

A photograph of call center agents wearing headsets. In the foreground, a woman with blonde hair is smiling and talking on a headset. In the background, a man is also wearing a headset and looking towards the camera. The image is slightly blurred to focus on the woman in the foreground.

Secure Pay



Secure cloud-based payments across business communications channels

Protect customer data

8x8 Secure Pay powered by PCI Pal allows contact centers to take payments securely, through multiple channel options. Secure Pay facilitates omnichannel agents to provide secure payment options to customers who contact them over multiple channels such as over the phone, IVR, or digital engagement channels such as email and SMS.

With 8x8 Secure Pay, you can feel confident your payment solution is compliant without impacting core operational requirements. The cloud-based Secure Pay solution suite empowers organizations to take payments securely without bringing environments in the scope of PCI DSS and other relevant data security rules and regulations.

Compliance with a focus on CX

The Secure Pay product suite ensures that your customers' data is removed from the scope of PCI DSS, while providing a customer focused payment process. By allowing customers to choose their desired channel of choice for payment, agents can meet the customer where they are and deliver the best CX possible.

The ideal solution for hybrid & remote work

Because Secure Pay is cloud-based, it can be used anywhere so businesses are descope from sensitive data whether agents are processing payments in the office or from home. Without access to sensitive data, there is no need for clean room environments, or pause-and-resume technology.

Key benefits

- **PCI DSS Level 1 Compliant** solutions contained in PCI Pal mean that your contact center meets the strictest standards for sensitive payment data.
- **Improve contact center metrics** such as single agent resolution, average call handling time, and payment success rates.
- **Integrates with all payment providers** to seamlessly fit into your existing payment processes.
- **Build customer trust** by ensuring customers' sensitive data remains in their hands and doesn't enter the contact center environment.
- **Provide customers with their channel of choice** to communicate with your agent by leveraging the SecurePay suite of solutions for payments.
- **Cloud-based platform** allows flexibility within the contact center to scale payments in line with the business need.

The Secure Pay Solutions Suite

Secure Pay Agent

8x8 Secure Pay Agent utilizes DTMF (Dual Tone Multi Frequency) masking technology, as well as an option for Speech Recognition, to provide companies with a secure way of handling payments by phone without bringing their environments in scope of Payment Card Industry Data Security Standard (PCI DSS). Integrating with the call flow at the point of payment, the cloud-based solution intercepts any keypad tones or speech from the customer. This way the agent doesn't hear or see the sensitive data, all they see are asterisks on the screen. The customer and the agent can still converse throughout the process, but the sensitive payment data, the PAN and the CSV, are prevented from reaching the agent or your environment, drastically reducing the scope of PCI compliance.

Secure Pay Digital

8x8 Secure Pay Digital makes secure omnichannel payments possible for contact centers. Merchants can take payments seamlessly with full visibility across multiple engagement channels, with flexible payment options to suit any customer. The agent can follow the customer payment journey in real time, ensuring no drop off, and assisting the customer if needed, meaning a great customer and agent experience all around.



What is PCI DSS?

Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for organizations that handle payments by debit or credit card. The PCI DSS was created by the Payment Card Industry Security Standards Council which is a conglomerate of the five major card brands globally, namely Visa, Mastercard, American Express, Discover, and Japan Credit Bureau.

The PCI DSS was created to reduce the amount of card fraud globally due to the mishandling of sensitive data associated with payment cards. It is a set of standards for merchants and service providers on how they handle this data while taking payments either for themselves or third parties. PCI DSS' most recent regulations urge organizations to reduce the scope of their environment and exposure to sensitive data.