paytia

Stephen James uses Paytia secure phone-payment technology to protect customer data and reinforce their reputation for integrity and trust

In the ultra-competitive world of car sales, customer service counts. As London-based purveyors of up-market brands BMW and Mini, the team at Stephen James know this more than most. They trade on convenience and trust.

Across eight sites the Stephen James Group offers customers comprehensive sales and aftercare services.

Like all high-value, 'white-glove' services, where customer convenience is king, an ever-increasing proportion of their customer interactions — and transactions — take place on the phone: settling servicing charges or outstanding finance instalments; or purchasing warranty policies or travel packages.

The challenge

When the company's central finance team was asked to manage collections for vehicle financing, they turned to their IT team for help. Do they use their merchant bank's virtual terminal or point-of-sale card readers?

After some brief research, it was apparent that neither provided the level of customer data protection demanded by Payment-Card Industry Data-Security Standards (PCI DSS), nor the European General Data Protection Regulations (GDPR).

Unlike in-store or online payments, customers would have to divulge their card information to members of staff who would be responsible to input it into the merchant bank's terminal or reader.

Furthermore, as a regulated lender, the company had additional duties of care to maintain transaction records for investigation should misconduct claims arise. To cap it all, there was the trust issue. Could they really risk the confidence of customers increasingly alert to the threat of card fraud and identity theft?

Their need

Their requirements were simple: the finance team needed a solution that gave customers the same card data protection as they would have when making payments in the showroom or at the service counter — and the same effortless user experience.

Plus, by not being exposed to the information in the first place, the company's regulatory burden under PCI DSS and GDPR would be alleviated considerably.

Last but not least, they wanted a solution that could be deployed easily and cost-effectively enabling them to test the concept before rolling out across the wider business.

The solution

Having investigated the market there was only one option: Stephen James selected Paytia, enabling them to readily meet their brief:

- Removing the need for payers to divulge their card data, descoping the company from 90% of their PCI DSS obligations at a stroke

- Ensuring payments could processed quickly and easily without disrupting the call

- Providing a comprehensive record of each call and transaction and which staff member took the payment

- Deployable without the need for any complex set up or telephony integration

Delighted by the results, the team are rolling out the solution to the entire business.

> *"In a competitive service-led business, it's the little things that can make all the difference.*
>
> *Using Paytia enables us to reinforce our reputation for integrity and trust, ensure we are compliant with payment and data-protection regulations — and remove that small but potentially devastating risk of customer fraud as a result of stolen data."*

About Paytia

Paytia is a technology company specialising in enabling secure telephone-based payments.

Our mission is to create a world where consumers can pay over the phone without fear of card theft or fraud.

How? By providing merchants with a range of secure card-capture and payment-authorisation solutions that are effortless to set up, simple to use, and affordable, for any size of business.

Visit paytia.com to find out more.