



Sigma Connected Case Study

Sigma Connected further enhances both security and customer experience using Agent Assisted Payments from Encoded

Business process outsourcing (BPO) specialist Sigma Connected offers innovative and bespoke customer contact solutions for some of the largest and best-known brands in the energy, financial services, retail, telecoms and water sectors. Blue-chip clients benefit from a wide range of outsourced solutions including customer services, collections, complaint management, sales and staff training. Founded in 2011 with just 20 full-time employees, today Sigma Connected employs over 5,000 people and operates offices in the UK, South Africa and Australia. Most recently, the company launched its business in the USA.

Success depends on continuous improvement

Sigma Connected's mission is to 'improve everything always' from the way the organisation treats its people through to implementing consistent business processes and embracing innovative technology trends. In 2023, the company was voted by employees as one of the Best Places to Work in the UK by The Sunday Times - a testament to Sigma Connected's key competitive differentiator as Chief Technology Officer Ian Gerleman explains:

"We are not just another business process outsourcing provider. We are a people company. Whether that's connecting with our employees, our clients, our clients' customers or our wider communities, to us every human connection counts because better connections mean better outcomes for all.



“We were looking for a technology partner with a proven track record in delivering fast, efficient, highly secure payment solutions.”

Ian Gerleman
Chief Technology Officer
Sigma Connected

However, our success as a business depends on combining these high levels of positive human connectivity with reliable, flexible processes and technology - especially when it comes to security.”

Stepping up PCI DSS compliance with Agent Assisted Payments

As a business process outsourcer (BPO), clients rely on Sigma Connected to keep their customers’ personal and sensitive details safe at all times. For many years, the company has been Payment Card Industry Data Security Standard (PCI DSS) compliant. Recently, it took the decision to further strengthen the organisation’s security framework with Agent Assisted Payments from Encoded. The aim of the new solution was to replace the pause and resume method of handling card payments which relied on customers having to divulge their debit or credit card details to the agent while recordings being were manually paused and resumed.

Ian Gerleman continued, “We were looking for a technology partner with a proven track record in delivering fast, efficient, highly secure payment solutions. Encoded fitted our requirements perfectly. It was able to demonstrate a long and successful heritage along with the drive we need to support our growing number of blue-chip clients. Encoded offered us a very attractive package in terms of price competitiveness, performance and service value. We were confident we could trust them to help us descope our payment activities and enhance our PCI DSS compliance for clients.”

The best of both worlds: all-in-one package for security and CX excellence

By descopeing, Ian means creating an environment in which sensitive payment information never touches Sigma Connected’s contact centre, including call recordings, after the sensitive authentication data process has taken place and even when that data is encrypted.

Ian explained, “Being able to descope our payment activities for clients allows us to offer a highly personalised service. What is more, it allows us to be more flexible, whilst remaining PCI DSS compliant and of course, without compromising our overall security stance for our clients and for ourselves as a business.”

Currently, around 500 agents at Sigma Connected depend on Encoded’s Agent Assisted Payments solution to handle thousands of inbound and outbound calls every month from customers in the energy and financial services sectors. Calls relate predominantly to general customer service and early arrears enquiries.

Fast Facts

- Encoded chosen for all-round price competitiveness, performance and service value
- Encoded Agent Assisted Payments solution streamlines payment processes, boosts security and enhances CX
- 500 agents rely on the solution to handle thousands of calls a month from the customers of blue-chip energy and financial services clients
- Encoded simplifies the agent desktop, alleviating the stress of handling multiple tasks - more time to focus on the customer
- Agents are provided with real-time, on-screen feedback but are protected from viewing any sensitive card details
- Tokenisation means returning customers do not have to enter card details multiple times, improving the customer experience and brand loyalty
- Reduces the risk of financial and operational penalties for non-PCI DSS compliance
- Great teamwork between Sigma Connected and Encoded creates trusted partnership for future projects.

The new automated technology from Encoded enables secure contact centre voice payments where customers enter their card details over the phone. Customers simply use their touchtone keypad to enter their card details, whilst staying connected to the Sigma Connected agent throughout the payment process. During the call, Sigma Connected agents are provided with real-time, on-screen feedback but are protected from viewing any sensitive card details.

What is more, the Encoded solution includes tokenisation, which allows card data to be stored for future payments as a token. This means that returning customers do not have to enter their card details multiple times, streamlining the payments process while improving the customer experience (CX) and building loyalty at the same time.

Big benefits for customers make sound business sense

The primary benefit of using Encoded technology is the boost it provides Sigma Connected by being able to descope payment activities associated with specific client campaigns from the more convoluted PCI DSS controls it would usually need to secure pause and resume processes.

Both Sigma Connected employees and clients are able to minimise their exposure to card data risk. For agents, the descoped payment process simplifies their desktop environment and so alleviates the stress of managing multiple tasks. Meanwhile, customers enjoy the smoother, easier payment experience that Encoded has designed, allowing them to continue talking to the agent throughout the whole payment process without fear of their sensitive card details being compromised.

Ian added, "The Encoded solution delivers great business value. It bridges the gap between providing personalised customer service and enhancing security, whilst reducing the substantial risk associated with PCI DSS non-compliance."

Great teamwork wins the day – now and tomorrow

During the course of the Encoded implementation, effective teamwork has been critical to success, a real differentiator for Sigma Connected. From beginning to end, the Encoded team became an integral part of Sigma Connected inhouse technology department to define, build and explore the greater long-term potential of the automated solution.



Ian Gerleman concluded, "In particular, Rob and Adam along with their dedicated team of professionals are great people to work with and we have always been comfortable to include them in our client-facing team. The initial successful outcome of the implementation has made Encoded our default partner for secure contact centre voice payments and we look forward to working with them on future projects as our business grows."

About Sigma Connected

Sigma Connected offers a wide range of outsourced services that focus on improving the customer experience. These include customer services, collections, complaint management, sales and staff training. Some of the largest and best-known brands in the energy, financial services, retail, telecoms and water sectors benefit from the company's bespoke and innovative customer contact solutions.

Founded in 2011 with just 20 full-time employees, Sigma Connected today employs over 5,000 people across the world, operating offices in the UK, South Africa and Australia. In 2023, the company continued its international expansion, launching in the USA and was voted by employees as one of the Best Places to Work in the UK by The Sunday Times.

Sigma Connected is regulated by the Financial Conduct Authority (FCA) and is PCI DSS (Payment Card Industry Data Security Standard) compliant.

For more information, visit: www.sigmaconnected.com

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About Encoded

Encoded is a leading Payment Service Provider and pioneer of new and innovative secure payment solutions for contact centres.

Encoded offers a range of card payment solutions designed to help organisations comply with PCI DSS, GDPR and the newly introduced Payment Services Directive (PSD2).

Encoded's solutions are trusted by many of the world's leading brands including Samsung, Mercedes-Benz, BMW, LUSH and The Wine Society as well as a host of UK utility companies such as Shell Energy and Severn Trent Water.

Omni-channel solutions include:

- Agent Assisted Payments
- E-Commerce payments
- IVR Payments
- Fraud Prevention
- PayByLink Mobile Payments
- Encoded Gateway Services

For more information please visit
www.encoded.co.uk

