NICE

PCI DSS COMPLIANCE

Mitigate Risk and Comply
with the PCI DSS Standard

MITIGATE RISK AND COMPLY WITH THE PCI DSS STANDARD

Safeguarding customer privacy has become a major concern for most organizations. Ensuring that personal information such as social security numbers and credit card information is secured not only protects your customers, it is also mandatory for complying with the Payment Card Industry Data Security Standard (PCI DSS).

The PCI DSS is a multifaceted security standard which includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures. In recent years, the PCI Security Standards Council clarified that interaction capturing solutions violate the PCI DSS requirement 3.2 whenever storing any sensitive authentication data, even if it is stored in the most secured fashion. This has challenged the contact center environment.

To comply with all of the PCI DSS requirements, NICE Engage Platform offers advanced Privacy Control, access control tools, multitiered security design and end-to-end multimedia encryption capabilities.

HOW CAN NICE ENSURE YOUR CONTACT CENTER IS PCI-DSS COMPLIANT?

- NICE offers **automatic** and **manual pause on-demand based on real-time analysis of screen activity**
- **Confidential information is not captured,** rather than being captured and then masked
- **Trustwave** (Qualified Security Advisor) **reviewed and acknowledged NICE solutions based on the PCI Directive**

BUSINESS BENEFITS

NICE has adapted its products to comply with the PCI DSS since its inception. As an industry expert with in-depth understanding of the PCI DSS and interaction recording, NICE delivers the optimal synergy to ensure that your environment is standards-compliant. NICE Engage Platform is designed to ensure that NICE's large install base, consisting of leading organizations from industries such as telecommunications, outsourcers and retail, can safely adhere to the PCI DSS.

PRIVACY CONTROL

NICE Engage Platform's Privacy Control capability prevents certain parts of a current interaction from being recorded and automatically pauses recording in a total recording or interaction-based recording environment. With Privacy Control, agents use recording on-demand to pause and resume interaction recording when sensitive or private information is being disclosed during a call. NICE Engage Platform enables agents to pause and resume recording of voice interactions, screen information or both. The trigger to pause and resume can be automated using NICE Engage Platform's built-in Desktop Analytics or by integrating NICE Engage Platform with third-party software such as CRM systems. NICE Engage Platform's Privacy Control capability is available in Recording On-Demand (ROD), Desktop Analytics and third-party integration environments.

Here's an example of Privacy Control in action. An agent is on a call with a customer and the system is recording the interaction, both audio and screen media. The customer must disclose credit card details. In order to compliantly protect the customer, when the customer provides the credit card's validation code (CVV 2) , the interaction recording is automatically paused according to the agent's screen activity (e.g., the system detects the field where the agent is entering the credit card details). After the customer discloses the information and it no longer appears on the screen, recording resumes based on the agent's screen activity (e.g., the system detects that the agent completed entering the information in the field and continued to the next field or screen).

Pause/resume functionality can be achieved in three ways:

- **Screen Activity-Based** – with implementation of the NICE Desktop Analytics solution to detect specific events on the agent's screen and trigger Pause and Resume commands to the audio and the screen recording. Enables monitoring and real-time response to screen events. Indicates to the agent if an interaction recording is paused.

- **Manual** – an agent-initiated command icon, as part of the Recording On-Demand (ROD) application, is installed on the agent's computer and features a single-click user interface.

- **Automated** – available through an API for third-party integrations. The interface is suitable for third-party or homegrown application integration (e.g., CRM, transaction processing).

ACCESS CONTROL TOOLS

Each user is required to have a unique username and password to gain access to NICE solutions. Passwords are stored securely and comprehensive management capabilities enforce security policies. The user has defined access rights, managed on an individual or role basis, determining what features and data they can access.

NICE Engage Platform provides a rich set of access control tools including:

- A profile-based user administration methodology to control user access to system functions and resources

- Strong password management capabilities

- User authentication using the industry's standard Challenge Handshake Authentication Protocol (CHAP)

- Optional support for Microsoft Active Directory to allow user authentication and single sign-on for consistent user administration and password management policies

MULTI-TIERED SECURITY DESIGN

The NICE Engage Platform's architecture supports a multi-tiered security design allowing segregation of data and functional elements into access control zones. Access between zones is controllable by a network firewall to ensure that only authorized components communicate across zone boundaries.

ROD Manual Option to Pause and Resume

![NICE®]

ABOUT NICE

NICE (NASDAQ: NICE) is the worldwide leader of software solutions that deliver strategic insights by capturing and analyzing mass quantities of structured and unstructured data in real time from multiple sources, including, phone calls, mobile apps, emails, chat, social media, and video. NICE's solutions enable organizations to take the Next-Best-Action to improve customer experience and business results, ensure compliance, fight financial crime, and safeguard people and assets. NICE solutions are used by over 25,000 organizations in more than 150 countries, including over 80 of the Fortune 100 companies.

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