

# Survey Data Mitigating Fraud & Consumer Acceptance of Voice Biometrics



Peter Galloway  
Head Of Voice Self-service

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**What is the  
number one  
consumer  
fear in  
the UK?**

**Identity  
Theft**

**73% of respondents said it  
was biggest concern**





# My security map



## Personal

- Current Account
- Credit Card
- Insurer (x3)
- Mortgage Provider
- Merchant Security (Visa)
- Pension Providers \* 5
- Inland Revenue
- Local Authority
- Government Portal
- Telecoms
- BT Television
- Electricity Supplier
- Portal

## Access

- Home building
- Work Access
- OOO Code
- Parking Barrier
- Marina
- Marina Electric
- Gym Card

## Temporary

- Documents
- Bookings
- References
- Ticket Collection
- Fine Reference

## Work

- Network Domain
- CRM System
- HR System
- VPN Access
- Information Portal
- Professional Body
- Partner Websites \*
- Document & Drive
- Payslips
- Salesforce

## Devices & Technology

- Work PC
- Home PC
- E-mail \* 2
- OpenZone
- Work Handset
- Conference
- Bridge
- Voicemail \* 2
- Mobile Phones
- IPAD
- Router
- Facebook
- LinkedIn
- Twitter
- Itunes
- Ringo
- Amazon

**98**  
passwords or  
access codes  
in use today



# Consumers at risk



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## Bank fraud could soon be YOUR fault: New rules demand more care with cards and PINs

- Banks are making changes to small print that will allow them to block compensation to fraud victims
- Customers could be liable if they use a weak PIN or fail to adequately shield their number at a cashpoint
- Moves have been condemned as 'unfair' and 'unreasonable' by a card security expert

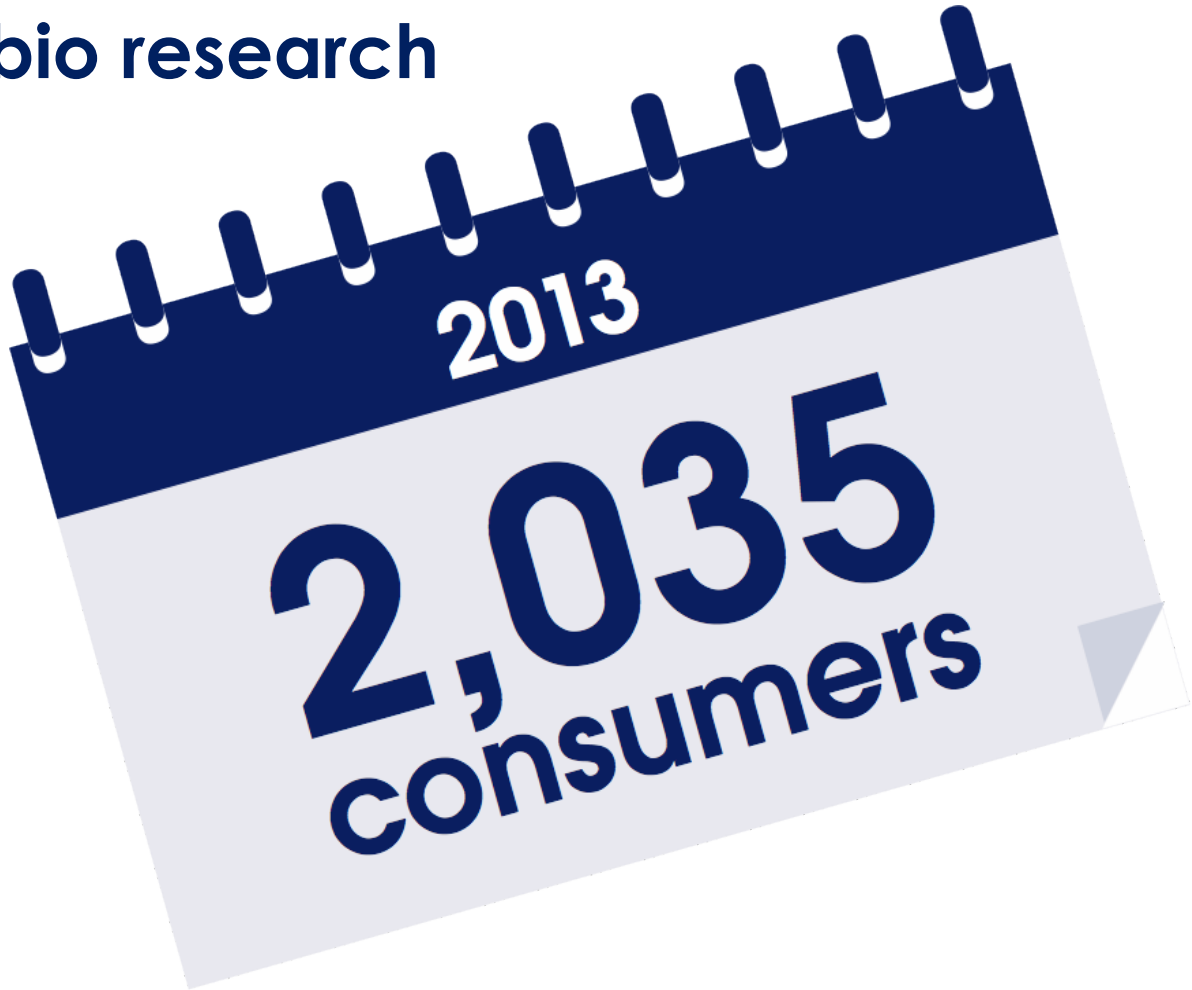
By [SEAN POULTER](#)

PUBLISHED: 01:09, 10 November 2012 | UPDATED: 01:36, 10 November 2012

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**Sabio research**



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# Consumer interest in subject is high

Over 50 news articles published on the research so far

Broadsheets keen focus on this subject

Driven by consumer fear

Riding on the mistrust of Financial Services organisations



Thursday 14 March 2013

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### Consumers fear call-centre security lapses

SUNDAY 10 MARCH 2013

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News in pictures

British consumers are living in fear of security breaches in firms they deal with on a daily basis, a new survey suggests.

Nearly half (46 per cent) of the 2,000 people surveyed said they were worried that their details could either be lost or stolen by bank call centres or branches. Although banks were reckoned to be the most insecure, 40 per cent also feared security breaches at mobile phone firms and 37 per cent at retail outlets.

Call centres were universally seen by consumers as the weak point in the system, the most likely to be targeted by criminals. And, according to the survey from consumer services firm Avaya, it is the most people who see the human element of call centres, and that staff will slip up of their details.

Only 5 per cent said they are happy to share card details with a call centre worker. But, conversely, 67 per cent said they didn't like firms to use too many passwords and security fail-safes.

"Consumer attitudes leave businesses stuck between a rock and a hard place," said Simon Culmer, the managing director of Avaya. "But the research also suggests that people are becoming increasingly security savvy. Firms need to build back confidence in traditional transaction methods."

Related articles

- 7% fall in university acceptances
- Postcard from... Delhi
- Debenhams outsources call centre
- BT to create 300 call centre jobs
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# Core conclusions



Broken Trust

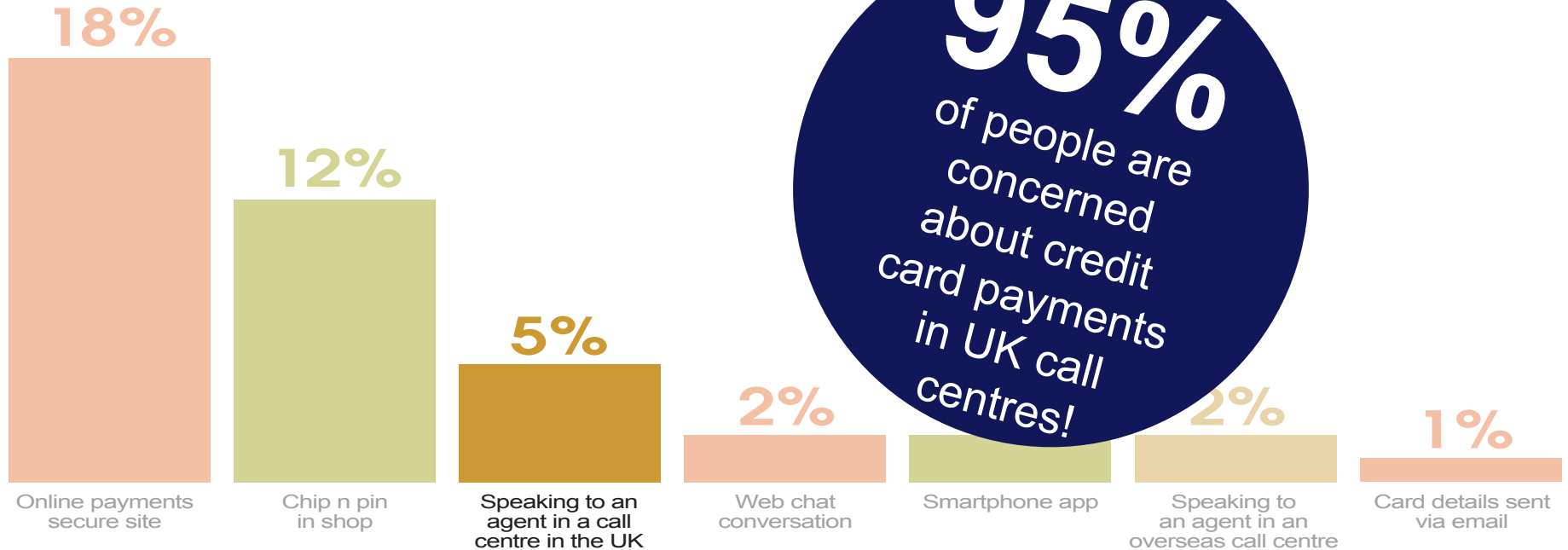


We Don't Keep  
Data Secure

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# How confident are you making payments with these channels?



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# Core conclusions



Broken Trust



We Don't Keep  
Data Secure



Access Control Is  
Tough

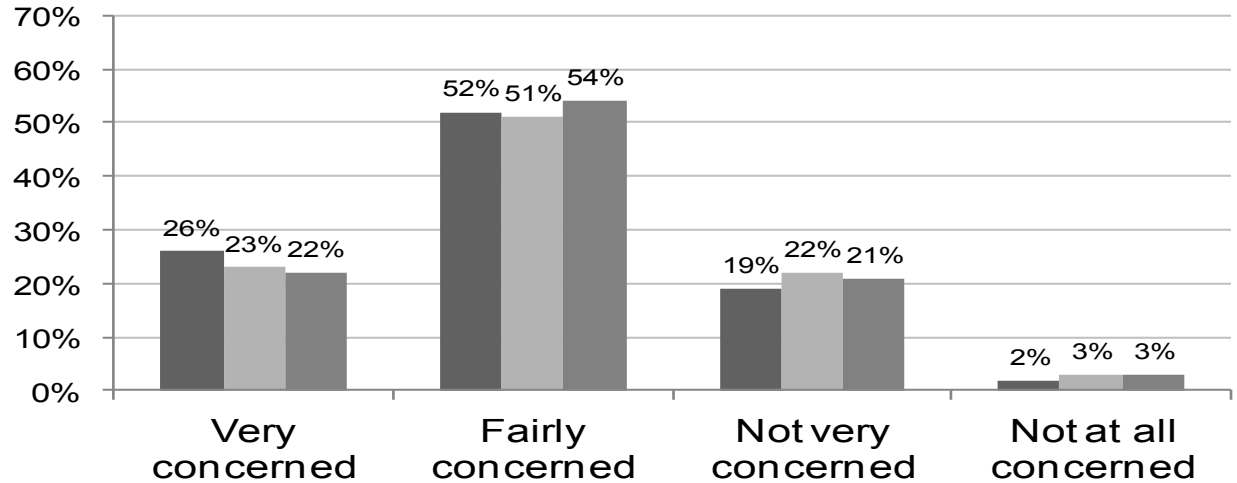


# 3 in 4 are concerned about ID security



% of different age groups who are concerned about ID security related to technology use

■ 16-34 ■ 35-54 ■ 55+



## Overall:

24% very concerned

53% fairly concerned

21% not very concerned

2% not at all concerned

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# Do you know it is really me?



**2:5**

worry about security  
over the phone



**6 million**

have stopped using  
an organisation  
because of poor  
security in its call  
centre



**1:2**

say criminals likely to  
target agents



**63%**

suspect identity  
fraud caused by  
organisations  
misplacing customer  
personal data

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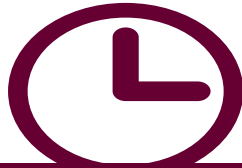


# But why do you make it so hard?



**1:2**

frustrated with agent  
if they have  
security/ID problems



**1:2**

say it takes too long  
to identify me



**60%**

organisations ask for  
security details when  
there is no need



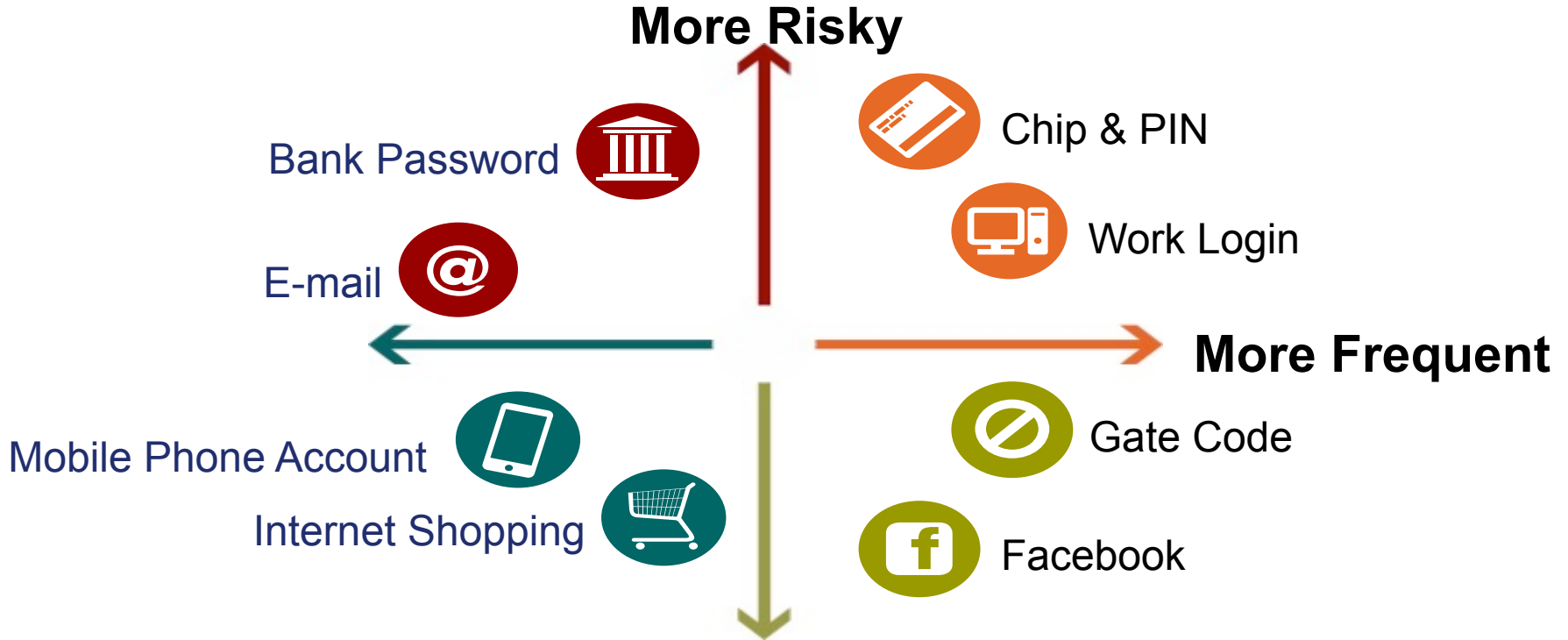
**41%**

use an easy  
password that  
I already  
use regularly

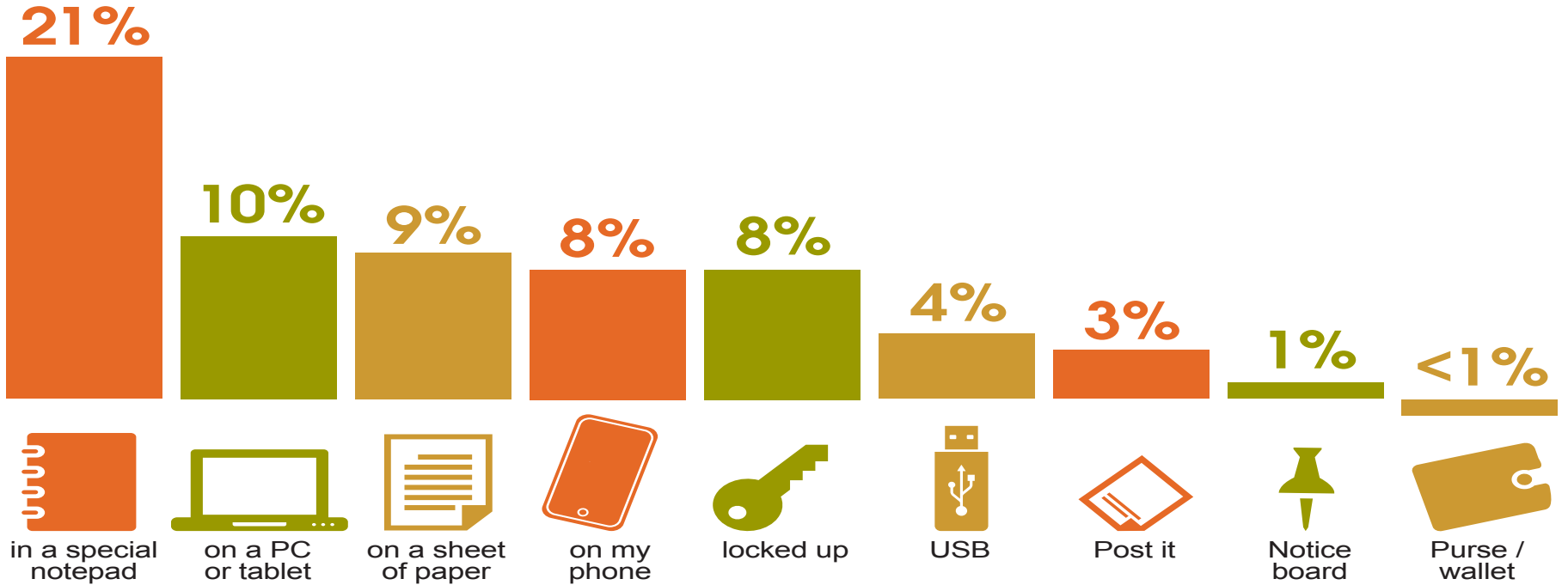
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# How do people see security?



# So people cheat 😊



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# In truth, it's a trade off



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# Verification approaches used



Open Wallet



Secret Question



Telephone PINS



Secret Password

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# Everything is a compromise



## Open Wallet

- Most common
- Normally easy to use
- High pass rates



## Secret Password

- Secure
- Easy to block if needed

## But

- Easy to impersonate
- Open to agent judgement
- Incorrect data causes issues
- Same data – many organisations



## But

- Increases AHT
- Callers forget
  - Too many passwords
  - Forced changes
  - Password structure constraints

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# Results in



Normal  
**Agent time**  
to identify  
between  
10 and 60  
seconds



Customers  
often get  
**frustrated**  
with having  
to remember  
things



**Excessive** call  
handling and  
frustration  
when **data is**  
**forgotten, or**  
**wrong**



Expensive  
**password /**  
**details**  
recovery



**Lost**  
**business**  
when  
customers  
give up!

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# Impacts everyone!



***“Going through password hell. The day is coming when you'll need a password to use your password.”***

Gary Lineker, August 2013

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# Its broken really!



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# Can biometrics help?



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## One more stat 😊



**73%**

**say a voice biometrics  
system that recognises  
your voice and confirms  
your identity would be  
reassuring**

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Q & A



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