Securing Payment and Improving Customer Satisfaction for Health Insurer

Being able to maintain the agent-caller contact throughout a telephone payment has meant this health insurance provider can now complete more payments and improve customer satisfaction.

The Background
This health insurer is the largest of the association’s organizations in the U.S. Based out of Jacksonville, Florida, they provide health insurance services to its 8 million members. Their company mission is to help its members get access to affordable healthcare in the state of Florida. They have been serving their members for almost 70 years.

The Challenge
The organization operates a contact center with 1,800 agents. In order to take payments securely from its customers, their agents had to transfer the caller to a third-party payment IVR. This resulted in the agent being disconnected from the caller, so they had no knowledge of whether the payment was successful or if the caller had any queries.

The contact center noticed that a high volume of callers – their patients – were not completing the payment and their customer satisfaction scores were declining. This was clearly a direct result of this awkward payment process, which also made the PCI DSS audit by their QSA more complicated.

Profile:
Industry: Health Insurance
Employees: 7,000
Revenue: $10 Billion

Business
Leading health insurer with 8 million members in Florida

Challenge
Achieving PCI DSS-compliant secure payments without breaking the agent and caller contact

Solution
Eckoh CallGuard Audio Tokenization On-site

Benefit
1. Contact center descoped form PCI DSS audit
2. Agent and caller remain in continuous contact
3. PCI DSS audit requirements are simplified
The Solution

Eckoh delivered its patented CallGuard Audio Tokenization On-site solution, which gives the organization’s contact center agents the ability to take card payments from their customers over the telephone in a secure manner.

When a customer keys in their card details using their phone keypad, audio tones (DTMF) are generated to match the card number. This could be interpreted by an agent or call recording. CallGuard instantly replaces these tones with different, flat tones known as an audio token. The token data is entered directly into the agent’s screen. As the token data is not real card data, it is completely meaningless and of no value to a criminal. The data is not seen, heard, stored or transmitted by the agents or the business. If there’s no data there, there’s nothing to steal.

Eckoh also installed multiple audio appliances in their two data centers and have been approved to handle 5,500 concurrent sessions. They also installed the racks in their data centers that will house the Eckoh equipment. To complete the simplification of the PCI DSS audit requirements, Eckoh met with the organization’s QSA prior to concluding the contract to walk them through the PCI DSS responsibility matrix and ensure they were comfortable with the degree to which Eckoh was descoping their contact center.

The solution is one of the simplest available today and is quick and easy to install because it works with all existing systems and is a light touch.

The Value

The organization really valued the continuous contact throughout the call that this solution delivered. With the caller and agent remaining in contact the volume of completed payments will increase alongside their customer satisfaction and CX scores.

Their Merchant Service group has been descoped from the PCI DSS audit, simplifying the burden on the business.

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