



# Call Recording PCI Compliance

This document provides an overview of the Qudo Call Recording service in regards to Payment Card Industry [PCI] Data Security Standard [DSS] compliance. It is our understanding that the Qudo Call Recording is compliant with this protocol. This document is not intended as proof of compliance or binding in any way and customers should get their own independent advice regarding their PCI compliance. PCI documentation can be found at [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org)

## Background

The global explosion in online credit card transactions has led to a worldwide standard that was set up to help businesses process card payments securely and reduce card fraud. The basic thrust of the PCI regulations is concerned with protecting access to stored customer credit card information. Naturally most card details are used in online payments, but customer call centres can also take payment over the phone and it is this scenario we are concerned with here.

## What is PCI DSS

The 12 sections of the “Requirements and Security Assessment Procedures” from the PCI Security Standards Council all proceed from the basis that sensitive card information has been captured, as below;

### PCI Data Security Standard – High Level Overview

<b>Build and Maintain a Secure Network and Systems</b>	<ol style="list-style-type: none"><li>1. Install and maintain a firewall configuration to protect cardholder data</li><li>2. Do not use vendor-supplied defaults for system passwords and other security parameters</li></ol>
<b>Protect Cardholder Data</b>	<ol style="list-style-type: none"><li>3. Protect stored cardholder data</li><li>4. Encrypt transmission of cardholder data across open, public networks</li></ol>
<b>Maintain a Vulnerability Management Program</b>	<ol style="list-style-type: none"><li>5. Protect all systems against malware and regularly update anti-virus software or programs</li><li>6. Develop and maintain secure systems and applications</li></ol>
<b>Implement Strong Access Control Measures</b>	<ol style="list-style-type: none"><li>7. Restrict access to cardholder data by business need to know</li><li>8. Identify and authenticate access to system components</li><li>9. Restrict physical access to cardholder data</li></ol>
<b>Regularly Monitor and Test Networks</b>	<ol style="list-style-type: none"><li>10. Track and monitor all access to network resources and cardholder data</li><li>11. Regularly test security systems and processes</li></ol>
<b>Maintain an Information Security Policy</b>	<ol style="list-style-type: none"><li>12. Maintain a policy that addresses information security for all personnel</li></ol>



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## Qudo Call Recording

Our call recording service allows the person taking the call to pause and resume the call recording. This innovation was designed specifically to allow customer card details to be omitted from the recording to help customers meet their PCI obligations. PCI compliance is about storing of credit card details and we are not storing them because we are not capturing them, therefore no compliance problem.

### Concern Over IP-Based Systems

The Qudo system is IP-based, but the PCI requirements are not concerned with this, in the same way they are not concerned with analogue or ISDN-based telephone systems. The mention of "IP" in the guidelines is specifically talking about network security and protecting the card details database from unauthorised access. Customers should not be concerned that the Qudo IP system will invalidate their PCI compliance.

### Connectivity Requirements

The PCI Security Standards Council have also published a supplementary guideline "Protecting Telephone-based Payment Card Data". This contains a clause specifically addressed at call centres: "Call centres will need to ensure that transmission of cardholder data across public networks is encrypted". The wording in this clause concerns "open or public networks". Where a PCI compliance audit indicates this is required the solution is to use Qudo connectivity for the voice traffic.