

**ENSURING COMPLIANCE
IN VOICE COMMUNICATIONS:**
Three Best Practice Tips for
Zoom Phone & Contact Center



The Expanding Landscape of Voice Compliance

The financial services industry thrives on timely, clear, and efficient communication, and Zoom has become a cornerstone for many organizations. However, with the rise of regulations like Dodd-Frank and even GDPR, ensuring compliance for voice communications can be a challenge. This guide explores the growing compliance landscape and equips you with best practices to navigate it seamlessly with Zoom and Theta Lake.

As the necessity to protect and monitor sensitive voice data has grown across various sectors, regulatory scrutiny has intensified. Over the last ten years, regulations such as Dodd-Frank Regulation 23.202, MiFID II, and IDPC Rule 3804 have broadened their scope to require financial services companies to record, retain, and supervise voice communications, including phone calls and voicemail through Unified Communications (UC) tools to adhere to record-keeping rules and identify possible compliance breaches. These compliance requirements are not just for brokers, wealth managers, and other regulated employees, but also extend to contact and customer support centers within the financial services industry.

However, these regulatory requirements are not confined to the financial sector. Other industries must also comply with privacy and security regulations such as GDPR, PCI, and HIPAA, necessitating the capture and archiving of communications for purposes including customer complaint logging, reporting, legal investigations, and discovery.

For instance, under the Dodd-Frank reforms, the Commodity Futures Trading Commission (CFTC) implemented Regulation 23.202, which mandates financial services firms to record all discussions between swap dealers and clients/prospective clients about swaps and other related derivative products. Swap dealers and other CFTC-regulated entities must retain voice recordings for one year as evidence of pre-execution sales activities. The CFTC, alongside the SEC, has imposed fines exceeding \$3 billion for compliance failures related to off-channel communications, including noncompliance in voice recording and retention.

Due to these stringent regulations and substantial fines, many organizations face challenges in fully adopting new cloud-based UC systems. The advanced features offered by modern UC modalities, combined with workplace flexibility in device use and location, complicate compliance recording in a cloud-native world.

Consequently, these organizations remain reliant on outdated voice compliance recording infrastructures, which are expensive to maintain and administer. They

To simplify compliance with voice recording and archiving regulations, Theta Lake integrates seamlessly and in just a few clicks with Zoom, allowing businesses to easily capture, retain, and supervise Zoom voice communications...

A Quick Look at 9 Federal Regulations Impacting Your Voice Communications

SEC Rule 17a-4

Who: Financial Services, Broker-Dealers

Req: Recording and retention for six years

CFTC Reg. 23.202

Who: Financial Services, Swaps and Derivatives Trading

Req: Recording of conversations leading to deals; retention for one year

MiFID II

Who: Financial Services, Investment Firms (UK/EU)

Req: Recording and retention for five years

IIROC Rule 3804

Who: Financial Services, Investment Dealers

Req: Recording and retention for seven years

HIPAA

Who: Healthcare

Req: Recording of conversations related to PHI; retention for six years

GDPR

Who: All Industries (EU)

Req: Recording of communications relevant to personal data; retention period varies

PCI DSS

Who: All Industries handling card payment info

Req: Recording of communications involving PCI; retention period varies

SOX

Who: Public Companies

Req: Retention of financial reporting communications; retention for seven years

FOIA

Who: Public Sector

Req: Retention period varies

also avoid using modern cloud-voice features such as chat, SMS, fax, and voicemail, due to the risk of noncompliance from their inability to capture all necessary elements.

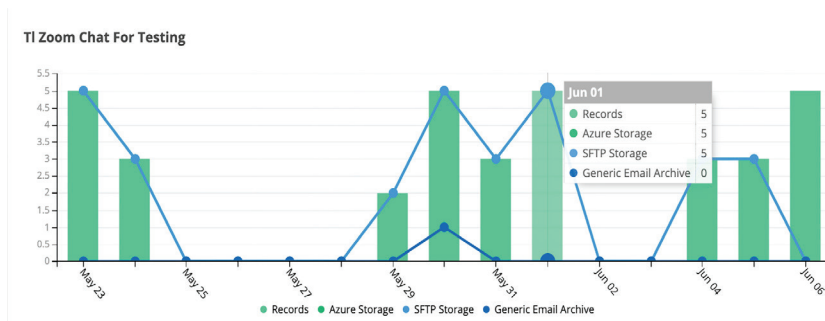
These firms miss out on the productivity benefits offered by multi-device UC voice platforms with advanced features that facilitate work from any location at any time.

Theta Lake Simplifies Voice Compliance for Zoom Users

Businesses in various industries rely on Zoom for their voice communications, taking advantage of its unified platform that integrates voice, video, messaging, and collaboration tools.

Zoom Phone optimizes communication processes, enhances team collaboration, and boosts productivity. For superior customer service capabilities, Zoom Contact Center provides features like intelligent routing, real-time analytics, and detailed reporting, enabling businesses to deliver exceptional customer service and improve satisfaction.

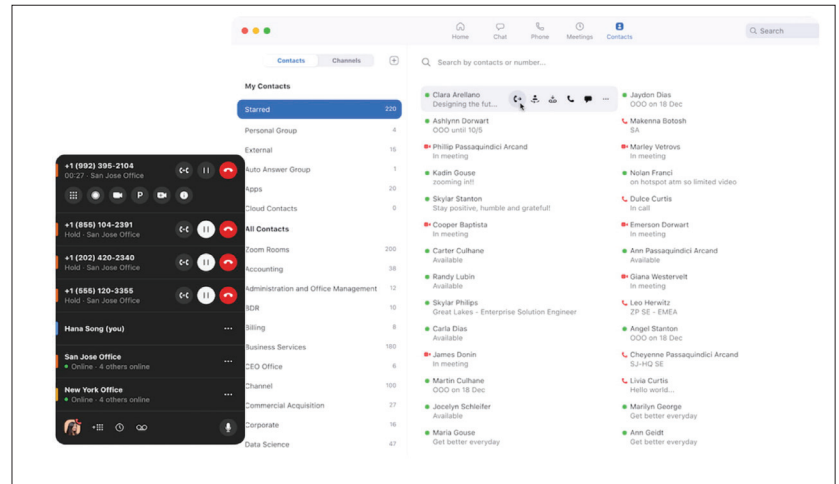
To simplify compliance with voice recording and archiving regulations, Theta Lake integrates seamlessly and in just a few clicks with Zoom, allowing businesses to easily capture, retain, and supervise Zoom voice communications, as well as other communication features like SMS, voicemail, fax, video, whiteboarding, and screen sharing. Theta Lake also captures transcriptions of voice recordings and employs its multi-patented TranscriptionRN® technology to improve the contextual accuracy of these transcriptions, addressing common voice-to-text errors and word mix-ups, which results in better detection of risky communications and specifically aids compliance reviewers.



Theta Lake provides upstream and downstream reconciliation with exact file location so Zoom users can maintain data integrity and reporting compliance.

Theta Lake also provides upstream and downstream reconciliation reporting, forming an audit trail of all records captured from Zoom and delivered to the archiving system. Theta Lake can compliantly archive voice records that are subject to SEC 17a-4 requirements in a SOC 2 Type 2, PCI-DSS compliant environment with Bring Your Own Key (BYOK) and Bring Your Own Storage (BYOS) features or send them to the customer's existing archive of record.

With Theta Lake, Zoom voice records become efficiently searchable and reviewable, allowing compliance and legal teams to easily identify, find, review, report, and respond to risky communications alongside other related records.



Zoom Phone calling features are designed to give users a flexible, mobile, and powerful cloud phone system.

With options for group and individual retention policies, the ability to export to third-party storage and discovery tools, legal hold and case management, transcription with risk detection, automated sensitive information redaction, and more, Theta Lake empowers Zoom customers to enhance UC voice compliance and future-proof their operations, especially against compliance gaps that can arise with new communication channel technologies.

By leveraging machine learning and AI, Theta Lake detects risk/interest items and provides a comprehensive overview of the conversational context and compliance risk of each recording. This streamlines advanced levels of review and detection, enabling businesses to significantly reduce the time required to manage compliance and mitigate risks effectively.

When recording voice communications for compliance and quality assurance, it is crucial to redact sensitive Personally Identifiable Information (PII) such as credit card numbers, birthdates, and taxpayer IDs (SSN, NINO). The integration between Theta Lake and Zoom provides this essential feature, allowing for the automated redaction of sensitive information in compliantly stored recordings. Whether recordings are stored in Theta Lake's archival environment or the customer's existing system, sensitive data remains protected. In cases where sensitive data is unmasked in storage and review, Theta Lake enables on-demand remediation.

Moreover, in compliance with regulations like GDPR's right-to-be-forgotten, Theta Lake facilitates the quick and easy identification, export, removal, or destruction of archived records from Zoom Phone and Zoom Contact Center. This process is auditable and reportable, ensuring transparency and accountability.

...Theta Lake facilitates the quick and easy identification, export, removal, or destruction of archived records from Zoom Phone and Zoom Contact Center. This process is auditable and reportable, ensuring transparency and accountability.

The Top 3 Best Practices for Comprehensive Zoom Voice Compliance

Regardless of the industry, implementing the following best practices will ensure regulatory compliance and keep Zoom communications secure:

BEST PRACTICE #1: Capture Zoom Phone, SMS, Fax, Voicemail, Whiteboard, and Screen Share Content for Existing Archive and Compliance Systems.

Quickly enable the full feature set of Zoom's products without altering your existing compliance archiving and processes. Use Theta Lake with Zoom solutions, capture all of the communication capabilities, and send the records (with full upstream and downstream capture and delivery reconciliation) to your existing archive of record or surveillance systems.

This accelerates the realization of full value for Zoom Phone and Zoom Contact Center users, ensuring maximum compliance and record-keeping coverage with minimal disruption to existing compliance systems and processes.

BEST PRACTICE #2: Shift to Unified Searchable Archiving for Zoom Voice and eCommunications.

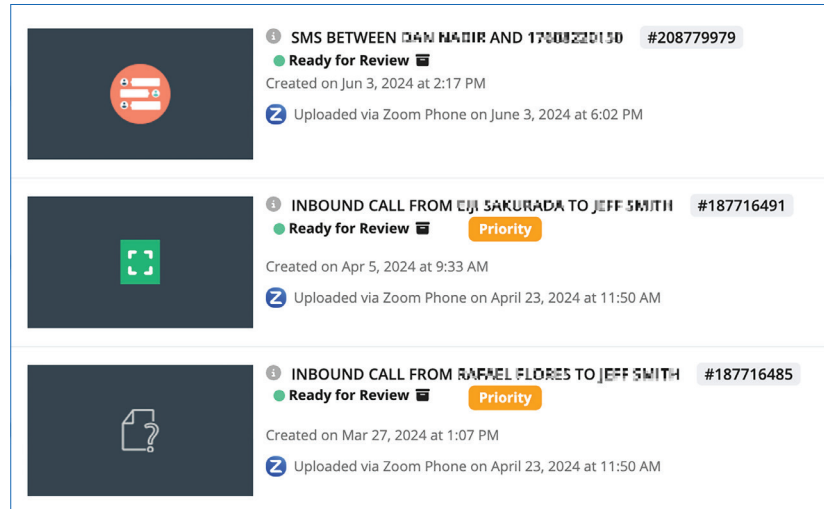
Many existing archiving systems lack the flexibility to store (and make easily searchable) the new and modern UC modalities. Theta Lake can serve as the unified compliance interface for Zoom Phone and Zoom Contact Center users, securely and compliantly storing all records, regardless of modality, for any required retention period.

- Additionally, Zoom users can easily search records and execute eDiscovery when necessary, Zoom with:
- Context-rich unified search filters across all modalities, legal hold, and more
- Full recording, cross-recording/multi-recording, and eComms conversation replay
- Flexible record routing, set up by users, regions, and departments, all with role-based access
- Built-in multi-language transcription and translation

BEST PRACTICE #3: Incorporate ML-based Risk Detection and AI-assisted Review and Remediation into Your UC Compliance Strategy.

The review and remediation processes that compliance teams use to audit the massive number of recordings they capture can be manual and tedious. Rapid response is often required to protect sensitive data and ensure regulatory compliance.

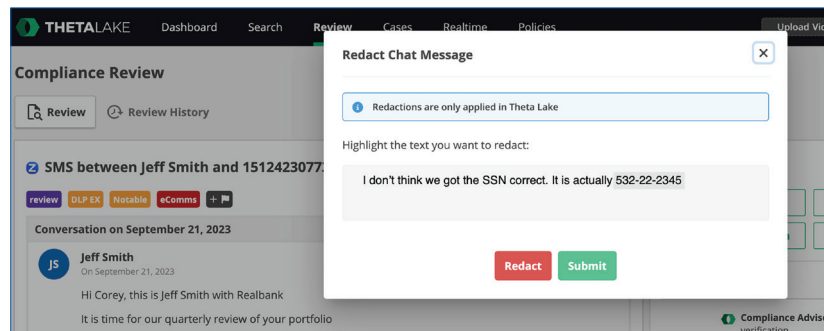
With Theta Lake, Zoom users can respond to and remediate threats immediately, and even automatically. With automated ML-driven risk detection and an AI-assisted review workspace, Theta Lake enhances and simplifies the compliance review process. Furthermore, Theta Lake's patented TranscriptionRN® technology addresses errors and word mix-ups common to recording transcriptions, and more sophisticated tools enable Zoom compliance teams to seamlessly remove problematic content from chats and redact sensitive content in storage. These Proactive Compliance modules integrate seamlessly with Zoom communications to improve compliance effectiveness and outcomes. By following these best practices, businesses can ensure that their Zoom deployments yield a high ROI, their users remain productive, and their record-keeping and voice compliance requirements are met.



1 SMS BETWEEN DAN NAIR AND 1512423077 #208779979
Ready for Review
Created on Jun 3, 2024 at 2:17 PM
Uploaded via Zoom Phone on June 3, 2024 at 6:02 PM

1 INBOUND CALL FROM EJI SAKURADA TO JEFF SMITH #187716491
Ready for Review
Created on Apr 5, 2024 at 9:33 AM
Uploaded via Zoom Phone on April 23, 2024 at 11:50 AM

1 INBOUND CALL FROM RAFAEL FLORES TO JEFF SMITH #187716485
Ready for Review
Created on Mar 27, 2024 at 1:07 PM
Uploaded via Zoom Phone on April 23, 2024 at 11:50 AM



THETALAKE Dashboard Search Review Cases Realtime Policies Upload Video

Compliance Review

Review Review History

SMS between Jeff Smith and 1512423077

review DLP EX Notable eComms + M

Conversation on September 21, 2023

Jeff Smith
On September 21, 2023
Hi Corey, this is Jeff Smith with Realbank
It is time for our quarterly review of your portfolio

Redact Chat Message

Redactions are only applied in Theta Lake

Highlight the text you want to redact:

I don't think we got the SSN correct. It is actually 532-22-2345

Redact Submit

Compliance Advice verification

Theta Lake enables Zoom users to quickly detect and remediate risks with the help of ML & NLP driven processes.

In Summary

The integration between Theta Lake and Zoom offers a straightforward and comprehensive solution for voice compliance in regulated industries. Because Theta Lake integrates seamlessly with Zoom Phone and Zoom Contact Center, businesses can ensure the capture, archiving, search, and supervision of voice and all other communication channels, including eComms, aComms, and vComms—ensuring compliance for all Zoom features.

This partnership simplifies the mandatory capture, archive, and reconciliation of voice recordings, making compliance easy and non-disruptive. From there, organizations can expand coverage for compliance and regulatory needs with unified search, ML-driven risk detection, and AI-assisted review workflows. By leveraging Theta Lake's unified capture, unified search, and proactive compliance, businesses can efficiently manage compliance, reduce risk, and save time and resources for Zoom communications today and in the future.

Learn More

Visit: <https://thetalake.com/integrations/zoom/>

ABOUT THETA LAKE. Theta Lake's multi-award winning product suite provides patented compliance and security for modern collaboration platforms, utilizing over 100 frictionless partner integrations that include RingCentral, Webex by Cisco, Microsoft Teams, Slack, Zoom, Movius and more. Theta Lake can capture, compliantly archive, and act as an archive connector for existing archives of record for video, voice, and chat collaboration systems. In addition to comprehensive capture and archiving, Theta Lake uses patented AI to detect and surface regulatory, privacy, and security risks in an AI assisted review workflow across what is shared, shown, spoken, and typed. Theta Lake enables organizations to safely, compliantly, and cost-effectively expand their use of communication platforms. Visit us at [ThetaLake.com](https://thetalake.com); [LinkedIn](#); or [Twitter at @thetalake](#).