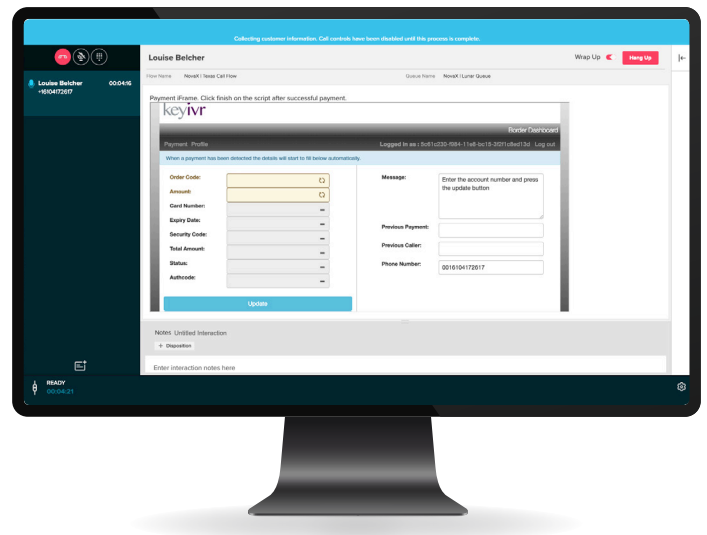




# Serenova & Key IVR: Fast, Secure, and Fully Integrated

Serenova has partnered with Key IVR to develop a PCI-DSS Level 1 compliant automated payment collection system for contact centers. Together, Serenova and Key IVR deliver a seamless customer experience and ensure your agents are never exposed to sensitive payment and card holder data.



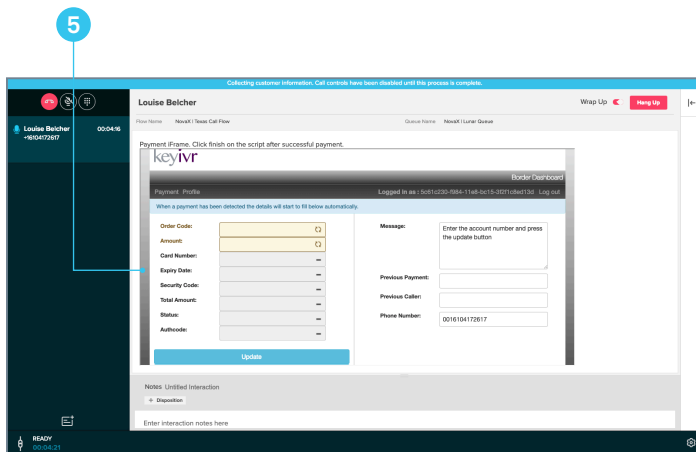
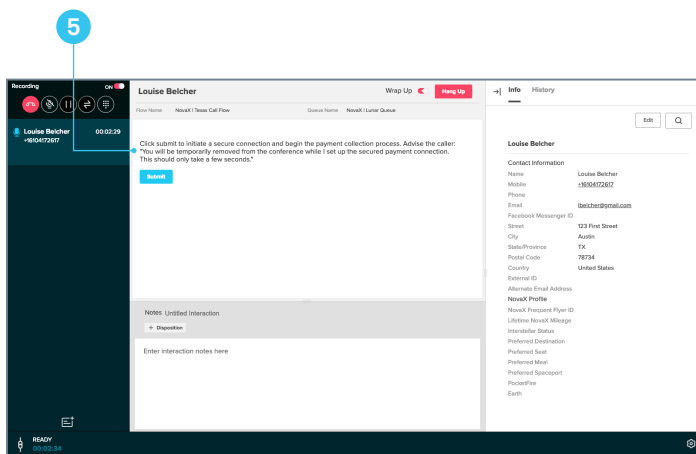
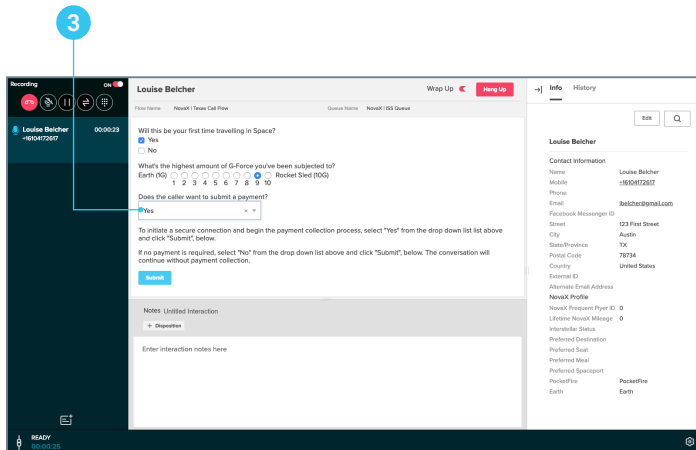
## Pre-Built Integrations with CxEngage

CxEngage, Serenova's cloud contact center solution, is designed to fit into your ecosystem by offering pre-built integrations to the most preferred providers. The partnership with Key IVR helps CxEngage users adhere to PCI-DSS requirements, providing a more secured, efficient customer experience. Your agents, along with screen and call recordings, never hear, see, or store sensitive card data. Dual Tone Multi Frequency (DTMF) tones are suppressed and the real-time dashboard only shows partial numbers as the customer enters his/her information. Agents stay on the phone with the customer, pivoting seamlessly from payment processing to interaction, all on CxEngage, improving both the agent and customer experience.



## How It Works

- 1 Customer calls contact center.
- 2 Telephony service routes call to an agent.
- 3 Agent selects “Submit a Payment” option.
- 4 CxEngage and Key IVR establish a secure connection.
  - CxEngage instructs the telephony platform to forward the original customer leg of the call to Key IVR.
  - Key IVR removes DTMF signals from the new leg and forwards the new call leg without DTMF back to the telephony platform.
  - CxEngage instructs the telephony platform to conference the new call leg without DTMF back into the conference with an agent.
  - Optionally, CxEngage can be configured to disable call recordings at this time.
- 5 The agent **sees a notification** in the agent interface that indicates a secure connection has been established and some call controls are disabled, such as transfer/add participant actions. CxEngage then displays an **iFrame** to the agent of a webApp provided by Key IVR.
- 6 The agent can now instruct the customer to enter their credit card data using their telephone keypad.
- 7 As the customer presses the keys on their phone, the agent is able to see partial numbers on their screen in a PCI-DSS certified manner, with sensitive digits hidden.
- 8 The customer can re-enter their details at any time if they make a mistake or the agent is able to restart the payment collection process.
- 9 Once the credit card and contact details have been collected, the agent clicks the “Submit” button in the iFrame webApp to process the payment.
- 10 After payment has been successfully processed, the forwarded call leg without the original call legs DTMF can be disconnected and the original call leg is then conferenced back in with the agent again.
- 11 The agent’s call controls are re-enabled.
- 12 Interaction continues and the agent can wrap up as normal.



Serenova and Key IVR offer a user-friendly, secured payment process, resulting in fewer abandoned transactions.

# Call Recordings

CxEngage supports two methods for voice recordings:

## 1. Telephony Provider Recordings

- Recordings are done directly on the telephony platform by the telephony provider. CxEngage commands the telephony platform when to start, stop, pause, or resume recordings as needed.
- When a recording is stopped, the telephony provider will signal CxEngage of a new recording. CxEngage will download the recording from the telephony provider and then instruct the telephony provider to delete the recording.
- Recordings are always encrypted at rest and are transported over HTTPS/TLS1.2.
  - CxEngage uses AWS S3 data at rest encryption (AES256).

## 2. CxEngage Quality Management or 3rd Party Recordings via SIP Invite

- Instead of using native recordings provided by the telephony provider, CxEngage will SIP invite a 3rd party recorder to the same conference as the customer and agent. The 3rd party recorder will hear everything that goes on during the conference. If a participant is put on hold, the recorder will no longer hear anything from that participant. If the participant is removed from the conference, the recorder will no longer hear anything from that participant.
- The recordings stay on the 3rd party recording platform and do not traverse CxEngage's networks or infrastructure.

In either case, the recording will not include the credit card number, expiration date, or CVV of the customer's card holder data as the details are processed securely using suppressed DTMF, which the recorder and agent cannot hear. However, the recording may include other personal data such as billing address, phone number, person's name, etc. since they are verbally communicated from the customer to the agent.

There is a chance that the customer speaks their credit card details instead of using the telephone keypad. In such cases, according to Serenova's acceptable use policy for CxEngage, it is the client's responsibility to ensure the recordings are reviewed and deleted if necessary, to ensure security of card holder data according to PCI-DSS requirements. Serenova provides the capabilities to enable clients to review recordings and delete them using APIs or user interfaces.



## What is PCI-DSS?

The Payment Card Industry Data Security Standard (PCI-DSS) is a set of security standards designed to ensure that all companies accepting, processing, storing or transmitting credit card information maintain a secure environment.

The PCI-DSS is administered and managed by the Payment Card Industry Security Standards Council ([PCI-SSC](#)), an independent body that was created by the major payment card brands (Visa, MasterCard, American Express, Discover and JCB).

Serenova and Key IVR are PCI-DSS Level 1, version 3.2 compliant, the highest level of certification for PCI payments.

Not complying with your requirement commitment could mean you are banned from accepting cards and/or increased fees to process cards. Moreover, fines that can range from \$5,000 to \$100,000 depending on your bank's merchant account agreement may also be levied.

## About Serenova

Serenova simplifies every aspect of the customer experience to make life easier for contact center executives, their customers and employees. The world's most passionate, customer-focused brands achieve better interactions, deeper insights, and more meaningful outcomes with Serenova's contact center solutions. Headquartered in Austin, Texas, Serenova has operations in California, Canada, the United Kingdom and Australia.

[www.serenova.com](http://www.serenova.com)

## About Key IVR

Key IVR provides secure cloud payment solutions to organizations and contact centers across the globe, protecting hundreds of businesses and their customers. They are a customer-service focused organization, taking care to manage and meet their client's expectations.

Their reliable omni-channel SaaS platform is trusted by some of the world's leading brands, processing over \$3.7bn per annum and reducing the time it takes to collect payments. It is available 24/7 in 14 languages and integrated with all leading Merchants and Payment Gateways worldwide.

[www.keyivr.com](http://www.keyivr.com)

To see the power of Serenova for yourself, [Request a Demo.](#)