Voice biometrics authentication in the Contact Centre. Bank Zachodni WBK

Intelligent Authentication Conference

London, 26th-27th April, 2016

AGNITIO VOICE ID

Bank Zachodni WBK
Grupa Santander

dimension data

Voice Biometrics evolution over the years

Government	Contact Centers	Multichannel & Cloud ID
2004	**2008**	**2012**

FORENSICS & LEA > **INTEL & MILITARY** > **PHONE FRAUD** > **CONTACT CENTERS** > **MULTI-CHANNEL** > **CLOUD ID**

dimension data

Bank Zachodni WBK
Grupa Santander

AGNITIO
VOICE ID

New technology trends: AGNITIO's vision

Voice Biometrics is reaching maturity:

- Widely deployed at Defense and Government Sectors
- Tracking millions of calls for Fraud Detection
- **Taking off at Customer authentication**

But, still challenges to face:

- New use cases: **Vocal Signature, Cloud ID, E-Government**
- Performance: very noisy conditions, short phrases
- **100% Multichannel**: Mobile and Web channels
- 1:N identifications in IVRs

Roadmap: 5G is arriving

AGNITIO is already working in the 5th generation of Voice Biometrics.

Passphrase & Free speech

- **Neural Networks**
- **Wide bandwidth** (16kHz) in mobile/web channels
- **Increasing up to 50% the accuracy** of the results.

Text-dependent

- **New anti-spoofing** to reduce calibration
- **Robust training** quality measurements
- **1:N** capabilities

Free speech

- **Speaker Clustering** adoption in all products (Government and Commercial)
- **Language ID**

dimension data

Bank Zachodni WBK
Grupa Santander

AGNITIO
VOICE ID

Dimension Data - Today

2015 global revenues of

USD 7,5 billion

Client-centric,
services-focused business

72% of Global Fortune 100 and

60% of Global Fortune 500

are **Dimension Data clients**

Figure 1. Magic Quadrant for Communications Outsourcing and Professional Services

Gartner®

CHALLENGERS — LEADERS

HCL · AT&T · Accenture
Wipro · BT Global Services · Orange Business Services
Dimension Data

HP
Verizon · IBM
CSC · Cisco
Vodafone · Telefonica

Avaya

ABILITY TO EXECUTE

NICHE PLAYERS — VISIONARIES

COMPLETENESS OF VISION — As of November 2014

Source: Gartner (November 2014)

Over **28,000 employees**

with operations in

58 countries

across **5 regions**

Over

6,000

clients across all **industry sectors**

dimension data

Bank Zachodni WBK
Grupa Santander

AGNITIO
VOICE ID

Dimension Data Poland – Partners

Alcatel Lucent

Global Partner Certificate

Genesys

Gold Suite Partner

Cisco System

Gold Certified Partner

NICE

Platinium Partner

EMC

Premier Partner

Microsoft

Partner

dimension data

Bank Zachodni WBK
Grupa Santander

AGNITIO VOICE ID

Dimension Data Poland – BZWBK case study drivers

PIN Quiz: complicated authentication process

PIN: customers need to remember or notice it somewhere

Security level: PIN may be easily recorded

Customer comfort: need to provide data

PR: need to refresh Bank's image on the market

Time wasting: too many authentications on agent's level

Dimension Data Poland – BZWBK case study solution

biometric system	AGNITIO KIVOX 360 retail and VIP	AGNITIO VOICE ID
contact centre system	Genesys over 600 seats	Genesys
telephony systems	Omni PCX & CUCM over 5000 extensions	CISCO Alcatel·Lucent

dimension data

Bank Zachodni WBK
Grupa Santander

AGNITIO VOICE ID

Dimension Data Poland – BZWBK case study benefits

Enhanced financial transaction security

Comfortable authentication process

**Innovative solution on the financial market
The only one in top 3**

**Reduce average call time
~ 20–40 seconds**

No need to remember personal data

Increased customer satisfaction

dimension data

Bank Zachodni WBK
Grupa Santander

AGNITIO
VOICE ID

BIOMETRICS - Voice Password

... HISTORY, PROOF OF CONCEPT AND PRODUCTION PHASE

- **Customers acceptance of the services**

- **Solution evaluation,** internal **procedures tests**, advisors and technology **teams training**

- **Increase customer experience** and improve Contact Center **advisor efficiency**

- **Decrease average handling time** – BVP is 20-40 seconds faster then quizzes

SIMPLER and more PERSONAL than PINs and Quizzes

Solution Analysis (2014)
- Solution providers analysis
- Project planning

Proof Of Concept (2015 - 2016)
- BVP for Contact Center
- Direct integration with **KIVOX 360**

Final solution (2016)
- **GENESYS** integration with BioHUB
- **BioHUB API** - unified biometric interface

BIOMETRICS - Challenges

„NOT COMPATIBLE" SOLUTION PROVIDERS, BIOHUB CONCEPTS AND PLANS

Top security requires solutions from **different market leaders**

- **FAR / FRR** Factors
- **Security-Usability-Cost**
- Different **Use Cases**
- Personal Pattern (unique)

Non Portable

- Biometric identifiers
- Personal pattern (data)
- **Integration API**

„BioHUB" - One Biometric Management System to rule them all …

Unified biometrics interface

- **BioHUB API** (Oracle Services Bus)
- **Hide solution providers API interface**
- **Reports and activity monitoring**

Future concepts and Plans

- **Enrolment quality tests** and **tests automation**
- **Free Speech**
- **Face recognition**
- **Identification** vs. **Identity verification**

dimension data
Bank Zachodni WBK
Grupa Santander
AGNITIO
VOICE ID

Contact Us

info@agnitio-corp.com

kontakt.pl@dimensiondata.com