



Live Chat Security for Financial Services



Today's banks, insurance companies, and other financial services firms are in need of accessible yet secure ways to service customers. Long wait times spent on hold are no longer acceptable. Real-time, chat-based customer service can offer a competitive edge. **Offering secure chat ensures customers can get their queries resolved in minutes, while keeping their sensitive financial data confidential and private.**

PCI COMPLIANT LIVE CHAT

With more customers moving to digital banking, secure chat reaffirms your commitment to protecting their sensitive financial information wherever they are. **Comm100 Live Chat is PCI DSS compliant as a service provider.** PCI DSS (The Payment Card Industry Data Security Standard) is a proprietary information security standard for organizations that handle branded credit cards from the major card companies including Visa, MasterCard, and American Express.

The PCI DSS compliant Secure Form allows visitors to send sensitive financial data through the Comm100 chat window for your agents to see. Comm100 keeps your customer data completely secure. This data is never stored in our database, and agents can only access the data during the chat session. Once the session ends, the data is not recorded in chat transcripts and will no longer be accessible.

Comm100's hosting environment, data security procedures and processes that govern our software development, deployment and operations are fully compliant with PCI DSS's rigorous industry-leading security controls. Our security measures and protocols are fully repeatable, defined and consistent and meet or exceed industry standards, so financial firms can perform sensitive monetary transactions with peace of mind.

IRON-CLAD SECURITY

Keeping customer data safe and secure is business-critical for every financial institution, regardless of size. When it comes to security, customer expectations are high – it has to be iron-clad. Comm100 Live Chat is leading the way with security standards that go above and beyond industry requirements. With secure chat, financial firms get the industry-specific functionality they need to keep data confidential.

When agents connect with a visitor through secure chat, **all data within the chat is encrypted through HTTPS protocols utilizing the TLS encryption 1.2.** Information collected through forms (pre/post-chat survey), along with all chat messages transmitted during the session is encrypted end-to-end with a complete

logging and monitoring system that operates as a safeguard against unauthorized access.

In addition to encryption, sensitive financial information (think: credit card information) that may be inadvertently captured in a transcript is protected through features like credit card masking. **Credit card numbers sent by visitors through the chat window will be automatically masked** and redacted within the transcript, so users can perform financial transactions on-demand, worry-free.

IP restrictions give you the tools needed to prevent unauthorized access before potential threats even get to chat. With Comm100, financial firms can authorize or **ban specific IP addresses or IP address ranges** from having access to live chat. From an employee facing perspective, you can also limit agent access from designated IP addresses ensuring employees can only access live chat from your secure intranet. This notion of network access control also extends to mobile devices, thus providing data security and reliability on every platform.

WRAP-UP

Comm100's security policies and operations adhere to the highest possible standards for how sensitive financial data is handled. From encrypting data in motion and at rest through credit card masking, HTTPS and TLS 1.2 protocols; to providing mechanisms for controlling access to live chat for both agents and customers through IP restrictions and banning – our state-of-the-art security standards ensures that sensitive information will always remain safe and secure. Your customers trust you, and secure chat can make sure your data is safe and secure.

Banks, credit unions and other financial companies need to offer the convenience of real-time support, while providing personalized and human experiences. Comm100 delivers a powerful, robust live chat solution with an unwavering commitment to security. Secure chat makes it possible for financial firms to deliver quality service in real-time without ever needing to worry about security.



Let's chat

Comm100 is a leading global provider of omnichannel customer experience solutions with a mission to make online service and support delivery more genuine, more personalized, and more productive through meaningful conversations. Let us show you how.

[Learn more](#)