

### Why is this change happening?

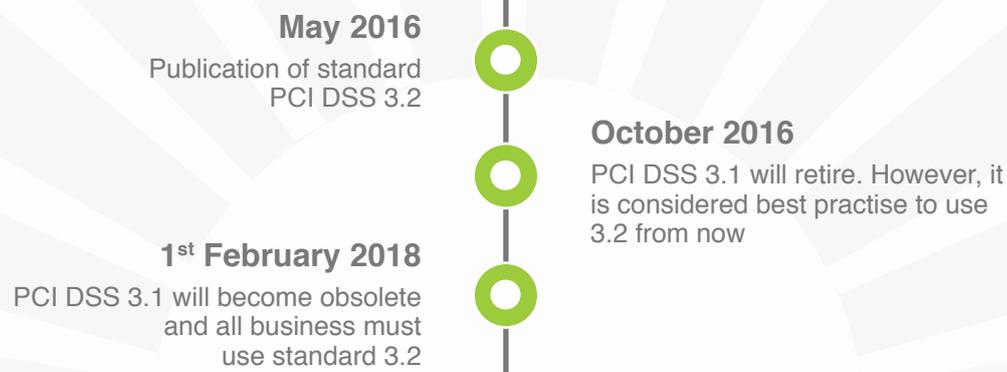
The Payment Cards Industry (PCI) Security Standards' Council is a global forum for the ongoing development, enhancement, storage, dissemination and implementation of security standards for account data protection.

While the current standard is a mature standard, market feedback and analysis of the threat landscape has prompted this revision. For example, merchant web servers that redirect customers to a third party for payment processing, continue to be targeted by attackers because basic security controls are not being applied. The new standard includes additional requirements to help organisations address this threat.

### Who does the standard apply to?

If you are a merchant of any size accepting credit cards, you must be in compliance with PCI Security Council standards.

### When is this happening?



### What should you do next?

Organisations have been aware of this coming change for some time, and should already be preparing to transition to the new standard. It is important to note that there is no plan for any additional releases of PCI DSS during 2016. The version 3.2 release in the first half of 2016 replaces the expected fourth quarter 2016 release.

A list of useful documents can be found here:

[https://www.pcisecuritystandards.org/document\\_library?category=pcidss&document=pci\\_dss](https://www.pcisecuritystandards.org/document_library?category=pcidss&document=pci_dss)

Payment Card Industry (PCI) Payment Application Data Security - Standard Summary of Changes from PA-DSS Version 3.1 to 3.2 (May 2016)

[https://www.pcisecuritystandards.org/documents/PA-DSS\\_v32\\_Summary\\_of\\_Changes.pdf?agreement=true&time=1469451286436](https://www.pcisecuritystandards.org/documents/PA-DSS_v32_Summary_of_Changes.pdf?agreement=true&time=1469451286436)

Payment Card Industry (PCI) Data Security Standard Prioritized Approach – Summary of Changes from PCI DSS Version 3.1 to 3.2 May 2016

[https://www.pcisecuritystandards.org/documents/Prioritized-Approach-Summary-of-Changes-v3\\_2.pdf?agreement=true&time=1473058640294](https://www.pcisecuritystandards.org/documents/Prioritized-Approach-Summary-of-Changes-v3_2.pdf?agreement=true&time=1473058640294)

### How Paytel can help?

Whilst PCI DSS compliance covers a vast number of do's and don'ts, the message is quite simple: organisations have a duty to protect customer cardholder data from the possible risk of theft. The challenge for many organisations regarding the processing of card payments, is that almost all inherently do it in an environment that was not originally designed with PCI DSS compliance in mind.

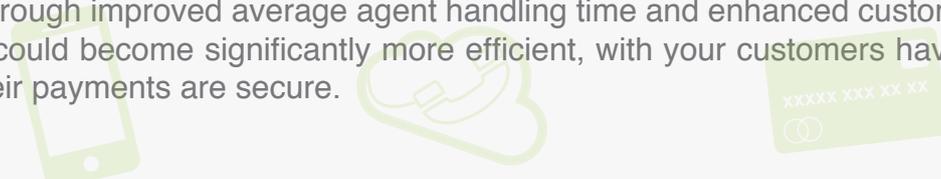
There are various ways of tackling PCI DSS, but essentially there are three core approaches that organisations can take:

- Reduce PCI scope
- De-scope everything
- Do nothing (which is very risky and can lead to significant fines).

Organisations which hand off their web services to a third party need to be sure that they are adequately protected. Paytel Solutions specialise in cloud-based call management applications which fully integrate with existing CRMs and Payment Service Providers (PSP's). The fully hosted solutions enable contact centre agents to take telephone payments regardless of location. Moreover, agents do not see, hear or speak any card data. All of Paytel's solutions are hosted on PCI DSS Level 1 accredited platforms; card information is collected securely, suppressed from any telephone calls and then processed with your existing PSP's.

The Paytel solution keeps the data out of the PSP in the client's system, only passing them a token for use and not any card detail. This provides a cost effective way to meet PCI DSS compliance, whilst at the same time reducing or eliminating the costs involved with PCI Audit support.

Furthermore, through improved average agent handling time and enhanced customer service, your contact centre could become significantly more efficient, with your customers having the peace of mind that all their payments are secure.



#### About Paytel Solutions

Paytel Solutions designs, develops and deploys a complete range of fully hosted PCI DSS telephone payment solutions. With security and ease of use at the forefront of our designs, our accredited platforms use Automated IVR, Live or Bespoke Solutions to streamline your contact centre processes and meet your collections' targets. Paytel Solutions is a trading style of BCH Digital Ltd.