

Lloyds Banking Group

*Voice ID*

# About the Group & myself ....

---



**Andrea Ayres**  
*Senior Manager, Automated Services*  
*Lloyds Banking Group*



# Lloyds Bank IVR Estate

---



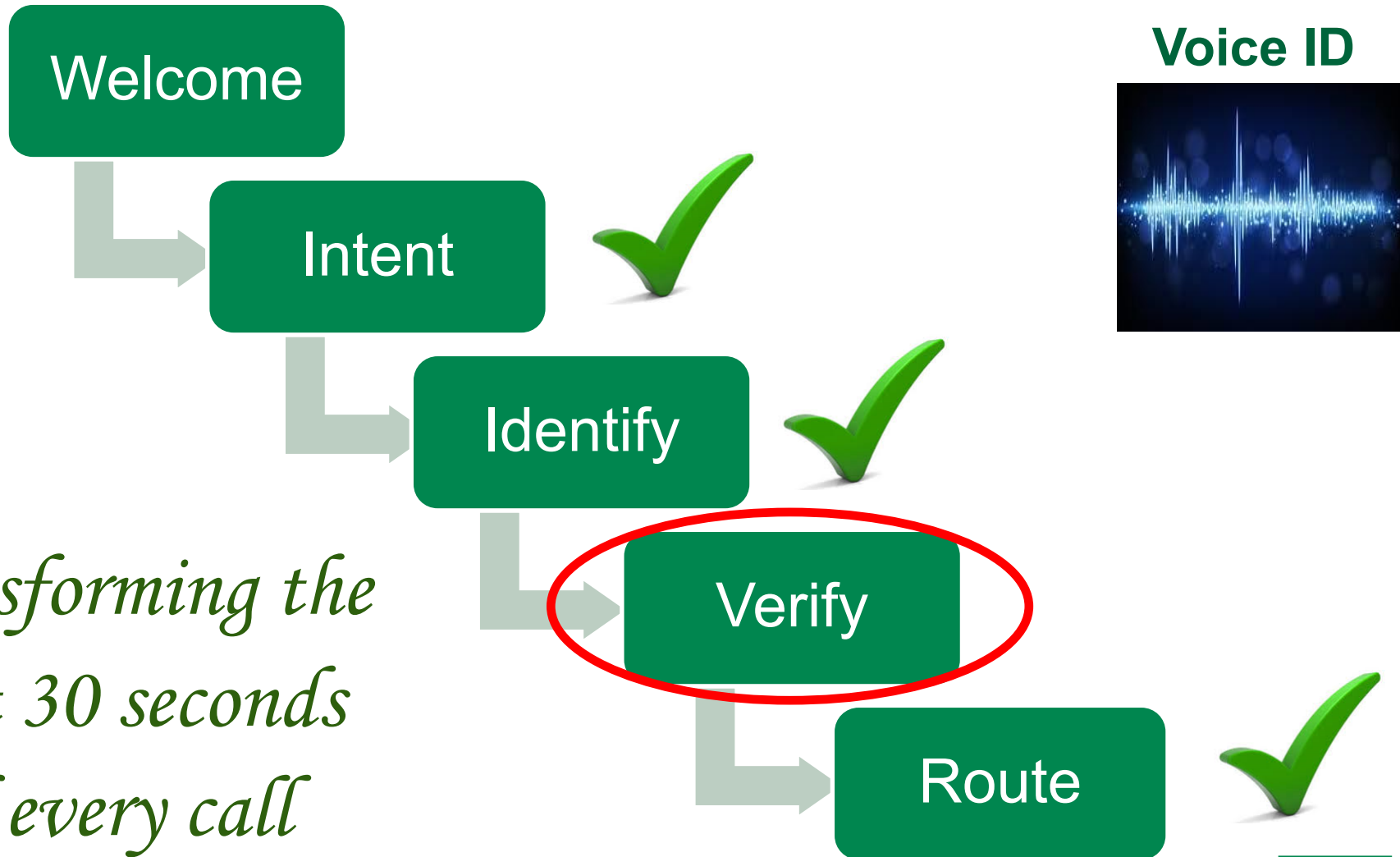
**Different applications**

**Different processes**

**Different business units**

**Different functionality**

# IVR Vision



*Transforming the first 30 seconds of every call*

# Why Voice Biometrics

---

**Voice ID**

**Complaints**

**Customer Service**

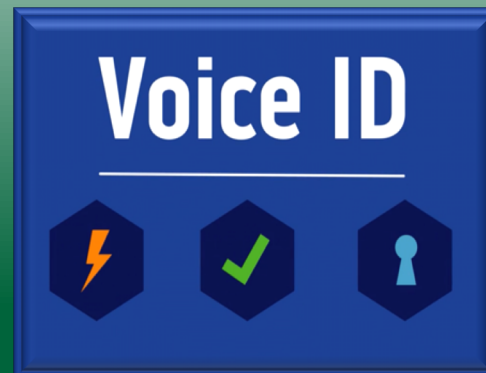
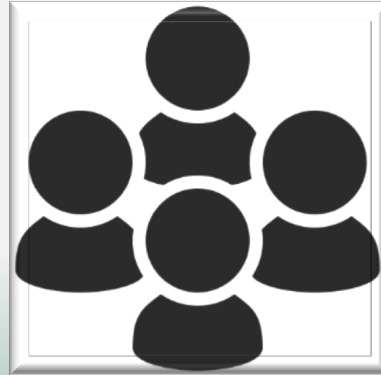
**Authentication Processes**

**Fraud**

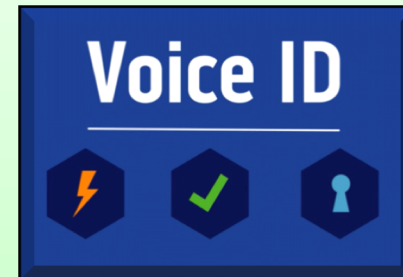
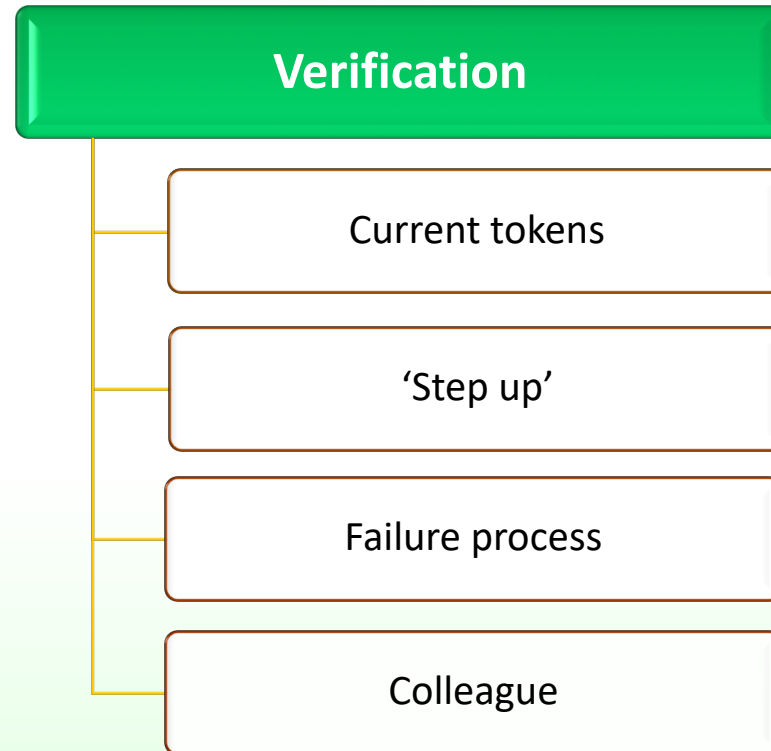
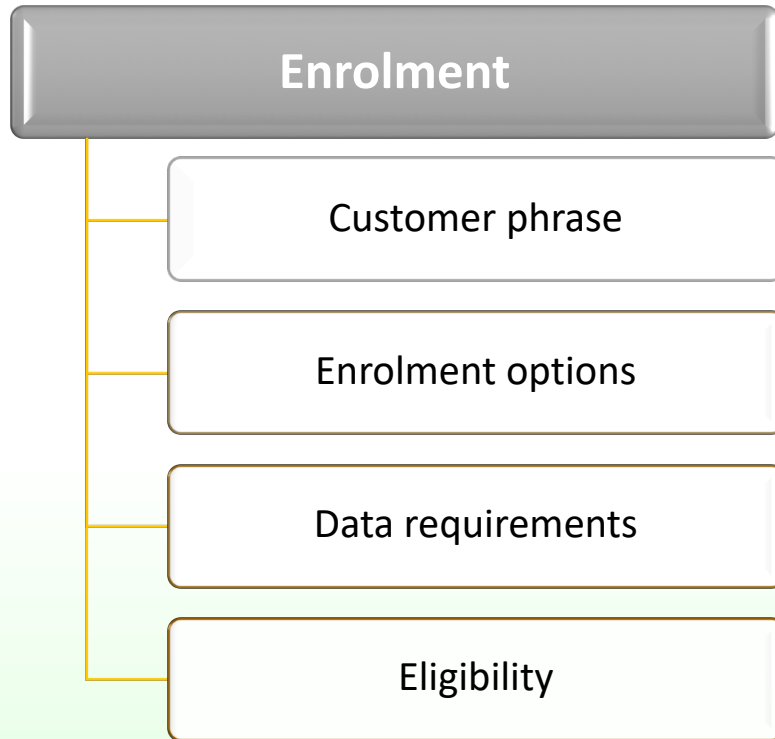
**Technology**

**IVR Containment**

# Starting the Project

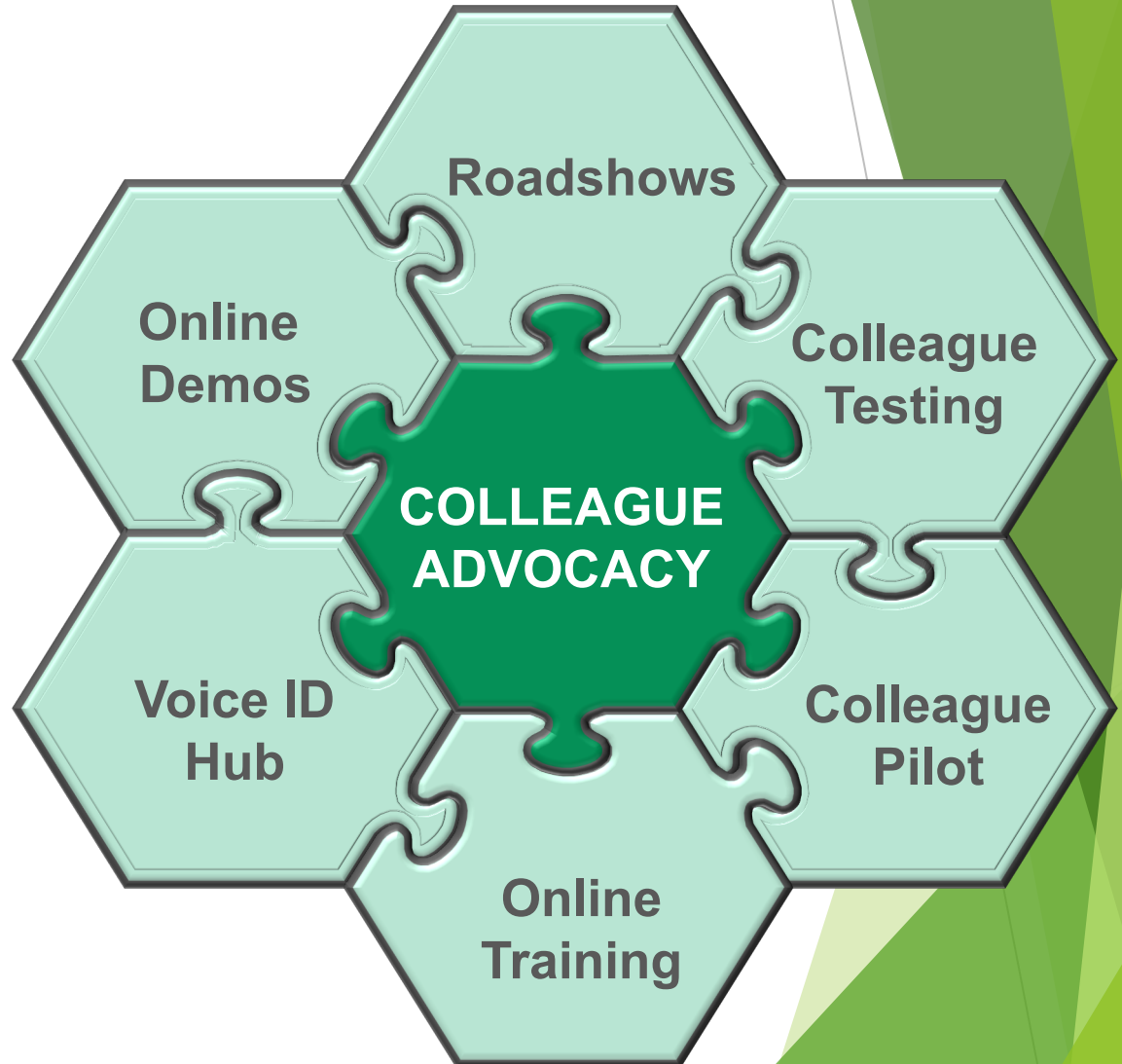


# Design Decisions



# Colleagues

C, O, L, L, E, A, G, U, E,  
D, I, V, I, S, I, O, N,  
B, U, I, L, D, I, N, G,  
O, N, L, I, N, E,  
A, D, V, O, C, A, C, Y.





# Colleague Desktop

MAIN MENU

19-02-18 08:33 Mr Voice ID

Existing Voice Print - voice ID Routed

Acc No: 110101 01640164

Avl Bal: 1000

Product: Ultimate Reward Curren

OD Limit: 1000

DATE	CODE	REFERENCE	DEBIT BALANCE	CREDIT BALANCE	BALANCE	Voice High
19/02/18	TFR	TEST	50.00		950.00	
19/02/18	FPI	ACCOUNTS MONEY		1000.00	1000.00	BRAND HAL

1 ENQUIRY ON ACCOUNTS 11 PERSONAL LOANS 21 REGISTRATION

2 FUNDS TRANSFER 12 OVERDRAFTS 22 STATEMENTS

3 BILL PAYMENT 13 CREDIT CARDS

4 DIRECT DEBIT 24 ADDRESS/PHONE DETAILS

5 STANDING ORDER

6 CHARGES AND FEES 16 BUS BANKING MANAGER

7 FOREIGN 17 CARD MAINTENANCE 27 CHEQUES/CREDIT BOOKS

8 DD ORIGATION 18 SMS MESSAGING 28 STOP CHEQUES

9 INTERNET REGISTRATION

10 INTERNET BP SETUP 30 SDN

F1 Available Balance Breakdown	F5 Uncleared Cheques
F2 Latest Transactions	F6 Other Information
F3 Verify	F7 Switch Account
F4 Switch Profile	F8 Access Core Activities

# Press Release

---

**Voice ID launches to customers of Lloyds,  
Halifax and Bank of Scotland**

**10 October 2018**


Lloyds Bank, Halifax and Bank of Scotland customers can now choose to use their voice to verify themselves when accessing their banking over the phone following the launch of Voice ID by Lloyds Banking Group.

**How Voice ID works:**


Customer chooses to register for Voice ID  
They'll be asked for their card or account number and verified  
They'll then be asked to say 'my voice is my password' to create a unique voiceprint

# Marketing

**Voice ID.**  
**The simple way to**  
**access your account**



Unlock telephone banking with just your voice  
Call us now on 0345 850 0691



Unlock your banking with Voice ID

**Prove your identity using only your voice**

**New Voice ID**  
It's fast, simple, secure and convenient. You can use your voice to access your account, check your balance, transfer money and more. It's the simplest way to access your account.

**Fast and easy**  
You can use your voice to access your account, check your balance, transfer money and more. It's the simplest way to access your account.

**Safe and secure**  
Your voice is unique to you. It's the simplest way to access your account.

**More information**  
Visit our website or call us on 0345 850 0691.



Unlock your banking with Voice ID

**Prove your identity using only your voice**

**Voice ID**  
It's fast, simple, secure and convenient. You can use your voice to access your account, check your balance, transfer money and more. It's the simplest way to access your account.

**Fast and easy**  
You can use your voice to access your account, check your balance, transfer money and more. It's the simplest way to access your account.

**Safe and secure**  
Your voice is unique to you. It's the simplest way to access your account.

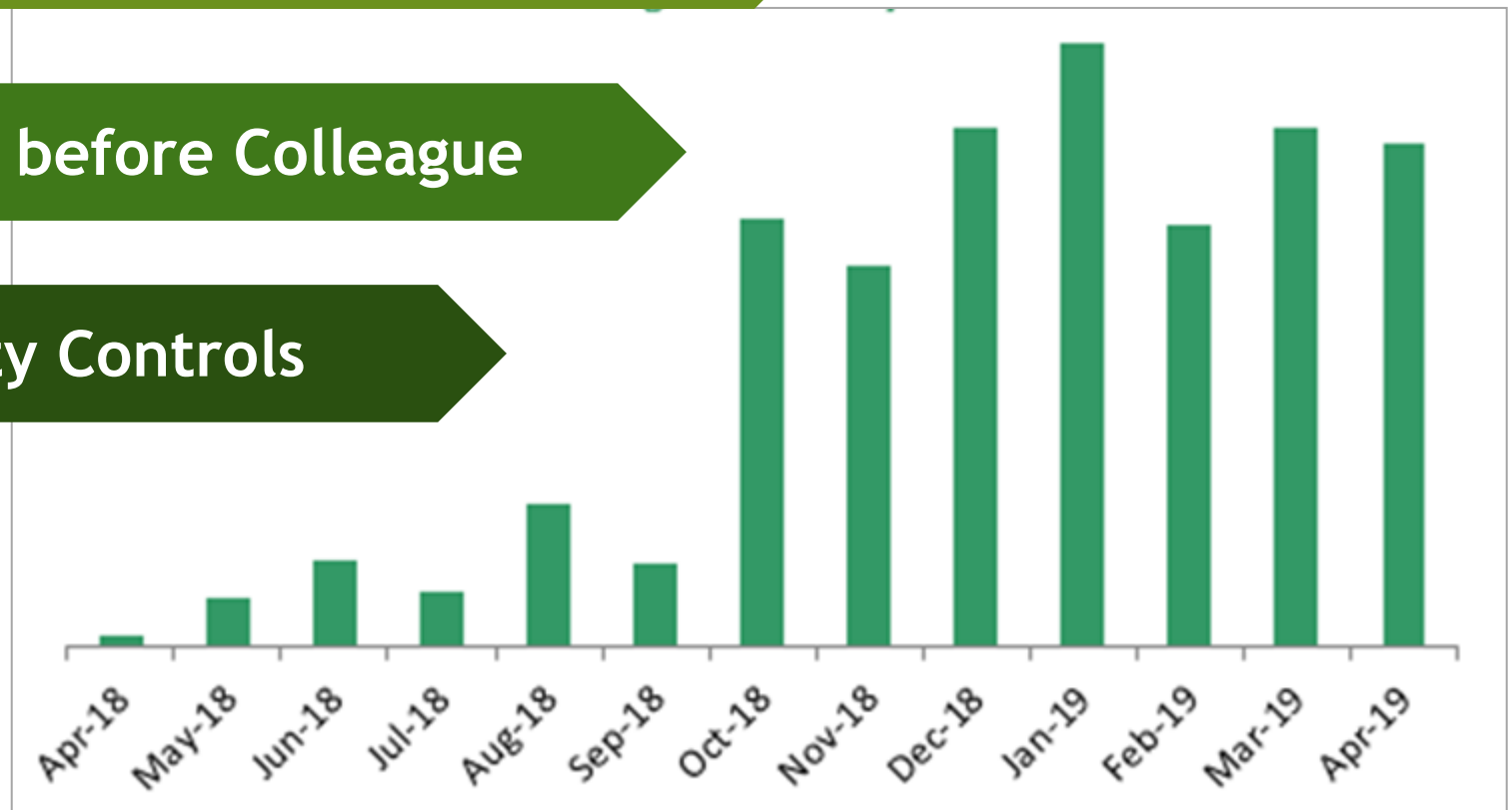
**More information**  
Visit our website or call us on 0345 850 0691.

# Customer Take Up

Phased Approach

IVR before Colleague

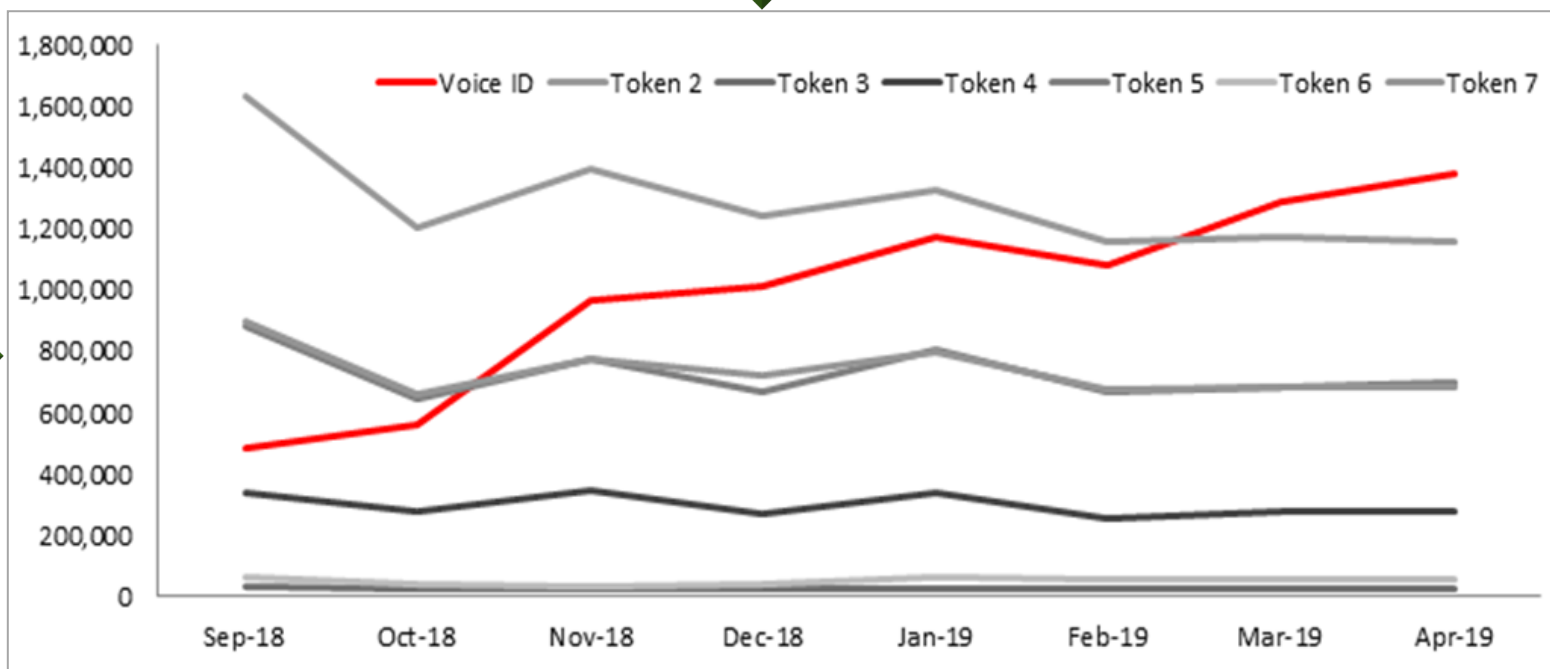
Eligibility Controls



Registrations per Month

# Voice ID is now the most common used token for authentication

Tuning



Thresholds

Step Up

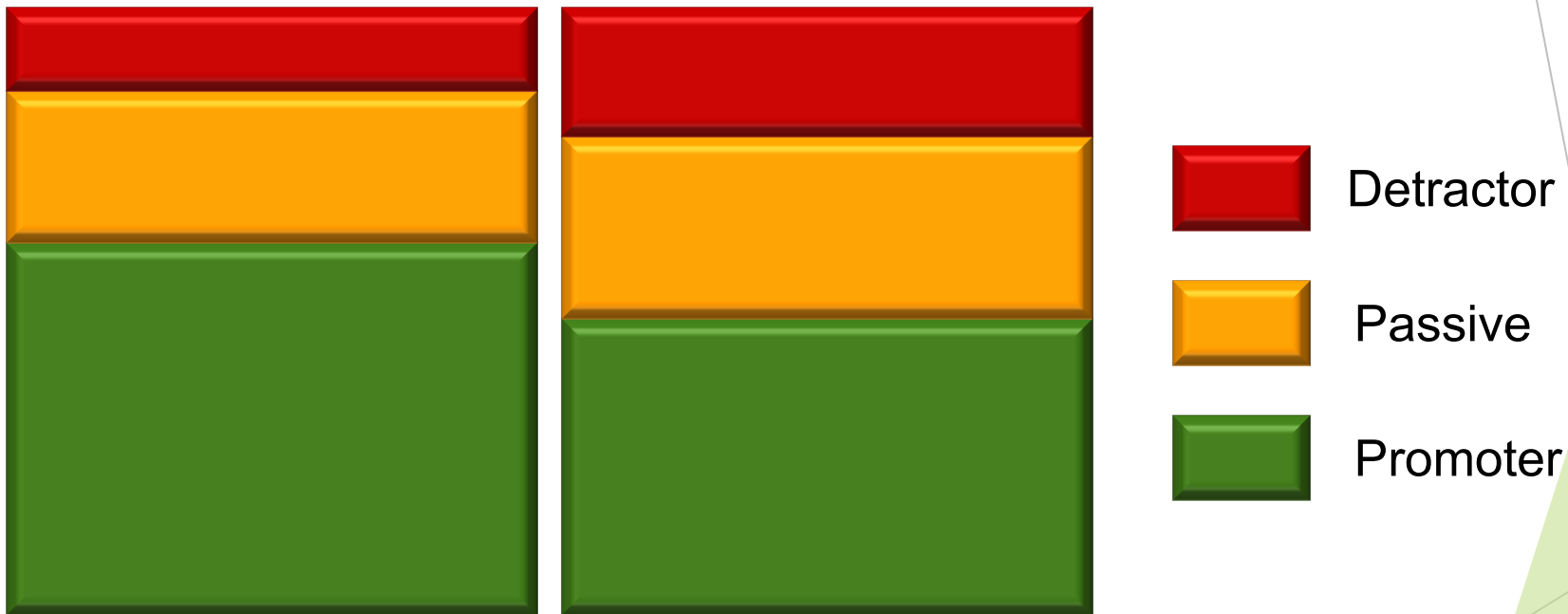
False Accepts

# Customer Satisfaction

---

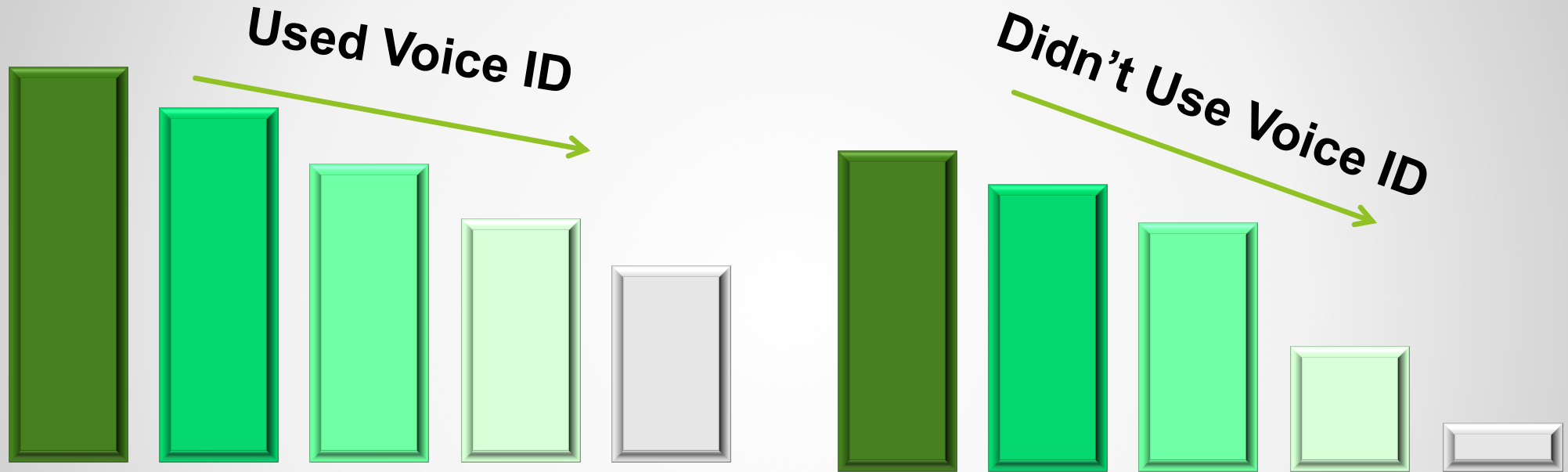
Used Voice ID

Didn't Use Voice ID



***20% improvement in NPS***

# Customer Satisfaction



>Once a week



Every few weeks



Once a month



<Once a month



First time

# Hints & Tips

Specialist  
knowledge

Layered approach  
to Authentication

Performance  
tracking

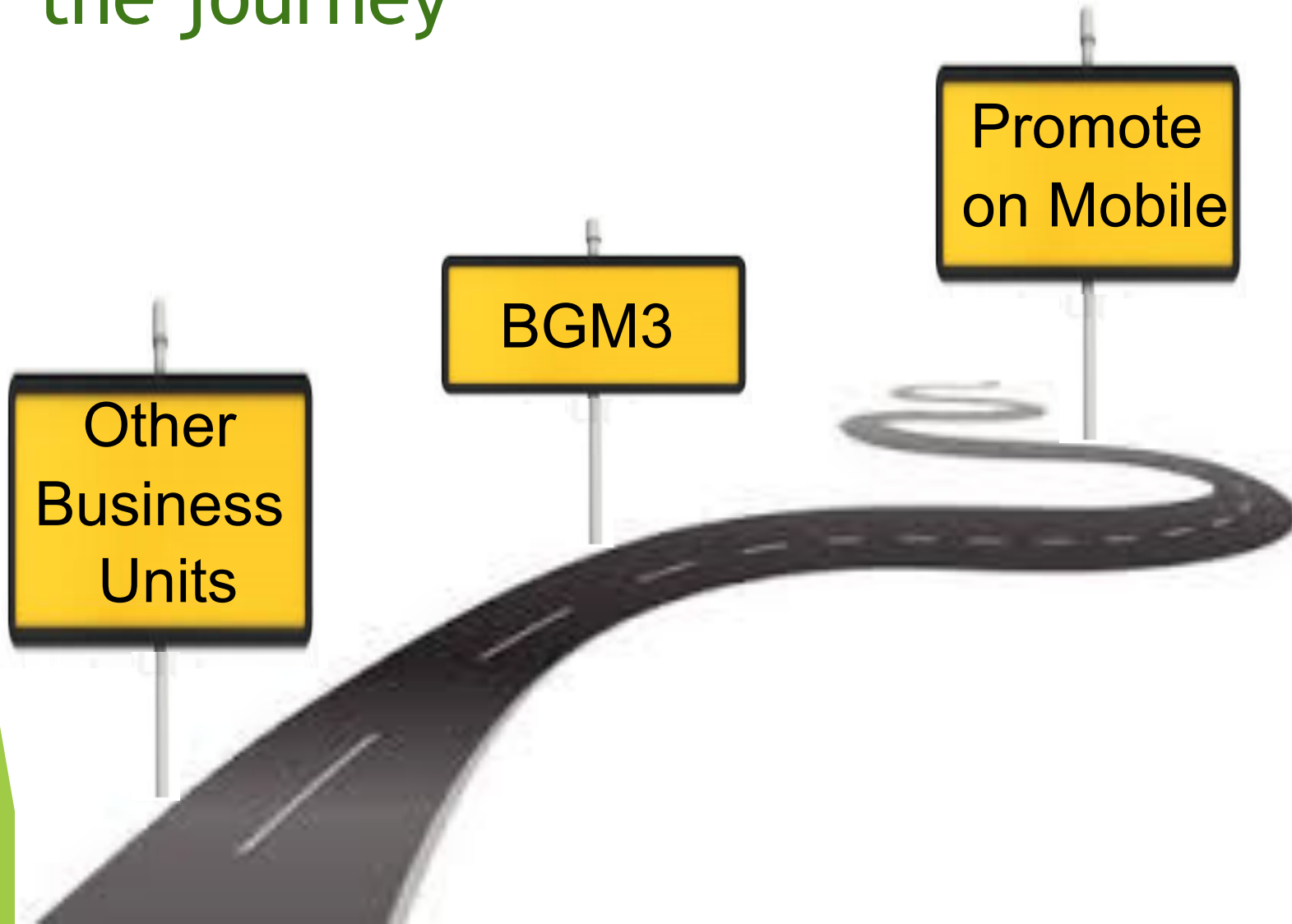
Colleague  
'buy in' is  
critical

Not just a  
'technology'  
project

Test, test & test  
customer  
journeys



..... And the next phase of the journey



**ANY QUESTIONS?**