



PCI Compliance Elevates Agent Efficiency and Customer Satisfaction for NEOS Life Insurance

A Financial Services Industry Case Study

Discover how NEOS Group met PCI compliance for phone payments by outsourcing sensitive card data capture with SequenceShift's solutions, fully integrated with Amazon Connect.

CUSTOMER PROFILE:



NEOS is a specialist financial services distribution, administration and technology business which partners with leading brands, advisers, insurers, trustees and reinsurers to deliver insurance solutions to customers. With a robust team of over 150 professionals across Australia, NEOS has set a new benchmark for excellence in the industry, winning numerous awards for service excellence and delivering administration services to their partners. Adapting swiftly to the evolving demands of the modern insurance market, NEOS is committed to keep setting a new standard for service in life insurance and the broader financial services industry.

CHALLENGES:

NEOS Group faced significant challenges in maintaining PCI compliance and ensuring secure card payment processing within their contact center operations. The requirement for a solution that could address these issues without compromising customer security or operational efficiency was critical.

Overview of the Challenges Faced by NEOS Group:




- Ensuring PCI compliance by securely handling and preventing inadvertent recording of card details.
- Manual review and deletion of around 10% of call recordings consumed significant administrative time.
- Addressing customer resistance to sharing card details, impacting payment processing and account updates.

SOLUTION:

PAYLINE — SequenceShift was identified as the ideal partner to address NEOS Group's PCI compliance requirements seamlessly.

The key was to find a product that could offer seamless integration with NEOS Group's Salesforce CRM system for secure payment processing and authorization, meeting immediate needs while aligning with long-term digital transformation strategic objectives.

RESULTS:

-  **ELIMINATED MANUAL SENSITIVE DATA SCRUBBING & REDUCED ADMIN COSTS**
-  **REDUCED PCI DSS EXPOSURE FOR PHONE PAYMENTS**
-  **SUCCESSFUL INTEGRATION BETWEEN PAYLINE, AMAZON CONNECT AND SALESFORCE**

THE NEOS GROUP CHALLENGE

NEOS Group faced significant challenges in maintaining PCI compliance and ensuring secure card payment processing within their contact center operations.

The primary challenge was ensuring PCI compliance by securely handling card information and eliminating the risk of inadvertently recording card details. This crucial issue arose because the old system relied on manual notifications when card details were captured in recordings, lacking automated detection and presenting a high risk of compliance breaches.

In the life insurance sector, where every call is recorded for quality and compliance, there was a high risk of breaching PCI compliance by capturing card details. Additionally, about 10% of call recordings required manual review and cleanup, consuming substantial administrative time.

Additionally, customer reluctance to share card details over the phone often delayed payment processing and complicated the updating of accounts.

The overarching need was for a robust solution that could securely handle card payments without recording sensitive data or requiring direct capture by call center agents. Such a system would streamline operations, enhance security, and reduce the administrative burden associated with maintaining compliance, directly addressing the core challenges faced by NEOS Group.

“Prior to implementing the SequenceShift solutions, one of our main challenges was ensuring PCI compliance and a secure card payment process.

We needed to eliminate the risk of recording card details through customer service on phone calls. For the life insurance industry, we have to record every single call.”

“Without SequenceShift, we have to ask for the card number, CVV number—If it's recorded, then we breach the PCI compliance standards, that's why we were looking for a solution like SequenceShift.”



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CARD DATA SECURITY RISKS



PARTNER SOLUTION

Recommended by the CTO after thorough industry research and endorsements from existing users, NEOS Group's decision to integrate SequenceShift's solutions was unequivocal. SequenceShift stood out for its resilient, flexible, and easy-to-use system that seamlessly integrates with existing platforms (Amazon Connect, Salesforce and payment processor), offering robust security features and a customizable, user-friendly interface.

This smart solution supports not only secures payment processing but also pre-authorization for cards, making it ideal for scalable future growth. Impressively responsive technical support from SequenceShift was instrumental during the implementation phase, providing guidance and expertise that were pivotal in navigating technical challenges and ensuring a smooth transition.

RESULTS AND BENEFITS

The integration of SequenceShift's solutions has fundamentally transformed NEOS Group's approach to PCI compliance and card payment security. The implementation significantly improved operational efficiency, with agents quickly adopting the new system due to its intuitive design and ease of use. Agents and operations reported positive experiences, noting an increase in efficiency due to the easy automated process.

Customers now feel more secure making payments over the phone, greatly increasing their willingness to provide sensitive card details immediately—this has shortened the time to payment and increased transaction efficiency.

This collaboration has led to a marked decrease in compliance-related calls and the issues associated with recording card details. Notably, the system has eliminated the frequent manual deletions of sensitive records, reducing the ongoing costs and administrative burden significantly. This has further secured operational integrity and reduced liability for NEOS Group.

The streamlined workflow and automated processes have not only saved considerable time and effort for the operations and finance teams but have also boosted overall productivity, underscoring the impactful benefits of SequenceShift's solutions for businesses in the financial services and insurance sectors.

“SequenceShift's unique smart solution for secure payment processing stood out due to its seamless integration capabilities, robust security features, and customizable user interface. The solution not only ensured PCI compliance but also supported pre-authorization for cards, enhancing operational efficiency.”

“The proactive and responsive support from SequenceShift, especially during the implementation phase, was instrumental in overcoming technical challenges and ensuring a smooth transition.”

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FUTURE PLANS

NEOS Group plans to continue leveraging SequenceShift solutions for secure payment processing. With an eye on future growth and product expansion, NEOS aims to work closely with SequenceShift to explore innovative opportunities and expand the scope of their partnership.

This collaboration fits perfectly into NEOS Group's digital transformation strategy, aiming to transition from traditional services to a fintech-driven approach, offering more automated, secure, and user-friendly services to advisors and customers.

CONCLUSION

NEOS Group's collaboration with SequenceShift has enabled NEOS to enhance data security, comply with PCI standards, and offer a better payment experience to their customers. NEOS Group highly recommends SequenceShift to other businesses in the financial services and insurance space looking for reliable, secure payment solutions.



HEAR FROM THE CUSTOMER FIRST HAND
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"We are extremely satisfied
with SequenceShift and
their services..."

I will give them a very high
recommendation to every
other insurance business
or financial group who are
looking for PCI Compliance
solutions."

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SequenceShift specializes in PCI compliance, offering phone payment solutions designed exclusively for Amazon Connect users. As an ISV and Amazon Connect Ready partner, we help businesses efficiently meet Payment Card Industry Data Security Standard (PCI DSS) requirements by outsourcing card data handling, significantly reducing PCI exposure.

Our pay-as-you-go, cloud-based service is designed to simplify payment security for contact centers, eliminating the need for long-term contracts and high setup costs. Available globally through AWS Marketplace, SequenceShift provides a flexible, efficient, and secure payment processing solution, allowing businesses to adapt quickly without the complexities of traditional systems.

SequenceShift is a proud technology partner of AWS

