

ICE Interna  
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Currency  
Exchange

Foreign Currency Exchange

# ICE International Currency Exchange Case Study: Cash for Care During the Pandemic

## Challenge

One of the UK's largest banks wanted to ensure medically-vulnerable customers confined to their homes during the pandemic had access to cash to pay for essential items. They needed a new service fast — one that could securely take orders and deliver money directly to their customers' doors. Enter ICE International Currency Exchange and Paytia.

ICE International Currency Exchange is one of the largest retail currency-exchange companies in the world, managing a transaction every 6 seconds and serving more than 7 million customers a year across 20 countries in four continents. With their guiding principle "to provide an unparalleled level of customer service, expertise and integrity", convenience is core to their business. Customers can exchange currencies at one of their 320 branches world-wide, or order remotely online or by phone, and have their money delivered directly to their door.

### The Pandemic strikes

While demand for travel-related services came to a pandemic-induced halt in 2020, ICE's expertise in secure delivery of cash became a lifeline to people across the UK. Many sick and medically-vulnerable people confined to their homes rely on cash to pay for day-to-day essentials such as shopping, help from carers and other essentials. When one of the country's largest retail banks wanted to help, they turned to ICE. The bank would transfer customers to ICE to take a debit-card payment and organise shipment of the money to their customers' homes.

### ICE hits a roadblock

Getting the service live as soon as possible was vital. However, ICE quickly discovered that their existing telephone-payments solution — which involved sending customers a link to a secure web-based payment page — was impossible to use for many of the target customers who were unable to access or use a smartphone or computer.

ICE had to find an alternative that would still protect customers' card data, allowing them to submit details using their keypad rather than an online form, and have the payment verified and authorised while still on the call with their agents.

### The clock starts ticking

Having taken payments by phone for many years, ICE recognised that effective customer protection meant complying with the payment-card industry data security standards (PCI DSS) — something their bank partner was keen to ensure, also.

They knew from experience that the manual approach of "locking down" their agents' systems and working environment to ensure data security, was no longer tenable. It was expensive, impractical — given their staff would be working from home — and ultimately, flawed: They would still be left with customers having to read aloud their card details to a stranger.

## Implementation & ROI

### Implementation Time

**2 weeks**

### Return on Investment

**Help for medically-vulnerable; staff  
freedom to work from anywhere**