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

The allure of Pause and Resume (also known as "stop/start") for call recording in contact centers is understandable. It seems like a simple solution to avoid recording sensitive payment card data and thereby achieving PCI DSS compliance. **But the reality is far more complex!**

Let's debunk the myths and unveil the harsh truths about Pause and Resume:

1

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.

2

Myth #2: It's foolproof if agents remember to pause

Fact: If you're using manual Pause and Resume, human error is inevitable. Agents forget, get distracted, or misinterpret prompts. Even a single slip-up can capture sensitive data, exposing your organization to fines, reputational damage, and legal repercussions.

The PCI Security Standards Council (PCI SSC) discourages the use of manual Pause and Resume as a compliance strategy in their [Guidance for Protecting Telephone-Based Payment Card Data](#)

3

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

Fact: The cost of a data breach far outweighs the initial investment in robust security and compliance solutions. DTMF masking might seem more expensive than Pause and Resume but it should not be viewed as an alternative as it provides comprehensive protection, long-term peace of mind and a total descope for PCI DSS compliance, versus the minimal descope that Pause and Resume offers.

4

Myth #4: It allows call recording for training and quality assurance

Fact: It will, if used correctly, avoid you capturing the card data, in particular sensitive authentication data making ONLY your call recordings PCI compliant, not the rest of your infrastructure. However, legacy solutions create gaps in the interaction history which can hinder agent training performance evaluation and complaint/dispute resolution.

(PCI DSS regulations stipulate that sensitive authentication data such as three or four-digit security codes – CID, CVC2, CVV2 or CAV2 must be protected and cannot be recorded or stored)

In addition to the PCI DSS, many organizations, especially those in financial services and insurance industries, must comply with a myriad of state, federal, and industry governing body mandates. The FCA, FINRA, NAIC, IIROC require a **full/uninterrupted recording** of customer calls.

The Pause and Resume trap

✗ **Limited scope:** it only addresses a single element (call recordings) neglecting other critical contact center systems and environments... and your agents

✗ **Risk management:** omitting the payment section of a call, complicates fraud investigations and dispute resolution

✗ **Non-compliance:** pausing call recordings will conflict with the compliance requirements of regulatory bodies that mandate all calls must be recorded in their entirety

✗ **Risk of exposure:** every missed pause puts sensitive data at risk

✗ **False confidence:** it creates a false sense of security, masking underlying vulnerabilities

The way forward

To reduce the risk of fraud & data breaches and achieve PCI DSS compliance, you need to prevent card holder data flowing through your call recordings, agents, desktops, IT systems, the physical environment and telephony network.

Sycurio's patented payment method using DTMF masking prevents payment card data from entering your entire contact center environment and makes it possible for organizations to achieve PCI DSS compliance while recording calls in their entirety - while delivering a seamless and secure payment CX for both customers and agents.

✗ Using Pause & Resume requires a SAQ-D and is the most comprehensive and complex SAQ typically involving around 438 controls.

✓ Sycurio.Voice requires SAQ-A, a much simpler, cost effective SAQ and reduces scope to just 6 controls.

For more information

Contact us to arrange a demo and find out how you can achieve PCI DSS compliance while recording calls in their entirety.