



**Please turn off your
video and go on mute.**

**Home Working Series
Stay Home, Stay Safe, Stay Secure**

Agenda

➤ SVL Introduction

- Debbie Bicker – Business Development Manager



➤ Stay Home, Stay Safe, Stay Secure

- Steven Jones – Commercial Director Gala Technology
- John Greenwood – Director Compliance 3, Head of Technology & PCI Compliance Contact Centre Panel



➤ Kahoot Quiz

- Peter Gough – SVL Director



➤ Q & A

Key Take Aways

- ✓ **The scale and impact of the current crisis.**
- ✓ **Why we got here.**
- ✓ **What this means for: your customers. your organisation. your reputation and crucially your staff's safety.**
- ✓ **What you can do to avoid fraud.**
- ✓ **What your legal obligations are.**



Welcome & Introductions

- **Housekeeping**
- **Stay Home. Stay Safe. Stay Secure.**
- **Interactive Quiz - Kahoot**
- **Q & A**
- **Next Event information**



Working in valued partnerships





LET'S DISCUSS

- **What brought us here**
- **Risks & dangers**
- **Context – history and drivers**
- **Responsibilities**
- **Take away's**



What bought us here:

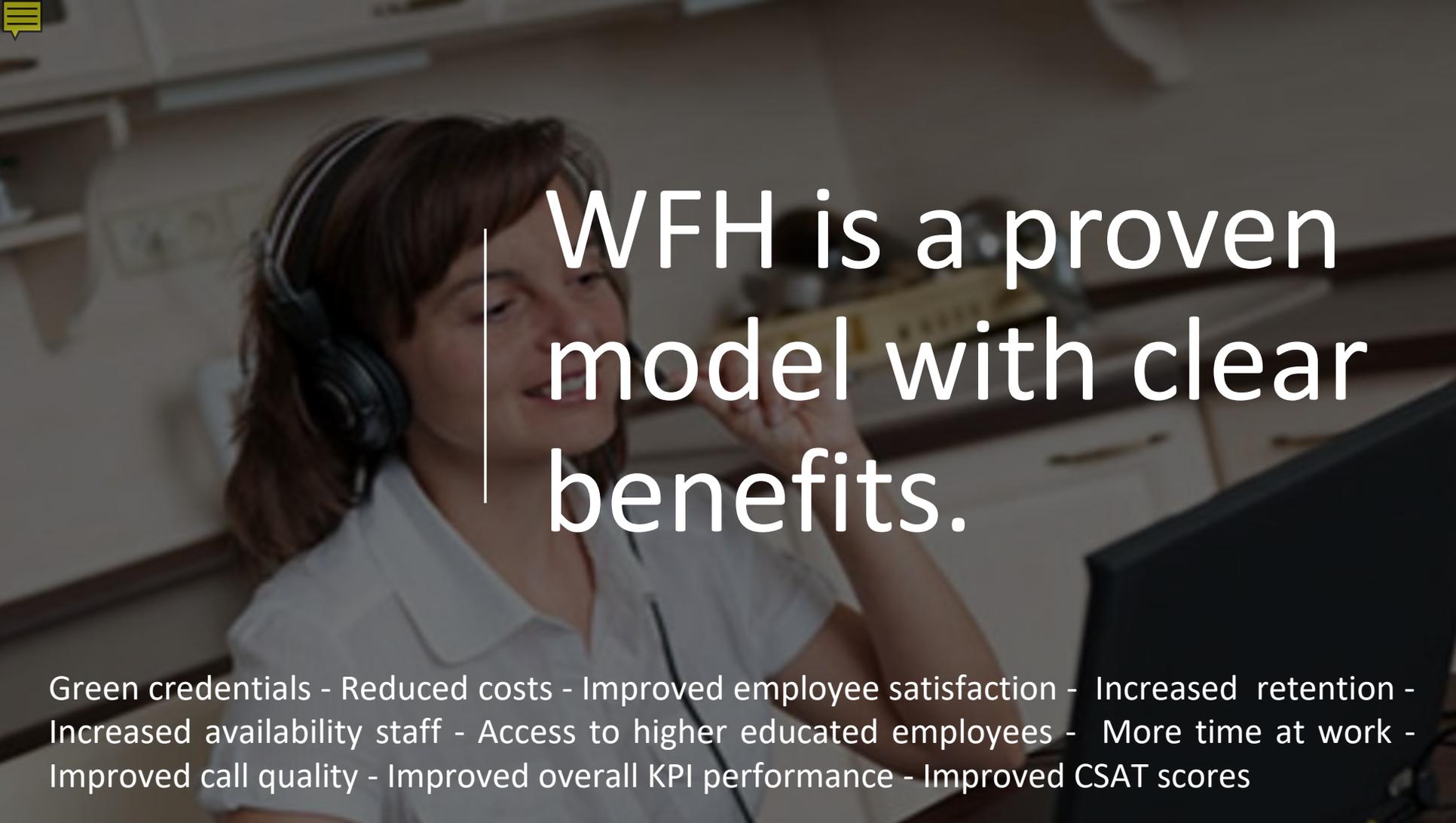


COVID-19 response has forced transition to a WFH contact centre delivery model.

It's all about balance and adjusting to change!



Transition to cloud and digital transformation delivers greater agility and resilience.

A woman with brown hair wearing a headset, smiling and talking on a phone in a call center environment. A computer monitor is visible in the foreground on the right.

WFH is a proven model with clear benefits.

Green credentials - Reduced costs - Improved employee satisfaction - Increased retention - Increased availability staff - Access to higher educated employees - More time at work - Improved call quality - Improved overall KPI performance - Improved CSAT scores



Risks and dangers:

The WFH model has
people, process and
technology implications.

It's all about balance and adjusting to change!

The background of the slide features a large, detailed illustration of a coronavirus particle. The particle is spherical and covered in numerous spike proteins that extend outwards. The color palette is a mix of dark blue, purple, and teal, with a soft, out-of-focus effect. The text is overlaid on the right side of the image.

Pandemic. Part
of your incident
response plan?



**Contact centres
in WFH model.
Frying pan or
fire?**



Cyber attacks and data fraud listed in top 5 global risks.

The Global
Risks Report 2020

In partnership with Marsh & McLennan and Zurich Insurance Group



Cyber attacks.
Split 70:30 external
with 55% of all
attacks involving
organized crime.

Source: The Verizon Data Breach Investigations Report May 2020.



243 days.

The average time it takes to identify and contain a data breach in the UK.

Source: IBM Security & Ponemon Institute Report 2019

A Raspberry Pi single-board computer is the central focus, with a red LED display showing the number '7.55'. It is surrounded by various colored wires (red, yellow, green, blue) connected to its pins. The background is dark and slightly blurred, showing what appears to be a keyboard or other electronic components.

Are your people
safe and is your
customer data
secure?



Spoken card data puts you at risk.

Your organisation becomes exposed to fraud related chargebacks, higher transaction charges & PCI compliance.

Gala case study.



“We know of organised crime groups who are placing people within the call centres so that they can steal customers’ data and carry out fraud and money-laundering. We also know of employees leaving the call centres and being approached and coerced, whether physically, violently or by being encouraged to make some extra money.”

Detective Chief Inspector Derek Robertson, Strathclyde Police. March 2011.



Reducing risk.

Also taking away
the temptation
of fraud.



Context. History & drivers:

How is the world responding to the digital economy and the changing profile of cyber crime?



It's all about balance and adjusting to change!



Hardening of legal obligations to protect personal data.

Data security by design & default still applies to WFH transition.



The changing landscape of banking and payments.



PSD 2 is the legal framework within which the EU can further their single payments platform, allowing consumers to transact with merchants directly from their bank accounts. Strong Customer Authentication (SCA) is the mechanism used to secure payments ecosystem authenticate the identity of the Data Subject in order to process the transaction securely, thus protecting the consumer and safeguarding their data security as implemented in the GDPR.



Securing of e-commerce will cause an increase in MOTO fraud.



**Payment data is
personal data.**

Information Commissioner's Office

Which means payment card data is just more attractive personal data.



ICO's guidance says “if you process card data and suffer a personal data breach, the ICO will consider the extent to which you have put in place measures that PCI-DSS requires particularly if the breach related to a lack of a particular control or process mandated by the standard”.

*ICO Guidance providing an example when answering the following question.
What if we operate in a sector that has its own security requirements?*



The minimum
international data
security standard
required to take
payments using cards.



Accepting spoken account data over the telephone puts personnel, the technology used, and the infrastructure to which that technology is connected, into scope of PCI DSS.

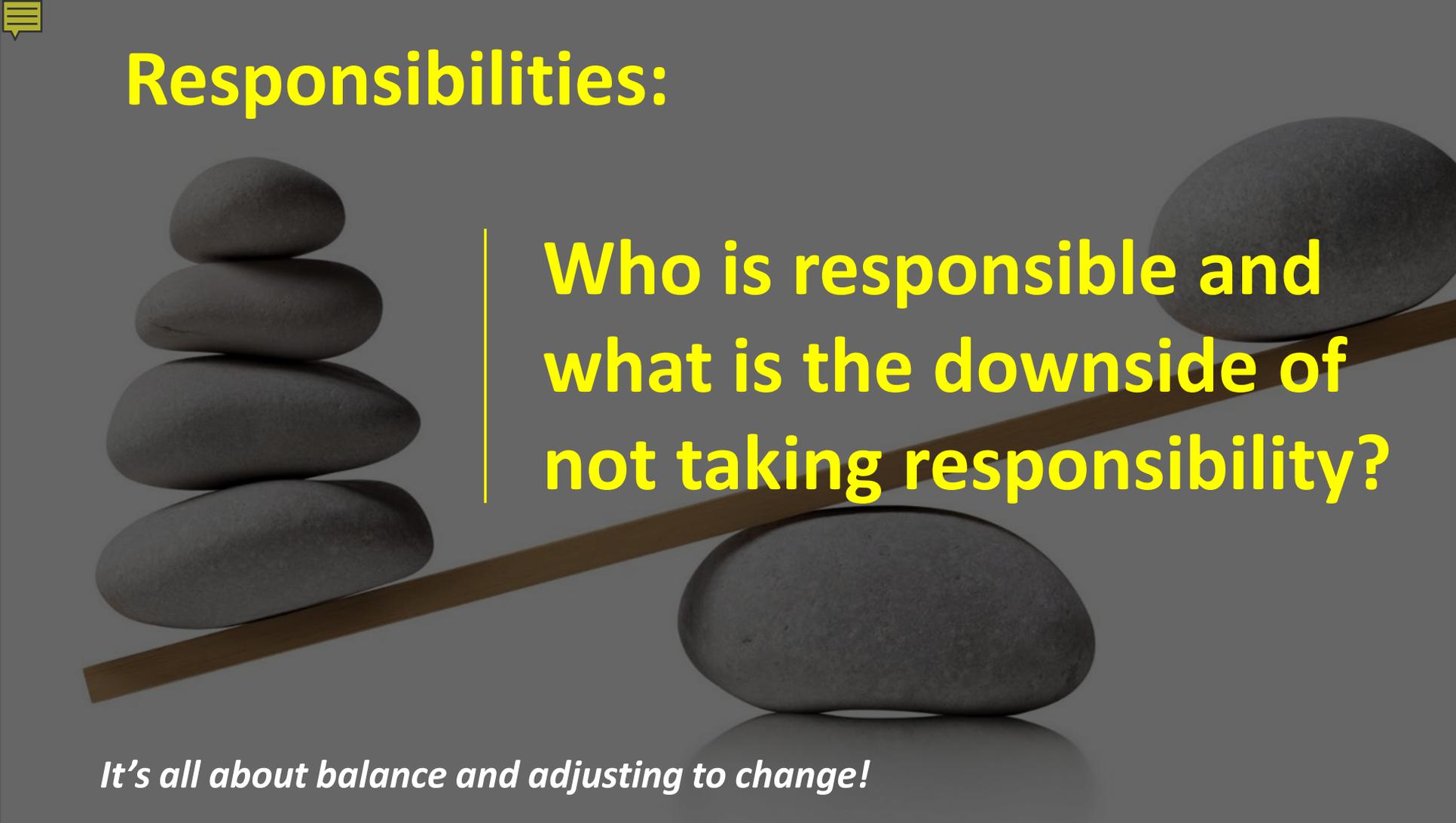
A dark, heavy-duty metal chain is shown in the background, with several links visible. The chain is slightly out of focus, creating a sense of depth. A thin white vertical line is positioned to the left of the main text.

The chain of
compliance applies
to payments as well
as data protection.

Reference: PCI DSS v3.2.1 Requirements 12.8 .1, .2, .3, .4 and .5 applying to merchants and third party service providers. Plus PCI DSS Requirement 12.9 applying only to third party service providers.



“If you limit exposure of payment data in your systems, you simplify compliance and reduce the chance of being a target for criminals.”



Responsibilities:

Who is responsible and
what is the downside of
not taking responsibility?

It's all about balance and adjusting to change!

A background illustration of a woman with her hands on her face, looking distressed. She is surrounded by a chaotic web of colorful lines (green, blue, purple, orange) and arrows. Some arrows point towards the text, while others form loops or spirals. Handwritten words like 'maybe', 'yes', 'last', 'never', and 'certainly' are scattered throughout the lines.

Your executive is responsible for your people and data security.

Your executive is also responsible for maintaining the minimum levels of data security required contractually to transact with customers using their payment cards.



COVID-19



Most worrisome risks for companies over the next 18 months.



Prolonged recession



Surge in bankruptcies

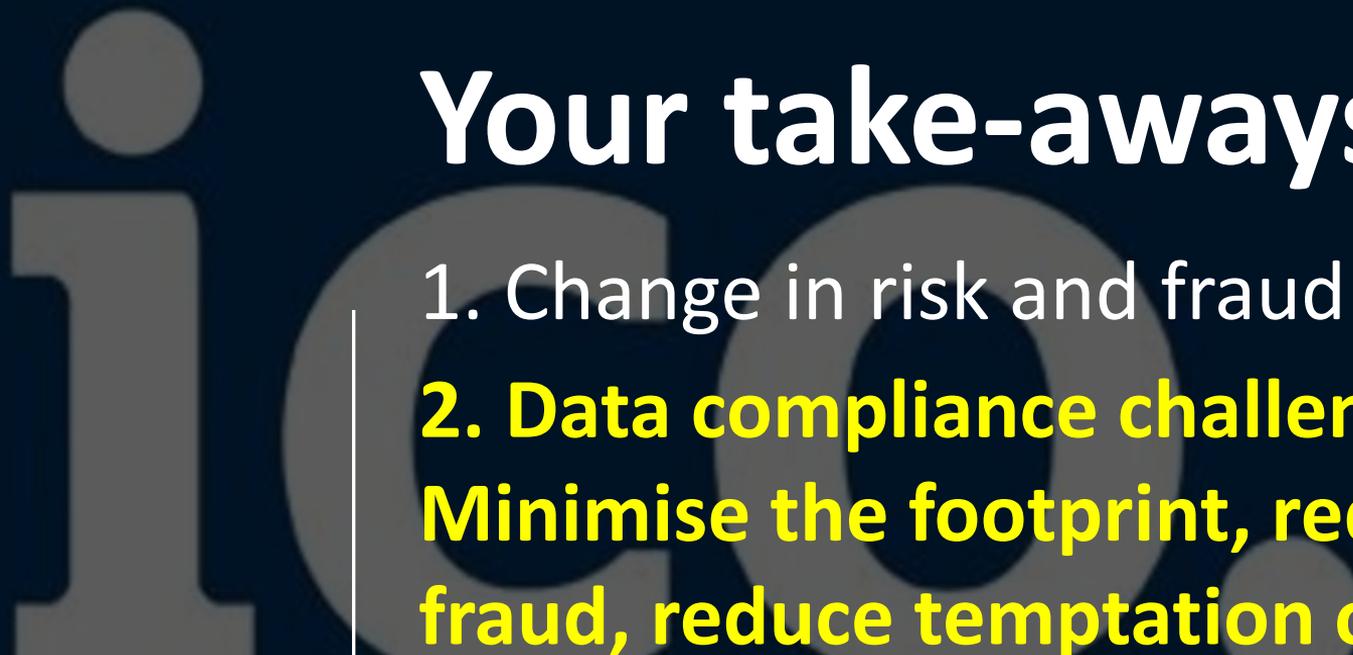


Cyberattacks and data fraud



Your take-aways:

1. Change in risk & fraud profile



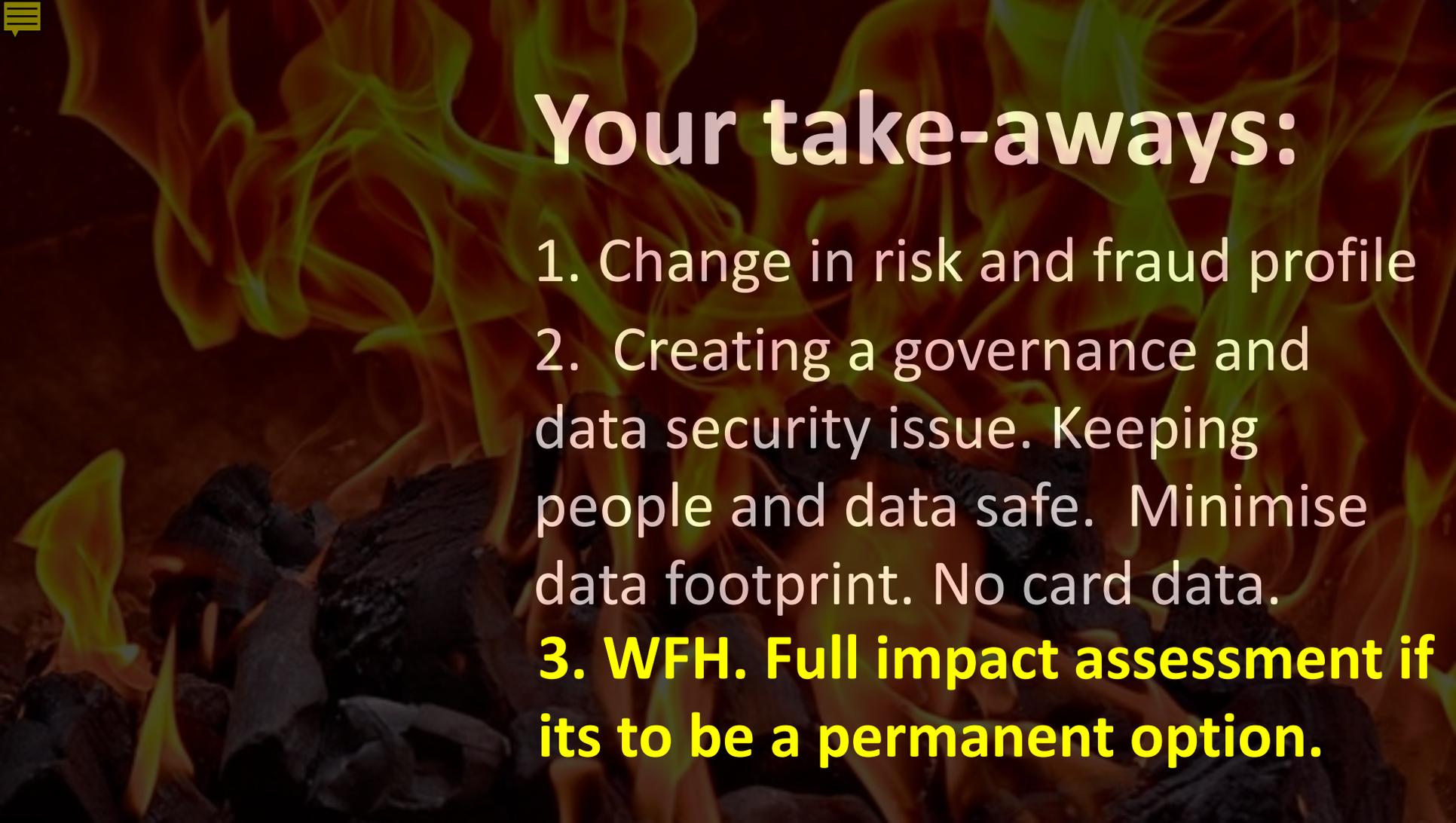
Your take-aways:

1. Change in risk and fraud profile

- 2. Data compliance challenge.**

Minimise the footprint, reduce fraud, reduce temptation of fraud & minimize PCI scope.

Information Commissioner's Office



Your take-aways:

1. Change in risk and fraud profile
2. Creating a governance and data security issue. Keeping people and data safe. Minimise data footprint. No card data.
- 3. WFH. Full impact assessment if its to be a permanent option.**



Its all about balance and adjusting to change.

CX | COST | RISK



The image features the Kahoot! logo in a large, white, rounded font. The logo is centered horizontally and spans across a background divided into four quadrants by a vertical and a horizontal line. The top-left quadrant is red, the top-right is blue, the bottom-left is yellow, and the bottom-right is green. Faint, semi-transparent outlines of the world's continents are visible in each quadrant, matching the color of that section. The overall style is bright and colorful, typical of the Kahoot! brand.

Kahoot!

**Next Event in the SVL Homeworking Series
Hosted by Anne Holmes**



**“Planning for the new norm”
Thursday 4th June @ 11.00 hrs**

