility to obtain and maintain its own PCI certification.

For more information, please contact one of our solution experts. Visit ringcentral.co.uk or call 0800 098 8136.

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