

How QA Scorecards Create Stronger Regulatory Compliance



Contact Center Compliance: PCI and Beyond

- As organizations have begun to embrace digital transformation, new cybersecurity issues have cropped up, **particularly when it comes to accepting payments online**. Companies must ensure that their customers' data is securely protected regardless of **transaction size, volume, or the type of credit card** accepted.

PCI is just the **beginning of the numerous compliance and regulatory mandates that contact centers must follow**. You also must consider:

- Call Monitoring Consent:** Federal and state laws require your customers to be aware if a call is being recorded and they must give consent.
- Fair Debt Collection Practice Act (FDCPA):** Passed in 1977, this act prohibits the use of threatening or abusive language to collect personal consumer debt.
- Do Not Call Registry:** Consumers must be allowed to opt-out of telemarketing calls.
- General Data Protection Regulation (GDPR):** Businesses with customers in the EU (even if the business is not located in Europe) must comply with all regulations in regards to data ownership and sensitive information.
- Truth in Lending Act:** Contact centers must disclose information about terms, late fees, and interest rates to customers.
- Dodd-Frank Act:** Contact centers must record all phone conversations and save them with a date and time stamp in a searchable format.
- Sarbanes-Oxley Act:** Businesses must implement a system that ensures recorded calls cannot be changed or deleted prior to mandated end time.
- HIPAA:** Contact centers in the health sector must follow strict steps to protect personal health information and ensure it's not shared with other parties.
- Equal Credit Opportunity Act (ECOA):** Prohibits businesses from using age, race, color, gender, religion, etc. as qualifications for loans or credit.
- Gramm-Leach-Bliley Act:** Requires contact centers to maintain written documentation of their security protocols and divulge their information sharing practices with customers, allowing them to opt-out.

What Tools Can Managers Use to Ensure Call Center Regulatory Compliance?

Call Recording Software

QA Scorecards

- QA scorecards provide **an audit trail for regulators and demonstrate that the organization have processes in place**.

Scorebuddy QA scorecards offer:

- Breach Alerts:** You'll get an email as soon as a compliance question is missed with the full details of the breach.
- Pass/Fail Rates:** A dashboard that provides a compliance pass/fail rate, making reporting easier.
- Compliance Failure Details:** Scorebuddy offers supervisor's comments as well as the ability to immediately listen to the customer interaction so you can take remedial action.
- Compliance Audit Trail:** Scorebuddy keeps a record of compliance performance over time and the nature of the breaches identified.
- Compliance Activity Log:** Keep a full log of your call compliance monitoring and performance.

CRM Tools

Security Policies

Call Center Compliance Checklist



1. Create and Maintain a Secure Network



2. Cardholder Data Protection



3. Vulnerability Management Program



4. Access Control Measures



5. Monitor and Test Networks



6. Information Security Policy



7. Agent Communication



8. GDPR Compliance



9. Patient Health Information