Secure Card Payments

Ensure customer card details are safe with CardEasy

The latest technology for customer card security

With VTSL's CardEasy your business can utilise the latest technology to ensure credit and debit card numbers are securely obtained. Customers will feel safe knowing that their banking details are not at risk of employees or hackers gaining access to them.

Overview

This CardEasy service captures the card number and CV2 entered by the customer using their telephone keypad, with the agent remaining in conversation throughout. CardEasy automatically blocks the audio in the direction of the agent for the middle six digits of the card number and the CV2, which prevents your agents and call recording system from capturing these sensitive details should the customer read them out as they are entering them using their telephone keypad.

This data is then conveyed to the Syntec CardEasy Core that collates this information and forwards it to the PSP for processing, returning the result to the agent.

Real-time capture: how it works

Each keypad entry for the PAN and CV2 capture is displayed to the agent in real-time via the CardEasy payment page with the middle six digits of the PAN and the CV2 being blocked and replaced with *.

The CardEasy system performs a dynamic lookup of the Bank Identification Number (BIN) after the first six digits of the card number have been entered and informs the agent of the card issuer and scheme. This is a fraud prevention measure and also allows automatic surcharging based on card type dependent on the method of integration.

When the card number capture is complete, the system performs a Luhn check and informs the agent visually of the pass/fail status. This helps identify mis-keying and digit transposition. When both the card number and CV2 have been captured the transaction is submitted to the CardEasy core way of an API call. The controller inserts the captured card number and CV2 into the request data and forwards the request to the PSP (Realex, SagePay etc) for processing. The result is delivered back to the agent in real-time.