Big value at stake, Big solutions at work

Manage Risk and Compliance with CARIN Call recording Suite

Introduction

Companies are focusing on **compliance** concerns because of their **impact on all aspects of business operations**. Efforts to comply with regulatory requirements must be supported by appropriate systems. Continuously growing regulatory burdens and increasing use of standards to improve processes are **leading many organizations to formalize compliance programs**, raising questions on organization, competencies, controls rationalization and alignment with risk management and business performance.

The following table lists the most relevant regulatory examples by industry:

Finance Insurance	• MiFID II (Markets in Financial Instruments Directive)
	• PCI DSS (Payment Card Industry Data Security Standards)
	• Basel II Accord
	• USA Patriot Act
	• AML (Anti-Money Laundering)
	• SEC 17-a-4 / NASD 3010 (Securities Exchange Act 1934)
	• GLBA (Gramm-Leach-Bliley Act)
	• ECOA (Equal Credit Opportunity Act)
	• TILA (Truth in Landing Act)
	• FDCPA (Fair Debt Collection Practices Act)
Electronic Automotive	• Trade Act
	• European Block Exemption
	• End of Life (AP)
	• RosettaNet
	• WEEE (Waste for Electronics and Electronics Equipment)
	• Wassenaar Agreement
Healthcare	• HIPAA (Health Insurance Portability and Accountability Act)
Multiple Industries	• SOX (Sarbanes-Oxley Act)
	• DCGK (Deutsche Corporate Governance Kodex)
	• CLERP 9 (Corporate Law Economic Reform Program Act)

Compliance Recording

Call centers, trading floors and businesses that regularly communicate with customers, clients, and partners, must be aware of the risk associated with every interaction. Many businesses are **legally required to monitor** these **interactions as a means of managing risk and liability**. Businesses must adhere to standards set by private companies and self-regulatory groups that monitor the **protection of personal data**. Monitoring the high volume of interactions that take place on a daily basis is a challenge, especially for businesses that operate large or multi-site contact centers. In order **to maintain compliance** with numerous legal and internal requirements, these **businesses must implement total call recording solutions** that can effectively capture, store, monitor, and find their most critical interactions.

Using **CARIN**, the award-winning call recording suite, **can help companies easily and effectively comply with regulations**. The chapters below briefly describe the essential features of a reliable call recording platform.

Comprehensive Set of Recording Methods

In order to support the various telephony environments and network topologies, the recording system must provide various methods for capturing the interactions. The **CARIN system supports all major recording methods** for Cisco, Avaya, Broad-Soft, BT Trade and other communication environments, which allows **centralized recording** of all phones in the company or, if required, locally installed recording devices with store and forward functionality at each branch office. In addition to the phone conversations, CARIN is able to provide **screen capturing capabilities** in order to record the entire customer interaction. Finally, not only does CARIN record voice conversations, it is also able to **record video, telepresence sessions, video conferences and instant messages**.

An important element of a compliant call recording suite is the ability to conceal private information. CARIN supports **selective recording to comply with PCI DSS** and other security standards. By suppressing sensitive information and the selective recording functionality agents can ensure that private data such as credit card numbers do not get recorded.

Sophisticated Access Control

CARIN's user authorization concept **controls activities within the CARIN web application and the CARIN XML application on the IP phone**. User authorization is based on two key concepts: segregation of duties and activity level control. In the CARIN system groups can be defined in order to **control user access to various content**, using one or many. Privilege levels of user accounts enable to **define superior-subordinate relationships in the system**, which allows superiors to access their subordinates' calls. There are many user types in CARIN in order **to adapt to a corporate hierarchy** easily. The relationships between users can be vertically or horizontally defined.

In order to properly segregate the duties and ensure secure and safe operation, the **security policies and privilege level assignments to user accounts** need to be planned and enforced. Activity types allow **access control** in a more granular manner and further segregating roles and responsibilities. These **optional user rights** can be granted to each user (and will be in effect for their authority privilege levels and below). These include: **playback, download, deleting, e-mail, commenting, marking as private, silent monitoring, share calls, reporting, etc**.

Every user has to be associated with at least one group, because **certain functions and features** like comment templates **are configured through groups**. User accounts have a validity period (start and end date) and can be also locked to suspend access. Multiple unsuccessful login attempts can also result in a locked user account according to the rules set by the system administrator.

Password expiration can be set on a system level or on a per user basis. **Password strength rules** can be configured globally with many options (expiration length in days, password history check with length, minimum password length, must include capital letter, must include special character, and must include numeric character). **Four eyes principle** can be optionally set to control user access at login.

Audit Trails

CARIN provides **detailed activity logging complemented by the CARIN quick search functionality** for administrators **to monitor configuration changes** (adding or changing user accounts, groups, extensions, server settings etc.), **all user activity and business data changes** (adding/removing markers, playback, download, delete etc.).

Every log file captures the activity, the user ID, the event date/time, the object ID and field(s) with old and new values. This feature cannot be deactivated. CARIN provides a **maintenance function to purge outdated records as a scheduled job**. A third area of logging is system component activities. The types and levels of logging are configurable and the information stored in log files **assist the administrators with system management and monitoring activities**. These files do not capture any business content related information, only include technology related data. For an across-the-board compliant enterprise, not only record keeping is mandatory but also to have **a traceable history of data lifecycle and user activity**. **CARIN's built-in completeness audit functionality** ensures transparency and serves as a proof of liability by logging all modifications and system changes.

CARIN also provides many system and user activity monitoring features that help companies with system support and compliance monitoring as well. The responsive dashboard of the CARIN web application displays **charts of real-time system activity and storage capacity**. In case of system errors, such as license expiration, **automated notifications** alert users to minimize response time required for troubleshooting.

Easy and quick access to recordings

Utilizing the unique and feature-rich web based user interface of the system, auditors or other users can easily **find and retrieve recordings**, which is not only mandatory **to fulfil compliance** obligations but also necessary for businesses **managing customer data on a daily basis**. The standard SQL database in CARIN provides numerous features for searching even among archived interactions, such as several filtering options and search capabilities. The **CARIN quick search engine** enables users to find specific recordings in no time. Basically any metadata is searchable within the system, filtering options can be applied for users and groups, date, extension number and even comment template fields.

The built-in player module provides an easy-to-use, but sophisticated playback experience using industry standards without the need of installing any proprietary application. With the utilization of the feature-rich **CARIN player** users can apply call flagging and name and highlight certain parts of a call. The **CARIN Player marker functionality** allows organizations to increase productivity by reducing time required to find important and relevant parts of the recorded interactions using any meta-data information. Markers allow users to highlight certain parts of the recorded conversations, this information is also shareable with other users in the system **in a secure and traceable way**.

The **CARIN Publishing Server** provides controlled access to shared media for even external users and within the organization via an easy-to-use, convenient web-based user interface.

Encrypted storage and data protection

In order to prevent unauthorized access to recording on file system level, CARIN can apply **optional encryption for each recorded audio or video file**. Without using the built-in user interface with proper authorization and full audit trail, nobody can play back any recording from the recording server. CARIN uses the industry standard **AES (Advanced Encryption Standard) technology**.

In addition to the multi-level access control protection of the recordings, any type of manipulation either on the media file or either with the call detail records can be easily identified with the built-in integrity protection feature of the system.

Policy based data retention

As the amount of stored calls increases, it becomes more important to be able to **set retention periods by certain parameters of calls**, rather than saving all calls for the maximum required by the longest need. The **built-in storage policy module in CARIN** allows for the creation of rules specifying how long a particular call is retained based on the business requirement for the specific call type. This approach not only helps control overall storage costs, but also **ensures that calls are retained only as long as required**.

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