iGO4
Intelligent Insurance

Sycurio.

Case study: iGO4.

Transforming the contact center for enhanced competitive advantage.

The background.

Working with some of the UK's top insurance brands, iGO4 is an online car, van and home insurance broker that employs 350 contact center agents at its UK offices in Peterborough, Colchester and in South Africa.

Offering direct-to-consumer policies, the company works in affinity partnership with leading insurers and is a pioneer in the development of telematics-based products that enable insurers to calculate risk and premiums based on actual driving behaviours.

The challenge.

Administering its own brand insurance offerings alongside those of its affinity partners, iGO4 utilizes a hosted cloud contact center platform to deliver insurance products from over 20 brands and serve a rapidly growing customer base.

Operating in a highly regulated industry, iGO4 records and stores all calls to its contact centers for future reference in the event of a complaint or to investigate non-disclosure on the part of the insured. To maintain confidentiality during payment transactions, agents utilized a manual stop-start recording procedure.

But that wasn't the only challenge. To address growing consumer demand for 24x7 support, iGO4 wanted to expand its homeworker program and give contact center agents greater flexibility and choice with regards to when and where they work.

"Enabling our agents to work securely when dealing with policy holder queries or telephone payments is a mission critical requirement for us and our partners. We needed to find a better way to make the agent desktop PCI DSS compliant – eliminating any risk that our agents, or our call recordings, are exposed to sensitive payment card data," said Chris Gray, Senior IT Manager at iGO4

"Stop-start recording is not without its challenges because it wasn't an automated process, we had to monitor all recordings to ensure we never stored calls that accidentally captured any payment data should an agent forget to pause a recording as a customer was speaking their payment card details."

Chris Gray
Senior IT Manager
iGO4

> "Sycurio's solution offered **a streamlined approach** to **further eliminating risk where sensitive customer payment data is concerned. One that also enables us to** continue to record calls without comprising our regulatory compliance**."**

Chris Gray
Senior IT Manager
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The solution.

Operating a cloud-first omnichannel operation, it was essential that the solution selected integrated seamlessly with the existing telephony, CMS and CRM platforms.

"We needed to find a way to reduce risk around securing sensitive customer payment data, without adding to an already complex card-not-present payment environment," explains Chris. "Ripping up and starting again wasn't an option – we needed a solution that complemented the infrastructures we already had in place.

Making it easy for iGO4 to maintain its PCI DSS compliance obligations, Sycurio.Voice, is a Dual-Tone Multi-Frequency (DTMF) masking solution that shields card data from call center agents. Since customers simply tap in their payment information using their telephone keypad, all card data is automatically redacted from call recordings.

Sycurio. Voice

The implementation.

To ensure a seamless integration with the existing operational infrastructure, Sycurio worked hand-in- glove with iGO4's telephony partner STL Communications, as well as its hosted CMS/CRM platform provider.

With negligible adaption required to the iGO4 operational environment, the learning curve for agents was minimal.

"From an agent standpoint there were no discernible changes to the systems they use and are familiar with, so it was pretty much business as usual as far as they were concerned," continues Chris.

"No longer burdened with the task of pausing call recordings, they love the live feedback feature which allows them to stay on the line and guide callers through the process of inputting their card details."

"From the start, Sycurio displayed a 'let's get this done' mentality that was refreshingly different, I was very impressed with every aspect of how they worked – and the go live proved even better than expected. From a technical standpoint, all I had to do was reconfigure a few SIP lines and we were good to go."

Chris Gray
Senior IT Manager
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The results.

With Sycurio.Voice in place, iGO4 has been able to ramp up its new homeworking strategy with confidence.

"We now have a telephone payments scenario in place that protects everyone – callers, agents, us and our affinity partners. Whether they're located in our contact center or working from home, our systems and our agents are completely shielded from any payment data. There's no need to worry about routing calls to remote agents – or offshoring our operations," confirms Chris.

As a result, iGO4 is able to give agents greater choice over when and where they work. A move that's set to boost agent retention rates and open up new employee recruitment opportunities.

"By eliminating the need to travel to our offices, we're making it easy for people with disabilities or those returning to work after a planned break to work in a way that fits around the reality of their lives."

Eradicating the risks associated with manual pause and resume has released iGO4 from the onerous task of monitoring all call recordings prior to storage. Something that Chris identifies as a major operational benefit to the business.

"**Sycurio.Voice adds an additional layer of protection to our payments environment that robustly underpins the strength of our proposition for existing and potential affinity partners. Our success has been built on demonstrating we can deliver the high levels of trust, functionality and flexibility that is vital for the insurance industry. Now we can truly demonstrate that when it comes to payment card data, we literally don't see it, touch it, hear it or store it.**"

Chris Gray
Senior IT Manager
iGO4

Contact us for more information.

/ **+1 888-736-2366**

/ **nasales@sycurio.com**

/ **sycurio.com**

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