

FLOW TECHNOLOGY FOR REMOTE  
WORK COMPLIANCE AND SECURITY  
*HOW TO*



pdcflow

# PCI COMPLIANCE AND DATA SECURITY FOR REMOTE WORK EMPLOYEES IN A/R

## THE PROBLEM 1:

Debt Collection agencies and accounts receivable teams are forced to move their staff to remote work (work from home) due to the COVID-19 pandemic and:

CEOs, COOs and Compliance Officers need the ability to keep sensitive card data secure while call center agents work from home.

Agents taking card data over the phone is risky and exposes businesses to more PCI compliance scrutiny.

## THE SOLUTION:

Remote staff can use PDCflow's FLOW Technology to send the payment requests and/or eSignature requests to the consumer they are on the phone with.

## BENEFITS:

- Agents never have access to the credit card information, reducing PCI scope and overall risk.
- The risk of sensitive card data being used for fraud is eliminated.
- A documented audit trail confirms identity and if using signature proves payment consent.
- Dual-authentication proves right party contact.
- The payment is not delayed. Agents can take the payment now, while they are still on the phone with the consumer.
- Agents are still in control of the process. They do not need to send consumers to an online payment portal and hope they make the payment.
- Agent's close rate increases.

**pdccflow**  
**FLOW TECHNOLOGY**  
FOR REMOTE WORK  
COMPLIANCE AND SECURITY  
- HOW IT WORKS -

**AGENTS**  
**SELECT TRANSACTION**  
Payment, eSignature, payment authorization, delivery of documents

**AGENTS**  
**SEND REQUEST**  
Via email and/or text

**CONSUMERS**  
**RECEIVE TEXT OR EMAIL**  
In real time

**CONSUMERS**  
**COMPLETE TRANSACTION**  
All sensitive data entered in privacy

**AGENTS**  
**RECEIVE TRANSACTION**  
Audit report immediately available to consumer and agent

**WHY USE FLOW TECHNOLOGY?**

- Reduces PCI Scope
- Eliminates risk of fraud
- Payment is completed immediately
- Agent is still in control of payment
- Documented audit trail proves consent
- Dual-authentication proves right party contact

**pdccflow**

## THE PROBLEM 2:

Debt Collection agencies and accounts receivable teams are forced to move to their staff to remote work (work from home) due to the COVID-19 pandemic and need to have a way to:

Document conversations agents have with consumers in order to prove compliance.

## THE SOLUTION:

Agents can use FLOW technology in conjunction with a chat application to send the payment request and/or eSignature request to the consumer and have a written recorded conversation with the consumer.

And/Or

## THE SOLUTION:

Agents can use FLOW technology in conjunction with a cloud based phone system to allow remote staff to use company phone lines which are still regulated, monitored and governed according to company policies.

**Both solutions:** FLOW technology can not only reduce risk in the office setting, but can make the home environment as safe or more so than the office setting.

## BENEFITS:

- Chat history can be saved and attached to the account to prove compliance.
- Or the call is recorded and attached to the account to prove compliance.
- Agents never have access to the credit card information, reducing PCI scope and overall risk.
- The risk of sensitive card data being used for fraud is eliminated.
- The payment is not delayed. Agents can take the payment now, while they are still on the phone with the consumer.
- Agents are still in control of the process. They do not need to send consumers to an online payment portal and hope they make the payment.
- Agent's close rate increases.
- A documented audit trail confirms identity and if using signature proves payment consent.
- Dual-authentication proves right party contact.