



# Voice Biometric Case Studies

Brett Beranek

Director, Product Strategy, Voice Biometrics

# 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](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=aE9oH5v36.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://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>  
[https://www.dropbox.com/s/lyimf5d2d5hetzj/Magazine%20Citi\\_Banamex%20Pol.pdf](https://www.dropbox.com/s/lyimf5d2d5hetzj/Magazine%20Citi_Banamex%20Pol.pdf)



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



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



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



[http://www.adcb.com/common/pr/2014/October/AbuDhabi\\_Commercial\\_Bank\\_Launches\\_VoicePassTM.asp](http://www.adcb.com/common/pr/2014/October/AbuDhabi_Commercial_Bank_Launches_VoicePassTM.asp)



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



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



Australian Government  
Australian Taxation Office

[http://www.computerworld.com.au/article/546267/ato\\_listen\\_voice\\_biometrics/](http://www.computerworld.com.au/article/546267/ato_listen_voice_biometrics/)



[http://enterprise.alcatel-lucent.com/private/active\\_docs/customer\\_references/SS\\_NA\\_MTS\\_Allstream\\_Consulting\\_screen.pdf](http://enterprise.alcatel-lucent.com/private/active_docs/customer_references/SS_NA_MTS_Allstream_Consulting_screen.pdf)



[http://www.turkcell.com.tr/c/docs/announcements/announcements\\_20120302\\_GlobalBilgi\\_Voice\\_bio\\_and\\_satisfaction.pdf](http://www.turkcell.com.tr/c/docs/announcements/announcements_20120302_GlobalBilgi_Voice_bio_and_satisfaction.pdf)



[http://www.computerworld.com.au/article/186527/austar\\_outfoxes\\_its\\_rival\\_biometrics\\_solution/](http://www.computerworld.com.au/article/186527/austar_outfoxes_its_rival_biometrics_solution/)



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



vodafone

<http://www.speechtechmag.com/Articles/2/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://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/2013/03/12/nuance-targets-password-reset-technology-for-small-and-mid-sized-businesses/>



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

# Top 3 Benefits Delivered with Voice Biometrics



# Reduce operational costs



**53**

**agents repurposed  
from customer care to sales**

# Reduce operational costs



**6%**

**reduction in agents  
absenteeism + increase in  
retention rate**

# Deliver brand differentiated customer experience



**8%**

**Increase in NPS**

# Deliver brand differentiated customer experience

T-Mobile



**20%**

**Increase in Customer Sat**



# Deliver brand differentiated customer experience



**51%**

**Increase in NPS**

# Barclaycard Wins Award for FraudMiner Deployment

Best Security or Anti-fraud Development Winner

Barclaycard for Negative Voice Biometrics

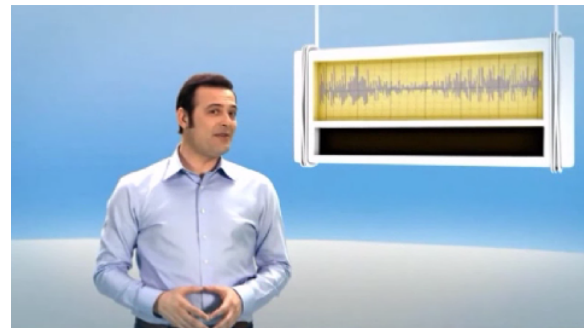
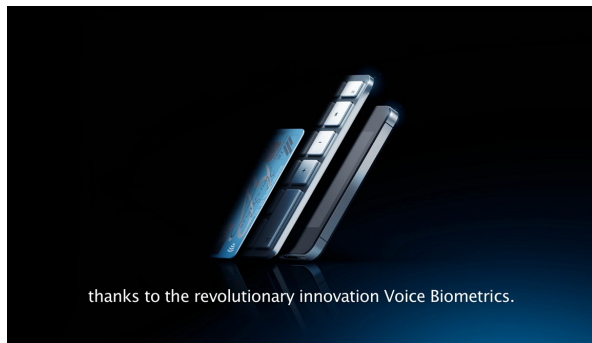
Category Sponsors  
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## FINALISTS

- Barclaycard - Barclaycard Strategic Transfer to Bank
- Barclaycard - Negative Voice Biometrics
- Barclays with Ethoca - Barclays Combats Fraud and Reduces Costs in the UK
- Lloyds Bank Commercial Cards - Customer Friendly Anti-fraud Solutions
- MBNA - MBNA Digital Communications Hub
- Barclaycard - Negative Voice Biometrics

# VB as a Marketable Differentiator



## 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



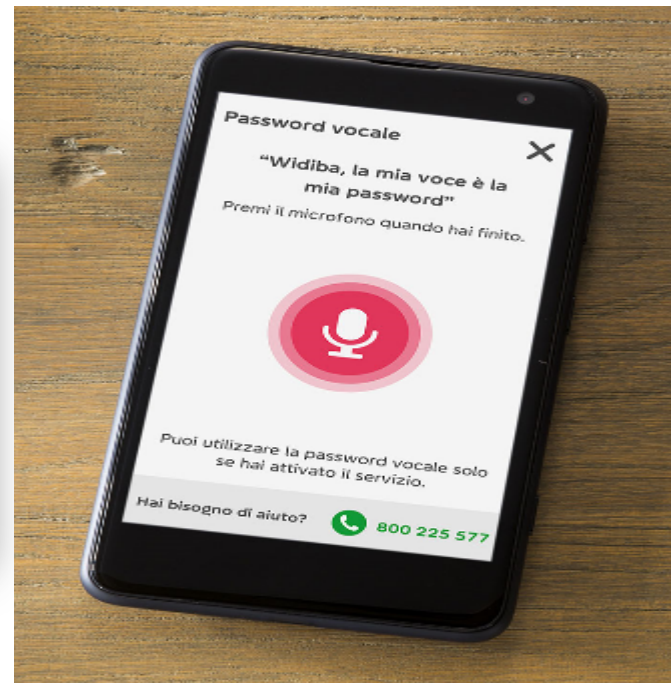
### Accesso vocale

La tua voce è la tua password



### My Money

Il servizio che racconta la tua storia  
finanziaria



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

# Customer Advocacy

## "At Vanguard my voice is my password"

Post Reply ↩



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25 posts • Page 1 of 1

### "At Vanguard my voice is my password"

by bertilak » Wed Apr 16, 2014 7:58 pm

Is this something new? Vanguard's over-the-phone ID verification can now be set up as voice recognition instead of a bunch of security questions. You go through a short setup where you repeat the subject phrase a few times and Vanguard's voice recognition system learns your voice. This simplifies the process of calling in to make a transaction. It has no bearing on ID/PW for web access.

Today, I needed to transfer money from one account to another and since the accounts had different "registrations" (I think that's what they called it) I needed to go through an extra layer of security checks. The VG rep said I had a choice -- do the extra security checks each time I wanted to transfer funds like that or sign up for voice recognition in which case I would, from the on, have full authority without doing those security checks each time. I signed up for voice recognition. The process was simple and quick. Calling back I was asked to repeat the above phrase and VG connected me to a rep who immediately processed the transfer.

So, has anyone else used their voice recognition system? Do you know exactly what types of transactions (or whatever) this expedites?

I have a strong moral sense - by my standards. | -- Rex Stout



bertilak

Posts: 3645

Joined: Tue Aug 02, 2011 5:23 pm

Location: East of the Pecos, West of the Mississippi

<http://www.bogleheads.org/forum/viewtopic.php?f=11&t=137530&p=2031310&hilit=#p2031310>



# Customer Advocacy

## Re: "At Vanguard my voice is my password"

by **dlw322** » Wed Apr 16, 2014 8:30 pm

I've used it. Works great



**dlw322**

Posts: 39  
Joined: Thu Mar 29, 2012 8:01 pm

## Re: "At Vanguard my voice is my password"

by **Mel Lindauer** » Wed Apr 16, 2014 8:36 pm

I've used it for some time now. Works fine, even when I have a cold.



**Mel Lindauer**  
Moderator

Posts: 23439  
Joined: Mon Feb 19, 2007 8:49 pm  
Location: Daytona Beach Shores, Florida  
Contact:

Best Regards - Mel | | Semper Fi

## Re: "At Vanguard my voice is my password"

by **Raymond** » Wed Apr 16, 2014 8:40 pm

Thanks for starting this thread, I've just registered for voice recognition verification



*"Ritter, Tod und Teufel"*



**Raymond**

Posts: 626  
Joined: Mon Apr 16, 2012 6:04 am



Concepción Ramírez Re

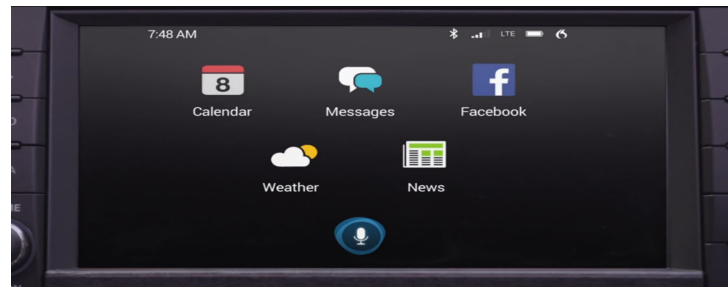
<http://youtu.be/-1kjidIk8o>



# The future?



Wearables  
**Will.i.am Pulse**



Automotive  
**Dragon Drive**