



Voice Biometric Case Studies

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Voice biometrics embraced by the banks



<http://www.computerweekly.com/news/2240179218/Barclays-streamlines-phone-banking-with-voice-biometrics>



http://www.americanbanker.com/issues/179_31/us-bank-pushes-voice-biometrics-to-replace-clunky-passwords-1065608-1.html



Tinkoff
Credit Systems

<http://www.biometricupdate.com/201410/tinkoff-becomes-first-bank-in-russia-to-implement-voice-recognition-for-call-center>



<http://www.ctvnews.ca/business/wells-fargo-chase-keeping-caller-voiceprints-in-fight-against-fraud-1.2051472>



<http://www.bloomberg.com/apps/news?pid=newsarchive&sid=aF9oH5v36.Mo>



<http://www.biometricupdate.com/201311/nuance-deploys-voice-biometrics-authentication-solution-at-tatra-bank>



http://www.cio.com/article/686441/2011_CIO_100_How_Three_Companies_Are_Using_IT_to_Rethink_Consumer_Services



<http://security.networksasia.net/content/indonesias-bni-deploys-mfa-password-reset-ease>



<http://www.youtube.com/watch?v=DhTCywi2z-A&list=PLAA2A46EB564CE047&index=32>



<http://voicebiocon.com/2013/03/12/nuance-targets-password-reset-technology-for-small-and-mid-sized-businesses/>



<http://www.businesswire.com/news/home/20100415005768/en/Top-3-Israeli-Banks-Roll-Customer-Facing>



<http://www.tangerine.ca/en/about-us/press-releases/PR-2014-10-01.html>



<http://www.dineroenimagen.com/2013-12-09/29898>



https://www.dropbox.com/s/lymf5d2d5hetzj/Magazine%20Citi_Banamex%20Pol.pdf



http://www.adcb.com/common/pr/2014/October/AbuDhabi_Commercial_Bank_Launches_VoicePassTM.asp



<http://www.aziendabanca.it/index.php/Multicanalita/widiba-al-via-la-banca-digitale-digital.html>

Top 3 Benefits Delivered with Voice Biometrics

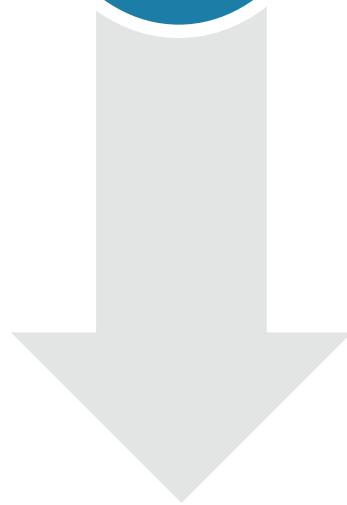


Reduce operational costs



53

**agents repurposed
from customer care to sales**



VB Results - IVR



Challenge

- 60-65% ID&V failure in IVR
- 1.2 minute to ID&V a caller with agent
- High operational costs related to ID&V
- Customer dissatisfaction with legacy authentication method (6-digit PIN)

Results:

- AHT reduced by 42 seconds
- High authentication success rate
- 53 agents repurposed to sales
- Over \$1M in annual savings
- VB generating revenue
- Expanding VB beyond IVR

2.2M customers enrolled since inception in Q4'2013

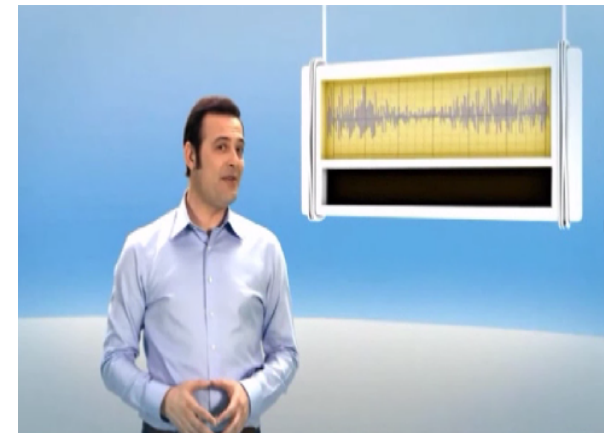
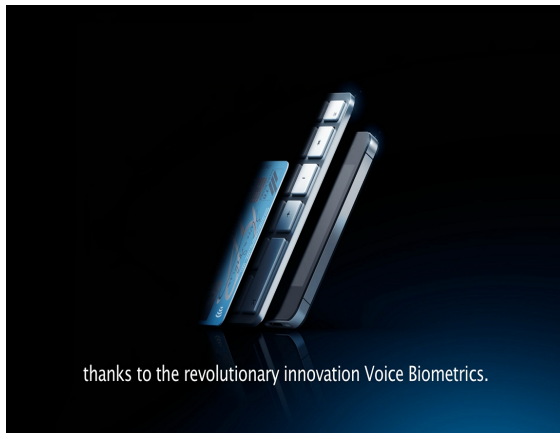
Deliver brand differentiated customer experience



51%

Increase in NPS

VB as a Marketable Differentiator



The objective of voice banking is to deliver **an easy, meaningful and differentiated banking experience that will attract new customers** to Tangerine and strengthen relationships with existing customers.

Peter Aceto, President
and CEO of Tangerine



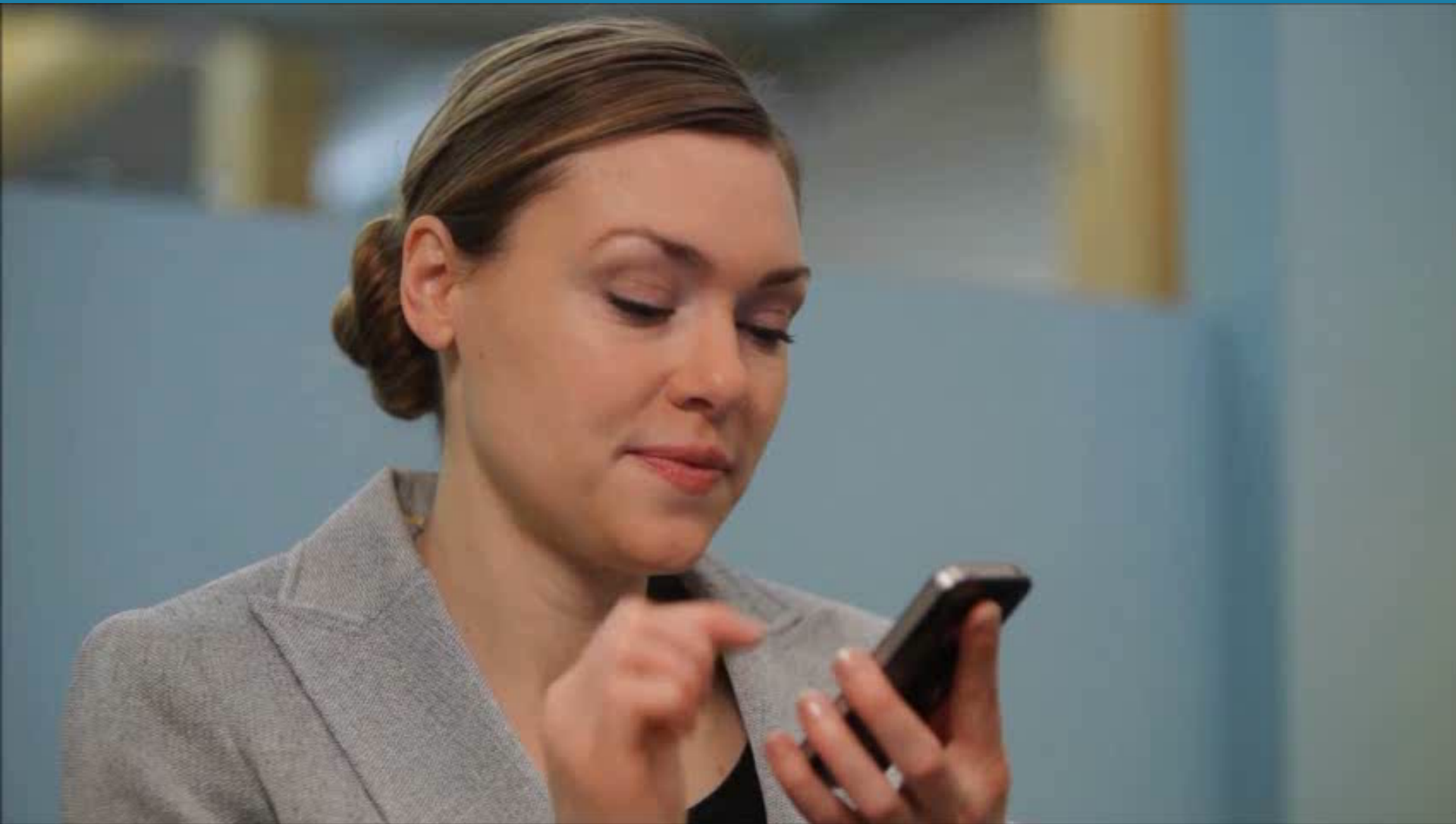


<http://www.youtube.com/watch?v=qOXDp38KHx4>



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<http://www.youtube.com/watch?v=1gyvDD64eSw&index=1&list=PLFBC56144AE7F1AF0>



Mobile App Results



"I **feel** like the app knows it's me"

"**Can't** duplicate my voice; always possible to decode a password"

Business goal:

- Transform mobile device into powerful banking tool for customers
- Provide better user experience with mobile app users
- Differentiate US Bank from competitors

Results:

- Over 80% perceived VB to be more secure and faster
- Over 70% of users preferred VB over passwords
- 0% imposter success
- Usability for enrollment scored 4.42 out of 5
- Ease of use scored 4.24 out of 5



In più tutti i vantaggi di un Conto Widiba.



Zero canone

Sul conto corrente e deposito titoli



100% Digitale

Le tue operazioni, i tuoi documenti,
la tua posta certificata



Bancomat

Incluso nel tuo conto e
direttamente a casa tua



Il tuo numero di conto

Scegli il numero che parla di te



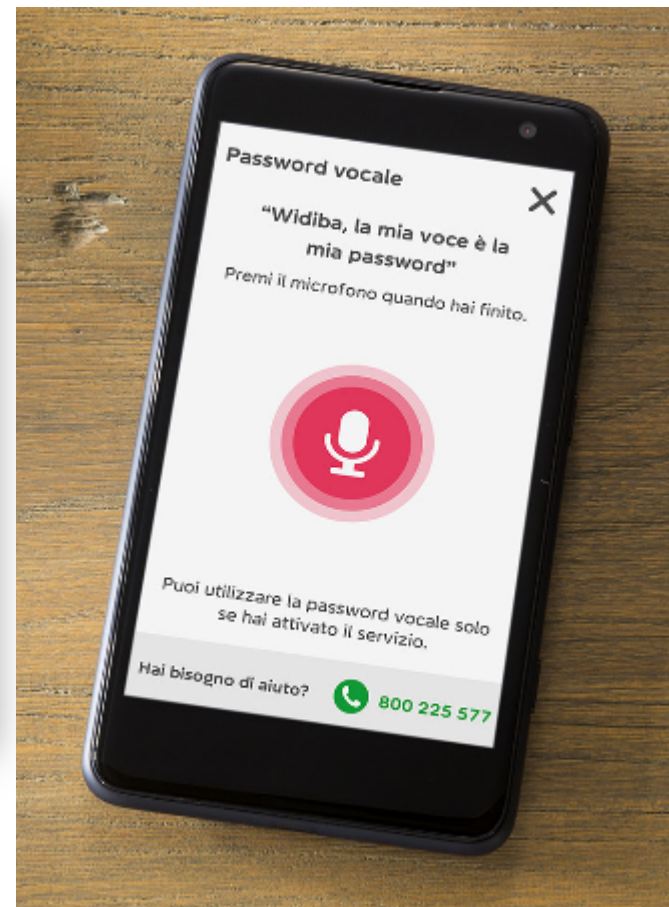
Accesso vocale

La tua voce è la tua password



My Money

Il servizio che racconta la tua storia
finanziaria





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Personal Banking

Business Banking

Islamic Banking

VoicePass™

We are pleased to announce the launch of VoicePass™, our new voice recognition security system for IVR. This new technology will offer voice biometrics to recognise you as our customer whenever you call up our Contact Centre. ADCB will be the world's first bank to offer this secure and convenient mode of authentication service in Arabic, English and Hindi.



Voice biometrics beyond banking



ADT Always There®

<http://opusresearch.net/wordpress/2014/07/11/adts-pulse-voice-app-brings-voice-biometrics-into-the-home-security-and-automation-mix/>



<http://voicebiocon.com/2012/07/13/making-inroads-into-eastern-europe/>



http://enterprise.alcatel-lucent.com/private/active_docs/customer_references/SS_NA_MTS_Allstream_Consulting_screen.pdf



<http://www.computerworld.com.au/article/186527/austar-outfoxes-its-rival-biometrics-solution/>



<http://www.itworldcanada.com/article/speeding-down-the-voice-track/23759>



<http://opusresearch.net/wordpress/2013/03/12/nuance-targets-password-reset-technology-for-small-and-mid-sized-businesses/>



<http://opusresearch.net/wordpress/2014/07/25/mexico-city-and-banco-santander-partner-to-provide-voice-based-authentication-to-retired-firefighters-and-police/>



Australian Government
Australian Taxation Office

http://www.computerworld.com.au/article/546267/ato_listen_voice_biometrics/



http://www.turkcell.com.tr/c/docs/announcements/announcements_20120302_GlobalBilgi_Voice_bio_and_satisfaction.pdf



vodafone

<http://www.speechtechmag.com/Articles/?ArticleID=67963>

POLSKA TELEFONIA CYFROWA S.A.

http://www.algotech.eu/news/news.html/8_170-t-mobile-as-the-first-in-poland-has-launched-a-voice-biometrics-based-service/2



<http://opusresearch.net/wordpress/2008/11/25/voice-biometrics-case-study-government-service-insurance-system/>



Concepción Ramírez Re

<http://youtu.be/-1kjidDk8o>



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vodacom

Shopping

Services

Help me

My V

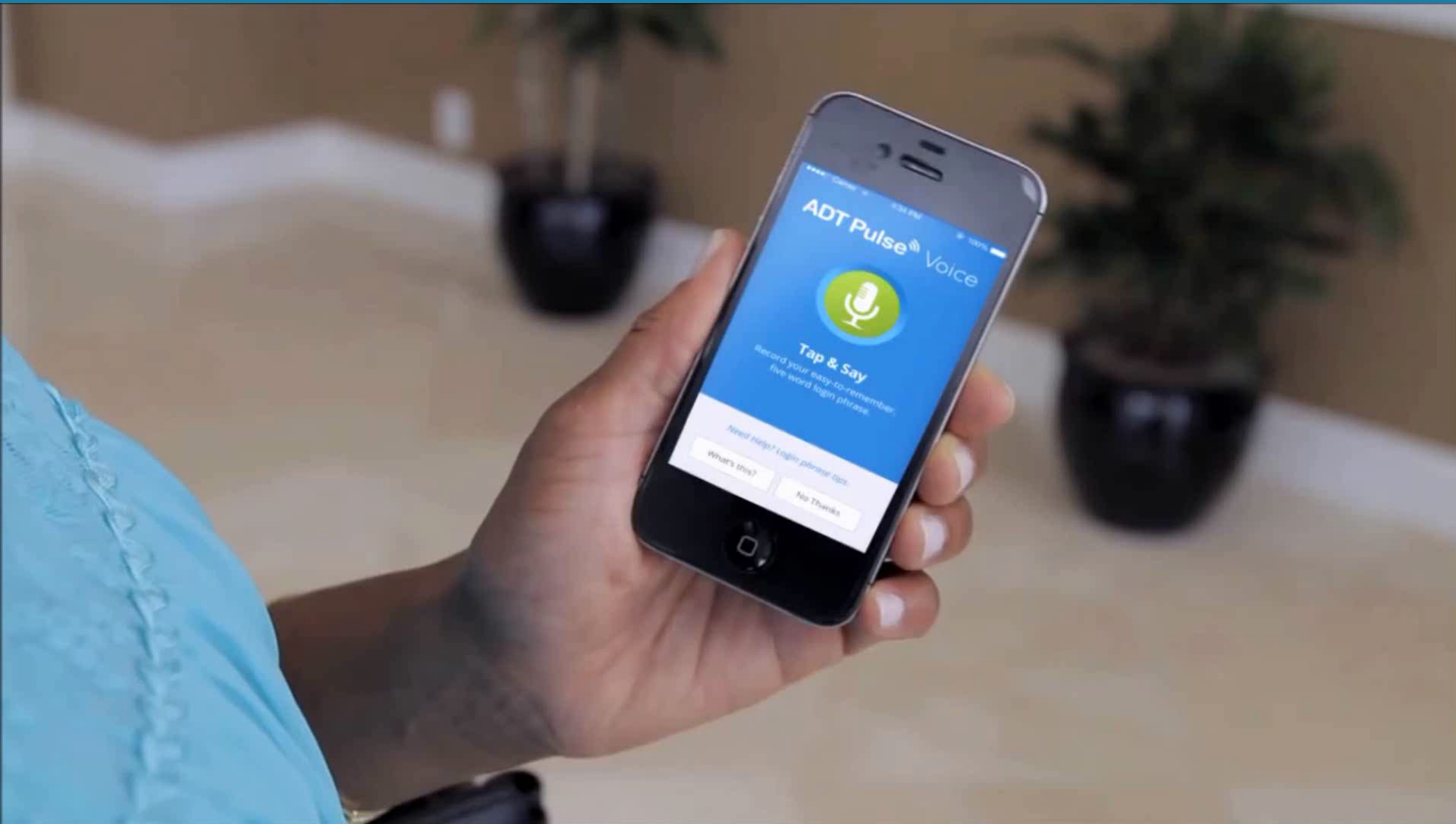
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Voice Password

Introducing voice password authentication to the My Vodacom smartphone app for Android users



- Your unique, natural voice pattern is your key
- Dialect, speaking styles, and pitch are unique to each person
- Each voice is distinct. Attempts to impersonate or use recordings to gain fraudulent access will fail



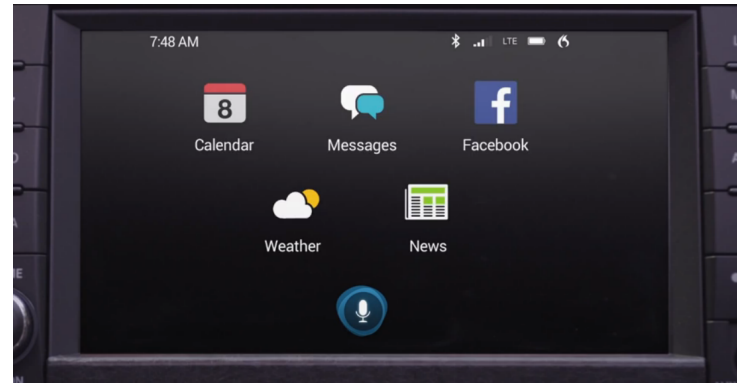
<http://youtu.be/ivmrmrGDPGs>



The future?



Wearables
Will.i.am Pulse



Automotive
Dragon Drive