

Call Recording Compliance: The future has arrived

"This call may be recorded..." This hackneyed phrase will soon be a relic of the past, as existing and new consumer rights, electronic communications and data protection legislation radically transform the business landscape in South Africa.

Many companies are still coming to grips with the onerous consumer protection, recordkeeping and data security requirements entrenched in the Electronic Communications and Transactions (ECT) Act, the Financial Advisory and Intermediary Services (FAIS) Act, the Financial Intelligence Centre Act (FICA) and the Consumer Protection Act (CPA).

This year, further compliance requirements will be imposed through the Protection of Personal Information (POPI) Bill and the Payment Card Industry Data Security Standard (PCI DSS), demanding significant changes to communications and IT infrastructure, operations, policies and procedures.

Accuracy of recordings

"Among the numerous regulations imposed is the requirement to keep accurate and full records of all transactions and customer interactions, to record and store verbal and written communications in an appropriate format, and also to ensure these records remain easily accessible for inspection - which means retrievable within seven days - and readily reducible to written or printed form," comments Matthew Balcomb, director of Call Cabinet SA (previously known as Majuda Software Southern Africa Pty Ltd), a subsidiary of Call Cabinet Corporation USA.

Given the sheer volume of business transactions concluded via call centres today, recording of all telephonic interactions with customers or potential customers is the crucial starting point for mitigating this compliance risk. Beyond that, enabling technologies that allow companies to store the data in an appropriate and secure format, easily access this data, and readily reduce it to written and printable formats, have become a business imperative.

Balcomb notes that a turnkey solution must incorporate a number of crucial features. "Firstly, voice records must be logged for all conversations, demanding the stability of enterprise-level servers for absolute reliability. And, since call recording systems operate in the background and can go down without anyone noticing, remote site monitoring essential, as is proactive 24/7 technical support from a remote system administrator who can get the system back on line if disrupted, without time-consuming site visits.

Data security

"Secondly, the data recorded must be securely encrypted, both to comply with the legislative requirements for data security and protection and to provide tamper-proof records that are legally tenderable evidence if required by a court of law. The right solution will also allow different levels of security access for various personnel ensuring, for example, only limited and

authorised access to records containing credit card details.

"Thirdly, the records - while stored offsite to ensure prudent risk management and for the mandatory period to ensure legal compliance - must remain easily accessible, allowing personnel to retrieve records quickly using reference data, even years later."

Balcomb further notes that a turnkey solution must also be cost-effective, easy to install to reduce disruptions, and user-friendly to minimise training requirements, while offering the flexibility to accommodate future growth in call volumes and advances in technology, such as the growing use of Voice over Internet protocol (VoIP).

"But, ideally, the right solution should also extend its value proposition to include content management and workforce optimisation solutions, such as agent evaluation and quality monitoring functions, to improve the quality, performance and effectiveness of contact centres. Such a solution not only takes care of the legal compliance issues, but allows companies to optimise communications resources, enhance workplace efficiency and reduce operational costs, thereby increasing customer satisfaction, customer retention and revenue," comments Balcomb.

Automated messages

In the immediate future, automated call centre messages are more likely to say: 'Please note that all calls are recorded, securely encrypted and stored for the mandatory period, while remaining easily accessible, which not only ensures compliance with South African consumer protection, recordkeeping and data security legislation, but also enhances our call centre effectiveness and agent performance, to offer you the highest levels of customer service'.

"Such a call centre promise can only be offered by proactive companies who have implemented an effective voice recording and call logging solution as a technological foundation supporting corporate governance and fair practices throughout the organisation, and as an effective tool for improving performance and profitability. This, in a nutshell, is what Call Cabinet SA, with our extensive experience in providing affordable enterprise voice recording and call logging solutions, is uniquely positioned to provide to South African companies now faced a transformed regulatory and business landscape. It is a solution that goes beyond a mere voice logging compliance, and also allows companies to optimise their communications resources and increase their business revenue," concludes Balcomb.

For more, visit: <https://www.bizcommunity.com>