GRADEON

Target

"*Providing FTSE 250 financial institutions and contact centres with secure payment methods and peace of mind*"

Client Benefits

✓ Delivered a strategy to improve customer service whilst de-scoping 80% of PCI DSS compliance, agnostic of any Target IT development

✓ Introduced an award-winning PCI payment solution into Targets' contact centres

✓ Upgraded systems and processes whilst improving agent efficiency & customer experience

✓ A "business as usual" solution with minimal disruption to contact centres and customers

Background

Target offers financial and administrative software services to the financial sector – specifically large insurance companies. As well as selling insurance on behalf of clients, they also collect arrears payments for mortgages and loans e.g. car finance, personal loans. Their customers include large FTSE 250 financial institutions.

Target has two contact centres, one in Newport and the other in Chester, with a total of 350 contact centre agents. The company had begun working towards PCI DSS compliance as it had become increasing important to their clients that they had a valid AoC (Attestation of Compliance). They also wanted to ensure they were offering the end customer the most secure method of payment and peace of mind.

PCi Security Standards Council ™
PARTICIPATING ORGANIZATION

The Challenges

Target was in the process of winning two new contracts. Recognising PCI compliance was an absolute must and there were no in-house skills or resources to embark on such a project they put it out to tender. Target needed their contact centres to be PCI DSS compliant within **six weeks** of contract signature.

- Removing their contact centre environment across both sites from the scope of PCI DSS.
- Enabling any agent to handle card payments in a PCI DSS compliant manner.
- Implementing the solution within eight weeks of contract signature and within the agreed budget.
- Alignment to existing and future transformation programmes had to be factored in.
- Most importantly the chosen solution could not;
  - Drastically alter the contact centre workflow.
  - Increase agent average handling time.
  - Slow down their internal IT systems or require investment in more hardware or any development of the Target IT systems.

Solution

Gradeon was engaged to define and scope a PCI DSS solution, managing the full integration and audit process. However as part of Gradeons standard framework, a Total Cost of Ownership (TCO) study was carried out that captured Targets' costs, volumes, FTEs, and quality parameters for platforms and activities associated with its main applications. Gradeon's strategy and TCO methodology aligned standards that highlighted improvements to the overall service whilst delivering compliance.

Card data flow and gap analysis as part of a full audit was carried out to de-scope PCI DSS compliance across all IT platforms in scope, including servers, storage, central functions, security, network (LAN & WAN), service desk and application development.

Gradeon introduced specialised software that significantly reduces the scope of PCI DSS compliance for credit and debit card data within the contact centre. The Audio Tokenisation solution is revolutionary. It is one of few PCI DSS compliant contact centre solutions available that remove all areas of the contact centre from PCI DSS audit scope and needs no integration with IT infrastructure or Payment Service Providers.

Results

- ✓ De-scoped Target's contact centre from PCI DSS.
- ✓ Minimised the risk of a data breach as there is no valuable data for criminals to remove, and reduced the impact of any breach as there is no sensitive data to be lost.
- ✓ The secure payment solution recently won an award for PCI excellence.
- ✓ Gradeon were able to quickly define the project scope and select the right solution vendor to allow Target to meet project timescales, budget and compliance requirements.
- ✓ Gradeon were able to challenge the brief, provide a clear understanding of Target's current position and deliver the project management required to meet all the challenges.
- ✓ The strategy adopted by Gradeon has achieved full PCI DSS compliance being speedily implemented for Target along with delivering a wealth of real accountable cost and time saving benefits.
- ✓ The solution did not cause any disruption to their IT infrastructure and has improved systems and processes whilst at the same time achieving a higher level of compliance.

" Using Gradeons' framework approach has led to a successful attestation of our payment platforms as a service provider from start to finish in three months. **"**

Warren Whewell, IT Security Manager, Target

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