

Charging Ahead with Intelligent Authentication in Financial Services

Matt Smallman

Intelligent Authentication Conference – London
26 April 2016

Agenda

UK Voice Biometrics Context

Implementation and adoption challenges

Lessons for others

UK Voice Biometrics Context

UK Headlines

The Telegraph
Home Video News World Sport Business Money Comment Culture Travel Life W

HOME » FINANCE » NEWS BY SECTOR » **BANKS AND FINANCE**

Barclays to offer voice recognition

British bank hopes technology can save customers time

News Sport Weather iPlayer TV

BBC NEWS
Home UK World Business Market Data Politics Tech Science Health Education Entertainment

HSBC offers voice and fingerprint system to customers

January 2016 | Business

This is MONEY
FINANCIAL WEBSITE OF THE YEAR .co.uk
Money Home Markets Saving & banking Investing Bills Cars Holidays Cards & loans Pensions MO

Welcome to selfie banking! Atom Bank to use face and voice recognition technology for account log-in

Challenger bank
Atom Bank

The Telegraph
News Reviews Opinion Technology Internet security Social media Apple Google

TalkTalk ditches passwords for voice recognition technology after hack

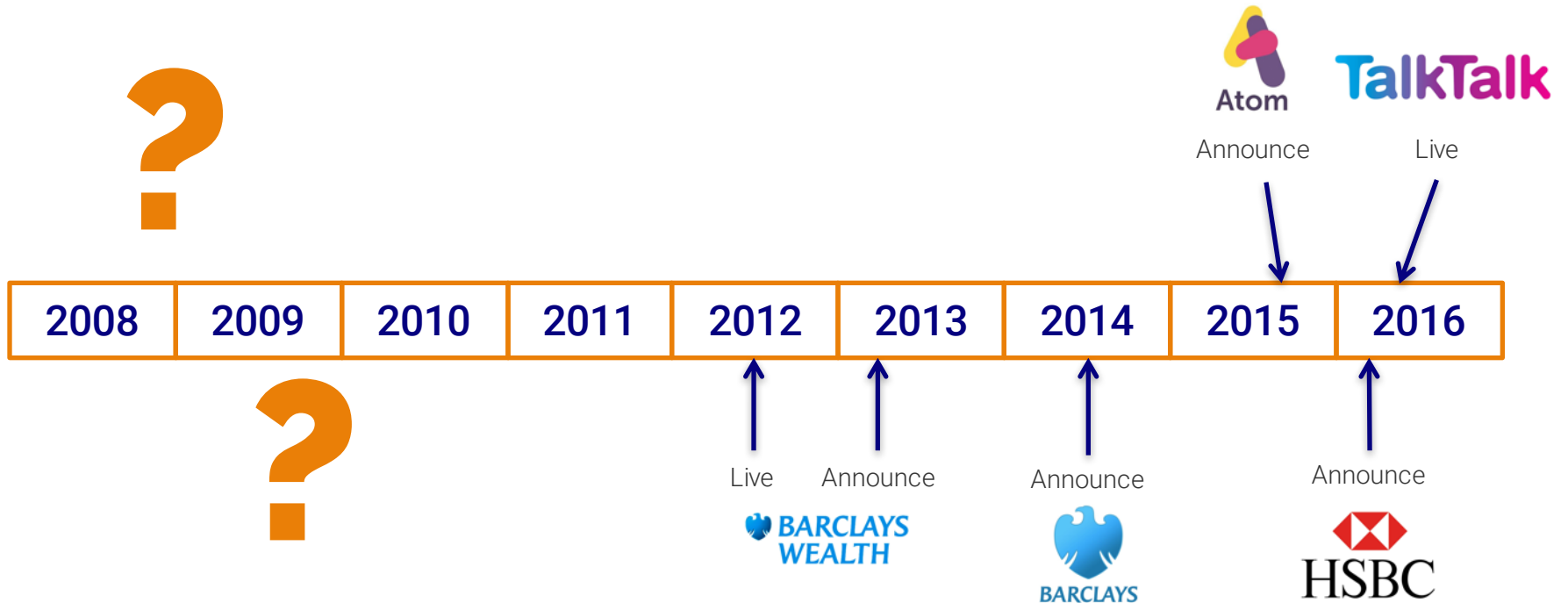
f share

UK Banks

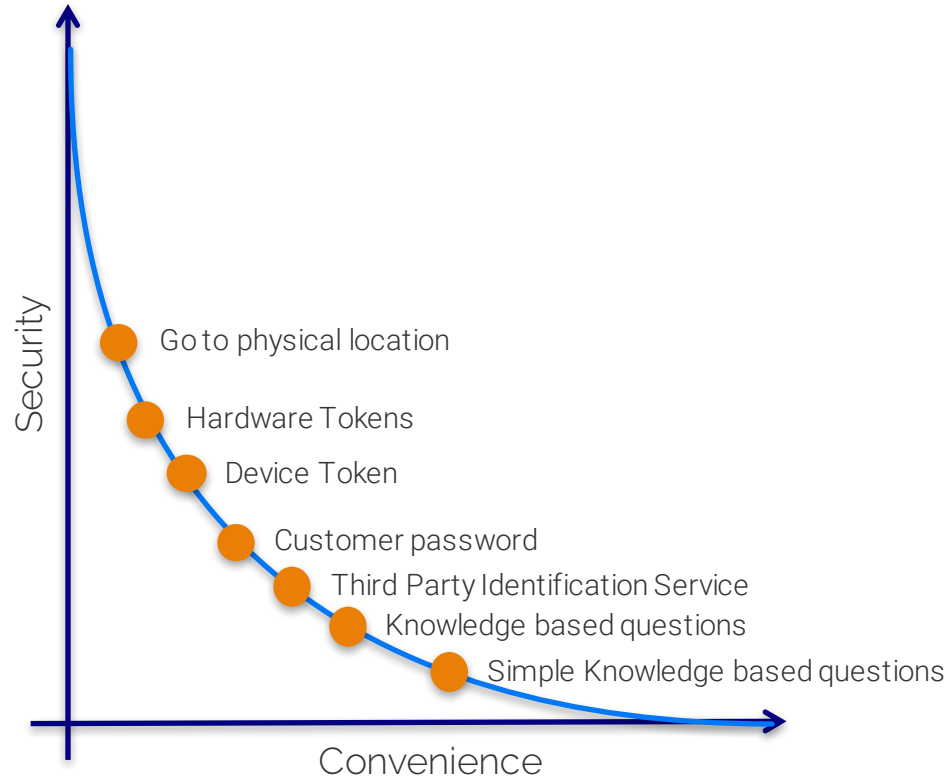


= 75% of UK Current Account Market

UK Voice Biometrics History



Theory \neq Reality



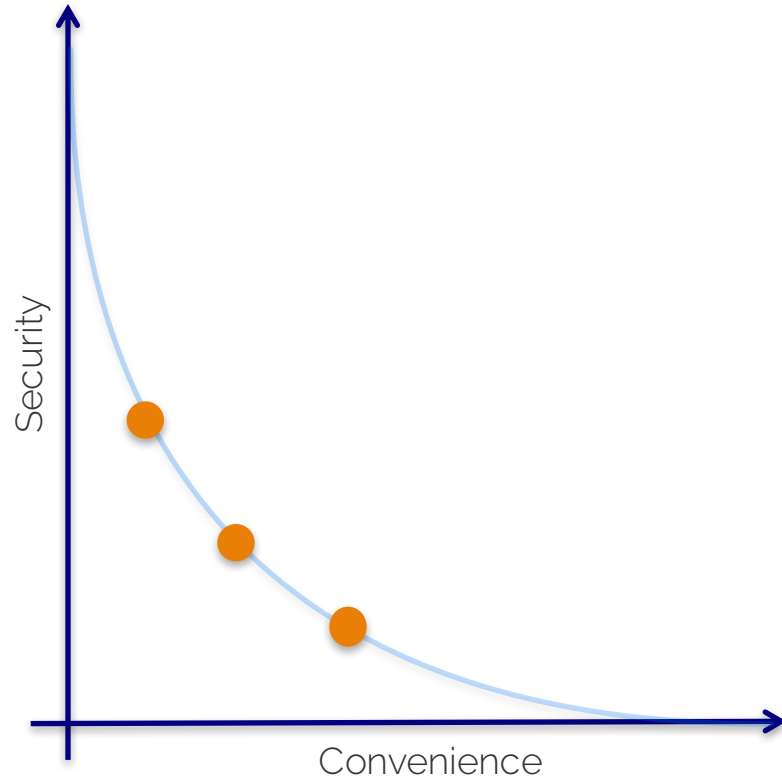
Customer
expectations and
behavior are
changing



**Increasing
fraudster
sophistication**

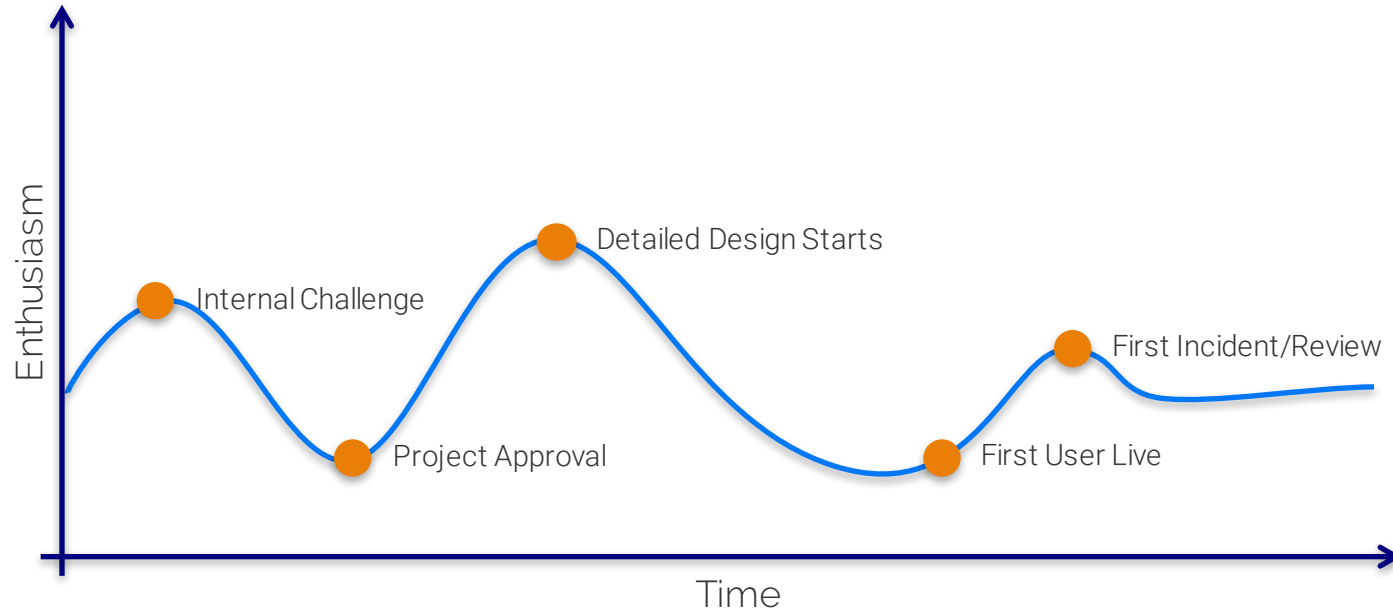


Reducing security and convenience over time

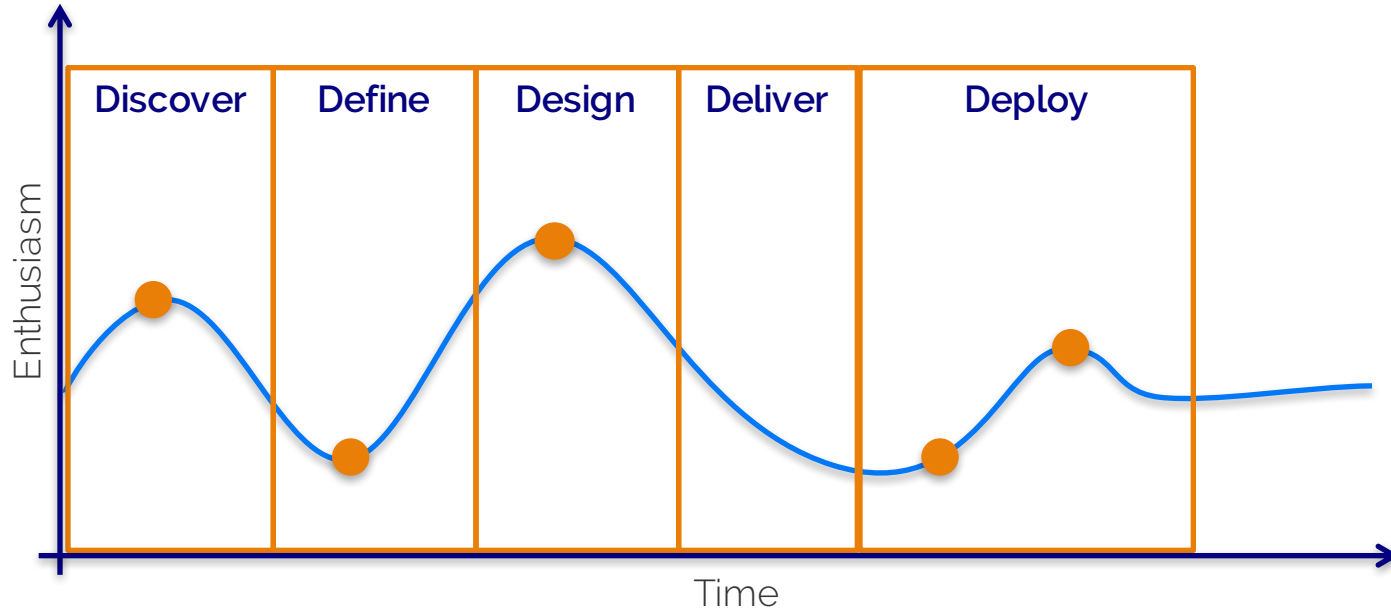


Implementation and adoption challenges

Programme Enthusiasm Cycle



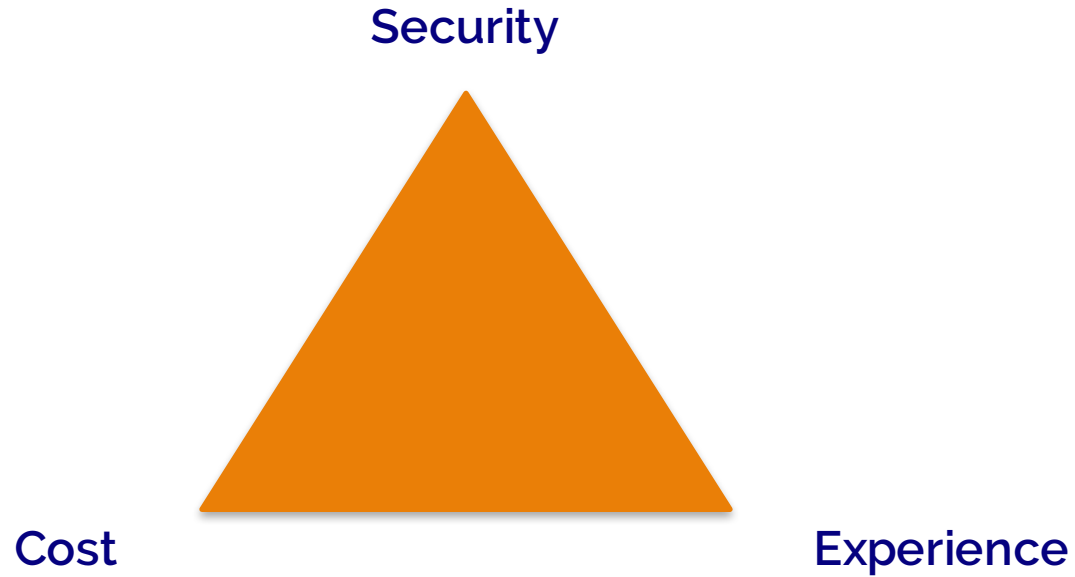
Programme Enthusiasm Cycle



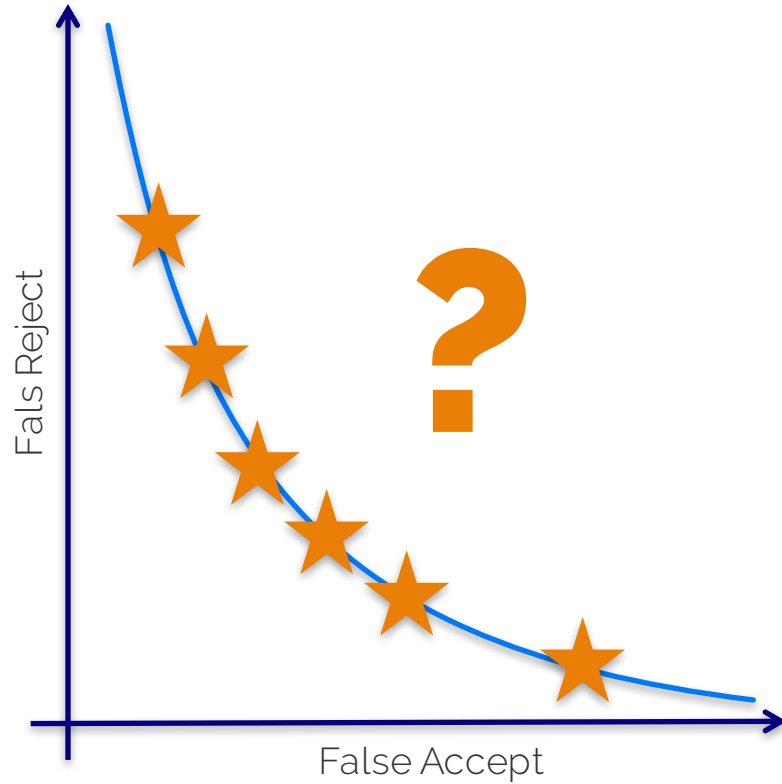
Design



Delivery



Delivery



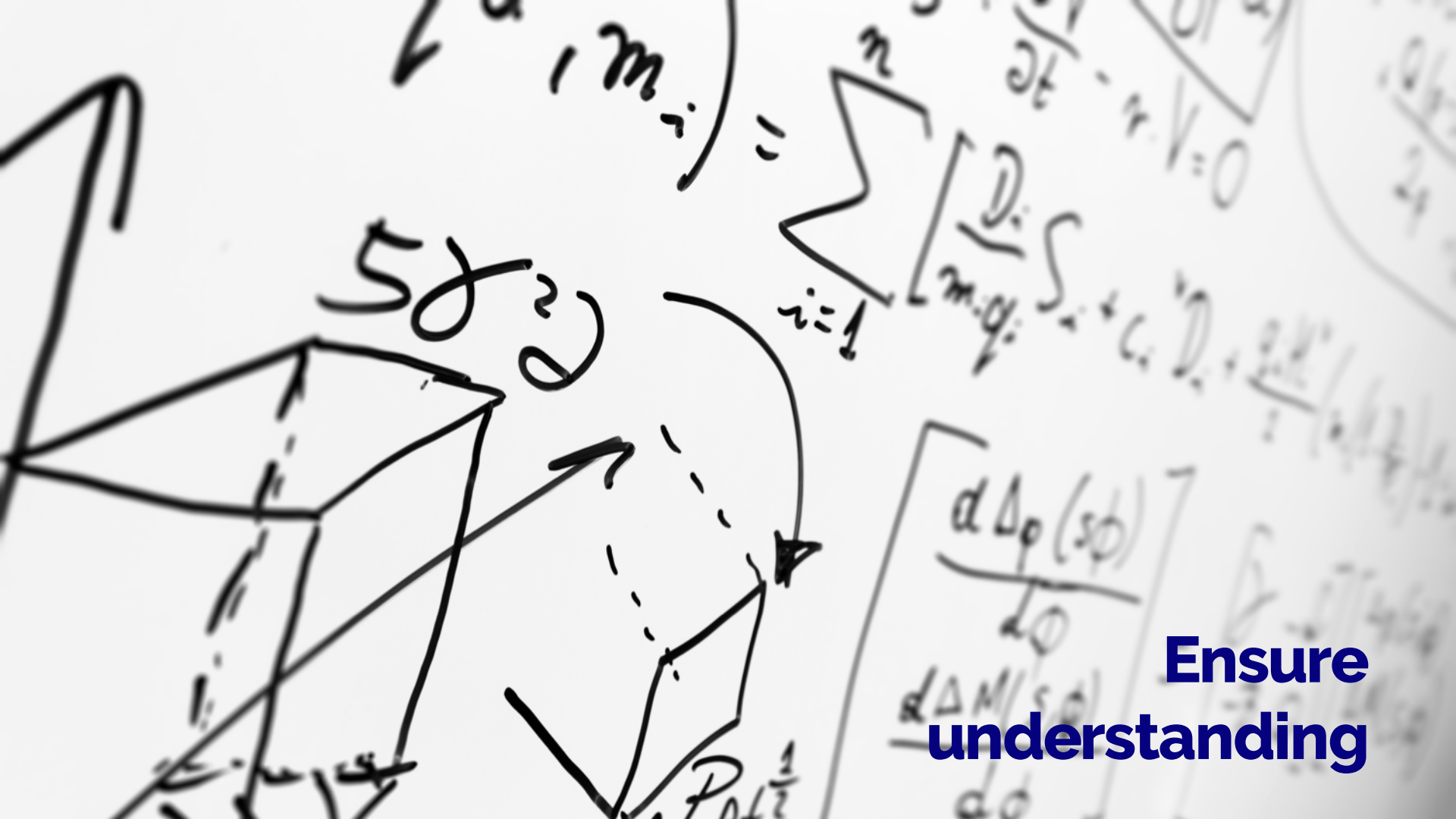
Deployment



Longer run



Lessons for others



**Ensure
understanding**

**Agree and stay
true to vision**



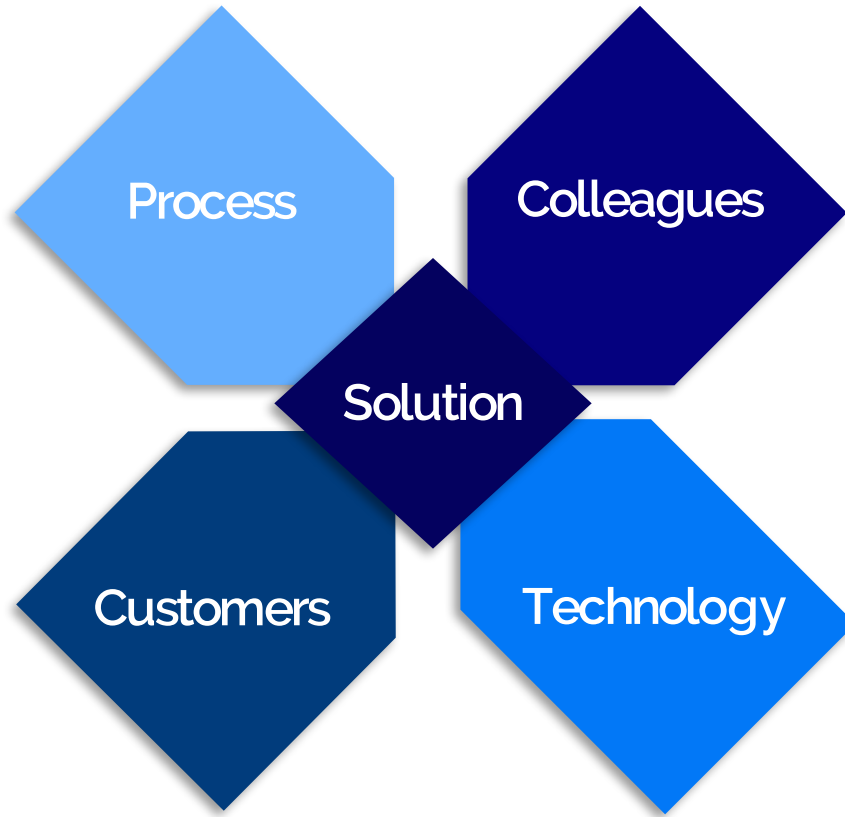
**Use customers to
accelerate decision
making**



Model the value chain



Technology is only part of the solution



Questions?

Slides at: www.symnexusconsulting.com/iauthlondon16

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