



CardByPhone PCI Module Overview

CardByPhone is an essential module for customers wishing to take card payments over the phone when using X-on's PhonePresence Cloud PBX and Contact Centre services.

By deploying CardByPhone, your organisation can remove credit and debit card data from being accessible within your organisation. As a result, the organisation becomes out of scope from the onerous requirements of PCI-DSS which govern security when handling card data.

CardByPhone can be integrated with existing CRM and order processing systems, or stand alone, allowing a rapid deployment for immediate peace of mind.

How it Works

The principle of CardByPhone is that the customer is asked during a call to enter all the sensitive numeric card data on their phone keypad (DTMF tones). These tones are blocked by the system from reaching your agent, or anywhere in your environment. The sensitive data includes the long card number, expiry date and CV2 (CVV) security code.

During the process, the agent and caller remain connected and the agent has visibility of the caller's progress, excluding the actual data. Once the information is collected, including the value of the purchase, the transaction is transmitted to the payment provider and the result (success or failure) transmitted to the agent who informs the customer.

PCI Scope and Audit Trail

In a traditional telephony environment, all the phone system becomes within scope. For VoIP systems, this includes the IP Network over which the calls are connected, often including the Internet. When calls are recorded, recording must be suspended during card transactions and this must be achieved by integration with the card payment system - it is not sufficient to manually suspend calls.

CardByPhone overcomes this by removing the environment from scope. Call Recordings can be made within the PhonePresence hosted environment and will automatically exclude the card data. However there will be a full recording of the transaction, together with a data audit trail.

CardByPhone allows organisations to simultaneously take advantage of Cloud based telephony, ensure that they comply with PCI compliance and minimise their risk of fraud.



CardByPhone comes in versions and pricing models that will support the largest contact centre down to small traders wishing to take occasional credit card payments. The main difference is how the retailing agent communicates the transaction details to the customer - typically the amount of the transaction and a reference.

Contact Centre Integrated

Suits Medium or Large Contact Centres

Where an order processing or CRM system is in use, a set of APIs allows integration with CardByPhone. Card payments can be automatically linked to order and invoice records in the same way as within a typical eCommerce environment.

Stand Alone Web

Suits Small or Medium Contact Centres

To avoid the pain and cost of integration, CardByPhone transactions can be controlled and monitored from the PhonePresence Agent Console. This will allow the retailer to manually enter transaction references and amounts, and view the progress and eventual status of the payment transaction.

Stand Alone Mobile

Suits Retailers taking Occasional Payments

Retailers with mobile sales people taking occasional orders and payments over the phone can use a mobile version of CardByPhone. This uses keypad or speech recognition to input the transaction details from the retailer side.

Unattended or Outbound

CardByPhone can also take credit card payments in an “unattended” mode. The service will interact with the caller by IVR prompts only and may be on a dedicated number or as an option presented to the caller. A typical application is in mobile topups. The unattended mode can also be used combined with automated outbound calling, so that card payments can be automatically processed as part of a debt collection service.

CARD BY PHONE

- Remove credit card data from your scope to ensure no PCI Compliance requirements
- Supported across a wide range of environments
- Inbound and Outbound calls
- Call recordings available for all calls with card data suppressed
- Unattended mode for completely automated payments on inbound or outbound calls.
- Integrates with all common Payment Service Providers, including
 - SagePay
 - WorldPay
 - Buckaroo
 - PayPal
 - SecurePay
 - PayPro
- Client side API for CRM, eCommerce or Order Processing system integration
- Standalone option using web form or speech recognition
- Optional Fraud Indemnification service