

Pause and Resume. A band-aid, not a cure for PCI DSS compliance.



Pause and Resume (also known as “stop/start”) call recording in contact centers may appear to be a quick and easy solution to avoid recording sensitive payment card data and achieving PCI DSS compliance. **But at what cost to your business?**

Let’s debunk some common myths and unveil the harsh truths about Pause and Resume.



Myth #1: Pause and Resume makes your entire contact center PCI DSS compliant

Fact: This is a dangerous misconception. Contact center PCI DSS compliance involves **438 security controls**, spanning data security, network security, telephony systems, access controls, physical security, and more. Pausing your call recording only addresses **ONE** small aspect (call recordings), leaving the rest of your contact center environment vulnerable.



Myth #2: Pause and Resume solutions are simple to manage and use, resulting in great CX

Fact: Pause and resume solutions are complex to manage and disrupt the flow of operations, hindering continuous call recording – making audits, disputes, and investigations more complicated and time intensive. Customer experience is impacted by the introduction of unnecessary steps and delays in transactions. Agents must constantly start and stop recordings and verify payment details, exacerbating the disjointed experience. Additionally, agents may inadvertently hear and see payment card details, raising security concerns and undermining customer peace of mind.



Myth #3: Pause and Resume saves you money compared to other security and compliance solutions

Fact: By allowing sensitive payment data to enter your organization, Pause and Resume leaves you vulnerable to data breaches. The cost of one far outweighs the initial investment in more robust PCI DSS compliance solutions. The global average cost of a data breach in 2023 was **\$4.45 million USD** – but they’ll cost you much more than that! In a recent survey, **69% of consumers said they would avoid doing business with a company that had suffered a data breach**, even if it offered a better deal than competitors.



Myth #4: Pause and Resume is a viable PCI DSS compliance option for all contact center agents, whether they’re on-site, remote, hybrid, or outsourced

Fact: Pause and resume solutions simply aren’t enough to safeguard your organization from the risks that come with remote or dispersed teams. Remote locations and homes are almost impossible to secure effectively – with shared living spaces and housemates presenting unpredictable security problems. With Pause and Resume solutions, sensitive payment data is still entering your organization – and your remote worker’s homes.

The Pause and Resume trap

- ✘ **Limited scope and non-compliance:** it only addresses a single element (call recordings) neglecting other critical contact center systems and environments... and your agents. Pausing call recordings also conflicts with compliance requirements of state, federal, and industry governing bodies that mandate all calls must be recorded in their entirety. The FINRA, NAIC, IROC and FCA require continuous and tamper-proof recording of customer calls.
- ✘ **Poor agent experience:** interacting with cumbersome and clunky Pause and Resume solutions can result in unhappy agents who are not as empowered to deliver the consistent and high quality CX your customers expect.
- ✘ **At-risk CX:** The more time you waste asking your customers to read numbers aloud and wait while an agent types them in impacts customer experience... this coupled with the security and fraud risks caused by using Pause and Resume puts your customer's trust and loyalty at risk.
- ✘ **Hidden costs:** Not only are the risks of a data breaches incredibly costly, Pause and Resume will also impact your organizational productivity in the form of longer average handle times (AHT) and reduced first time resolution (FTR) rates.
- ✘ **Limited potential for remote working:** Since it isn't secure for Pause and Resume solutions to be used by remote agents to take payments, your organization will miss out on higher retention rates and more global recruitment opportunities that remote teams offer.

The way forward

To reduce the risk of fraud and data breaches and achieve PCI DSS compliance while also maintaining the exceptional CX your customers expect, you need to prevent sensitive payment card data from ever entering your entire contact center: call recordings, agents, desktops, IT systems, the physical environment, and your telephony network.

Sycurio's patented payment method using DTMF masking makes it possible for organizations to achieve PCI DSS compliance while recording calls in their entirety and delivering seamless and secure payment CX. With simplified training and onboarding, reduced opportunities for error, and freed up time for agents, Sycurio empowers agents to be more productive and improves operational performance - **reducing AHT by 7-30 seconds**. Imagine what your organization could do with that productivity gain?

For more information

Get in touch today to schedule a demo and find out how you can achieve PCI DSS compliance and deliver exceptional CX.

✉ nasales@sycurio.com

✉ emeasales@sycurio.com

☎ +1 888-267-5723

☎ +44 (0)845 543 0822



Sycurio.