

Managing Third Party Risk Securing the Contact Centre Supply Chain

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Positioning And Context

We Have Left The Back Door Open



MOTO Is Our Most Insecure Payments Acceptance Channel

Contact centre environments are complex because they have an equal mix of people, process and technology and the evolution of the contact centre as an operational environment has been driven by the need of business to differentiate on service. Which means more channels of communication being supported and more self-service options through the use of BOT's and Digital Assistants. But whilst the role of voice might reduce over time across all demographics, the number of contact centres is growing, they are getting bigger, and the role of third-party outsourcers is growing.

In addition, Regulators across Europe driving the transition to a digital economy are encouraging the old telecommunications companies to switch off support of their copper-based telephone networks, enabling greater competition in the communications market, enabling the digital society. Change too in the comms technology market. The entry into the market of 4 of the 5 big tech' giants, Microsoft, Amazon and more recently, Google and Meta back in March this year and in August breaking news of mounting debt within Avaya, a past market leader.

Additional Context

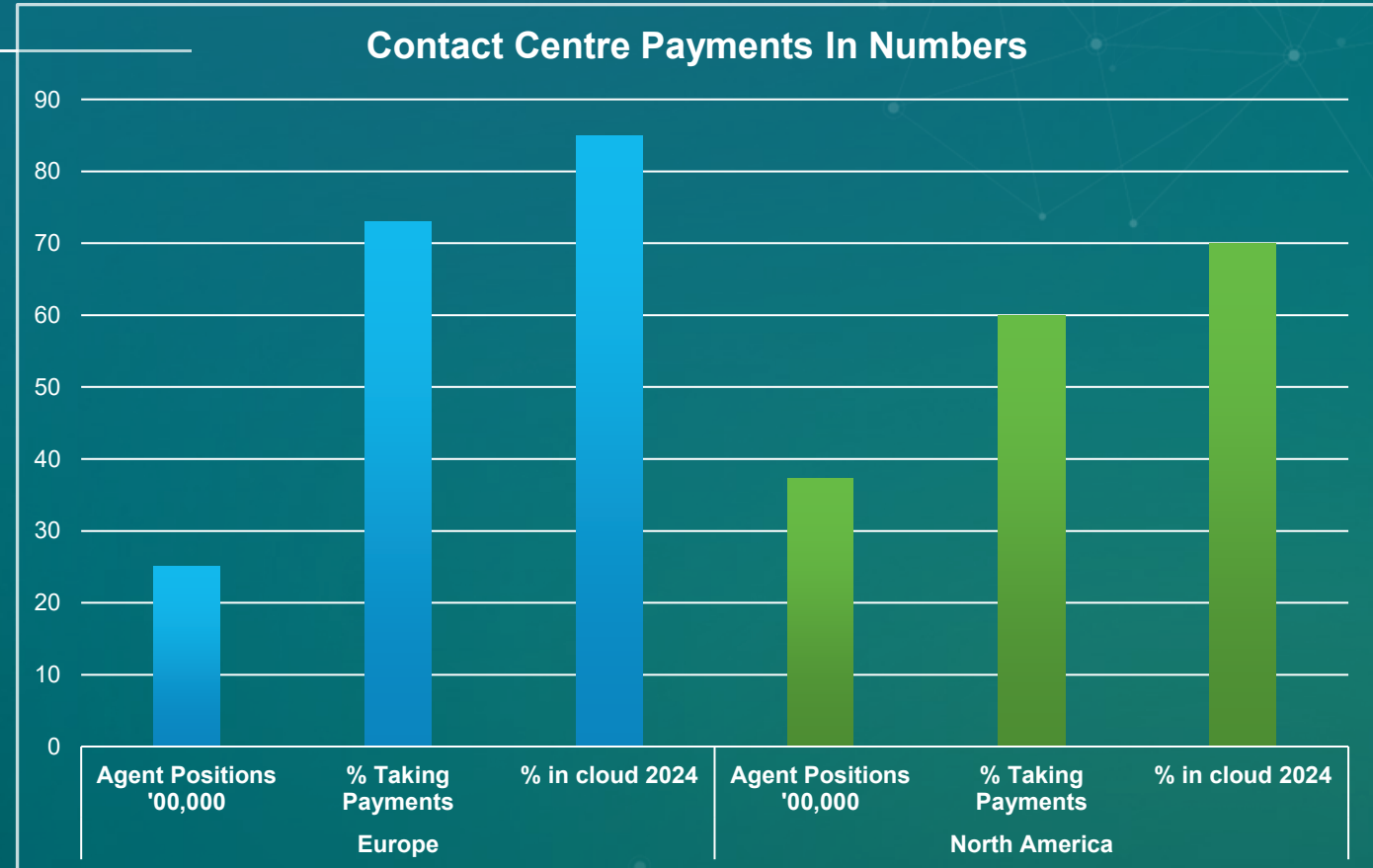
The Scale Of Risk



Global Contact Centre Payments In Numbers

According to best industry estimates:

- The world has circa 200,000 contact centres
- Supporting circa 12 million agent positions
- Of which between 55% and 65% take payments
- With 75% plus (depending on region) having infrastructure in the cloud by 2024
- Which, assuming 1 payment per agent per day, means between 6.6 million and 7.8 million payments per day globally
- Extrapolated as 5m to 6m payments per day via contact centre cloud infrastructure by 2024



Data source: Contact Babel. Global contact centre studies 2019 - 2022

Third Party Service Provider The PCI SSC Definition



Ensuring That We Include Contracting Entities Influencing The Security Of CHD

A business entity that is not a payment brand, directly involved in the processing, storage, or transmission of cardholder data on behalf of another entity. **This also includes companies that provide services that control or could impact the security of cardholder data.**

Examples include managed service providers that provide managed firewalls, IDS and other services as well as hosting providers and other entities. **If an entity provides a service that involves only the provision of public network access—such as a telecommunications company providing just the communication link—the entity would not be considered a service provider for that service (although they may be considered a service provider for other services).**

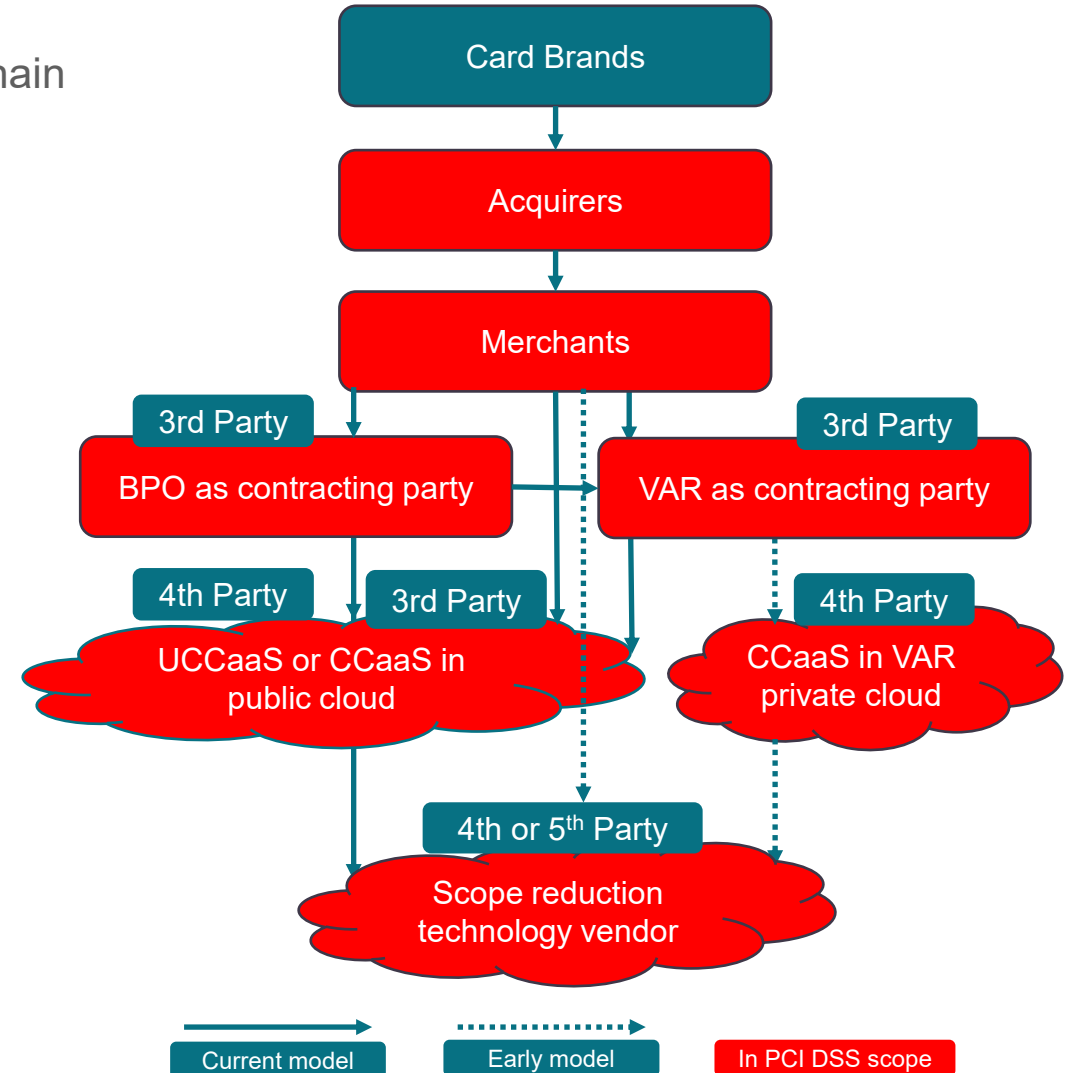
Source: PCI SSC Information Supplement • Third-Party Security Assurance • March 2016

Impact On The Supply Chain

The Cloud Centric Supply Model

Considering The Contractual Flow Of Responsibility In The Supply Chain

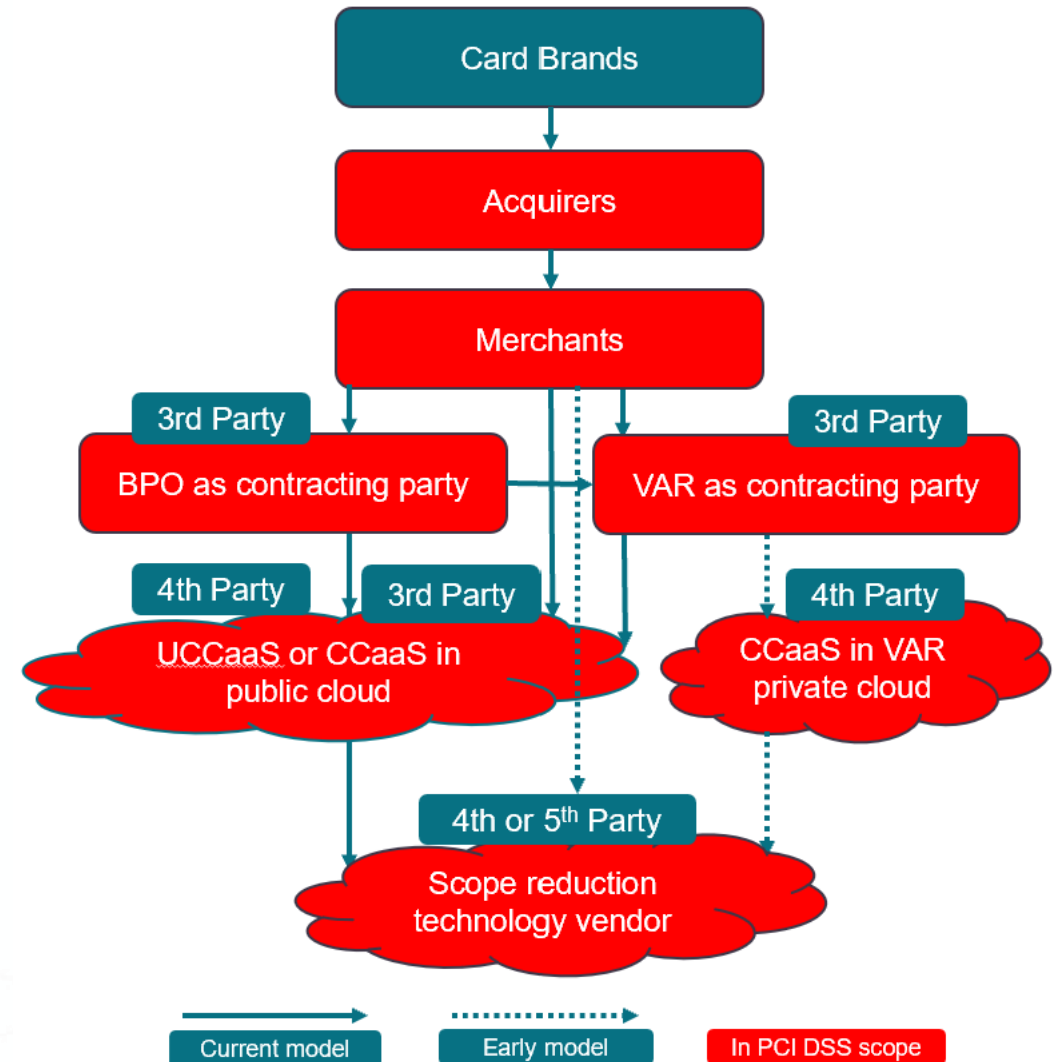
- The digital transformation of customer management infrastructure to the cloud has significantly changed the contact centre supply chain
- Unified Comms as a Service (UCaaS) and Contact Centre as a Service (CCaaS) functionality is provisioned either directly via a CCaaS provider, via a Value Added Reseller (VAR) or outsourced to a contact centre service provider or BPO



In Summary

The Key Take Aways

- Our Back Door Is Not Just Unlocked – Its Wide Open
- The contact centre supply chain is moving to the cloud, just like the high street and the back street
- As we continue to focus on further securing the F2F and e-commerce doors (Chip and Pin and PSD2 / SCA) so organized crime will simply go round to our open back door
- We need to work together to educate and equip our acquirers and QSAs to educate our merchants and help them effectively manage their supply chain



Wake Up Call We Have The Tools To Take Responsibility



Delivering A Consistent Message Across Our Community To Increase Security And Reduce Fraud

The only thing that's certain about being able to use stolen payment cards in contact centres, is that someone is going to work out how to steal money at scale.

“If nothing changes, nothing changes. If you keep doing what you're doing, you're going to keep getting what you're getting. You want change, make some.”

Courtney C. Stevens, The Lies About Truth