



# CHARGING AHEAD WITH INTELLIGENT AUTHENTICATION IN FINANCIAL SERVICES

INTELLIGENT AUTHENTICATION CONFERENCE

SAN FRANCISCO – 12 SEP 2016

MATT SMALLMAN

# Agenda

UK Voice Biometrics Context

Implementation and adoption challenges

Lessons for others



# About Us



**MAKE THE  
CASE**



**ACCELERATE  
DELIVERY**



**MAXIMISE  
IMPACT**

# UK Voice Biometrics Context



# Recent Headlines

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## Barclays to offer voice recognition

British bank hopes technology can save customers time

News Sport Weather iPlayer TV

Challenging bank  
Atom Bank  
Ranger bank  
lau

**BBC NEWS**  
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Business Your Money Market Data Companies Economy

## HSBC offers voice and fingerprint system to customers

January 2016 | Business

**This is MONEY**  
FINANCIAL WEBSITE OF THE YEAR .co.uk

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

Challenging bank  
Atom Bank  
Ranger bank  
lau

**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

# Implementation History



Live      Announce



Announce



Announce    Live



Announce

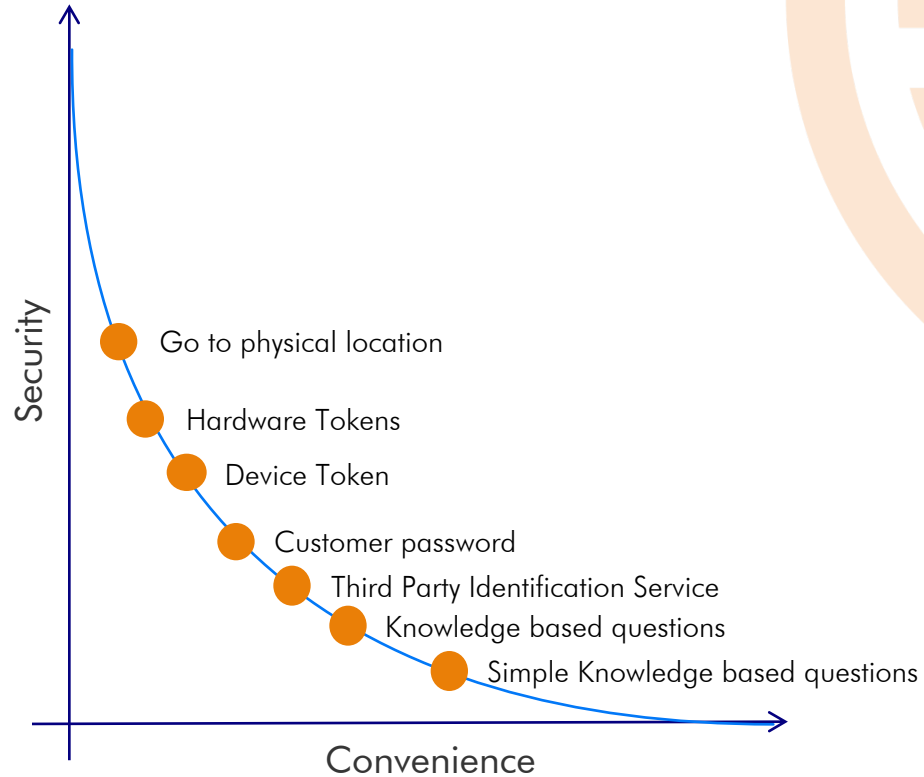


TalkTalk

Live



# Theory $\neq$ Reality



Customer expectations and behavior are changing



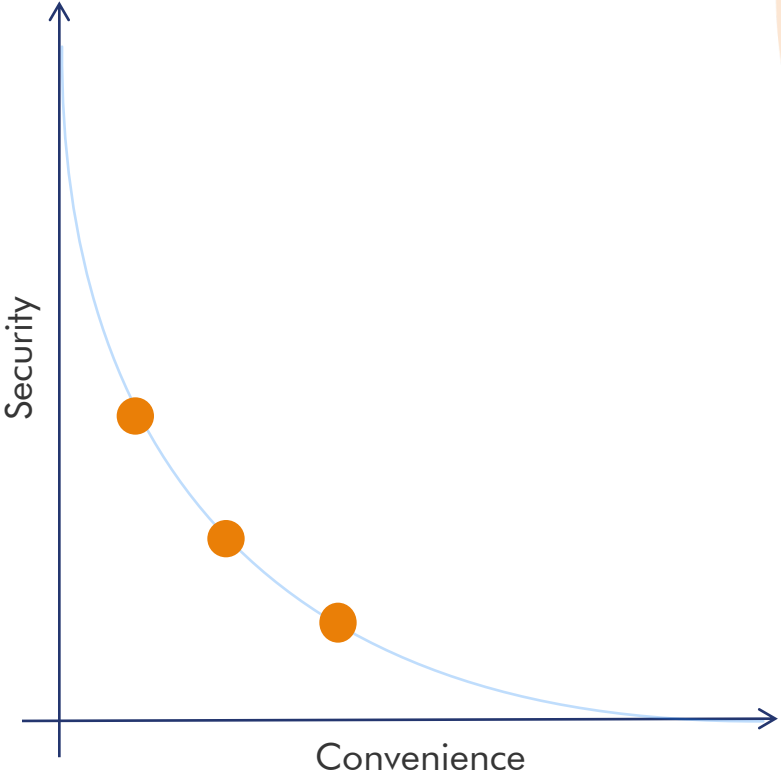


Increasing  
sophisticated  
fraudsters





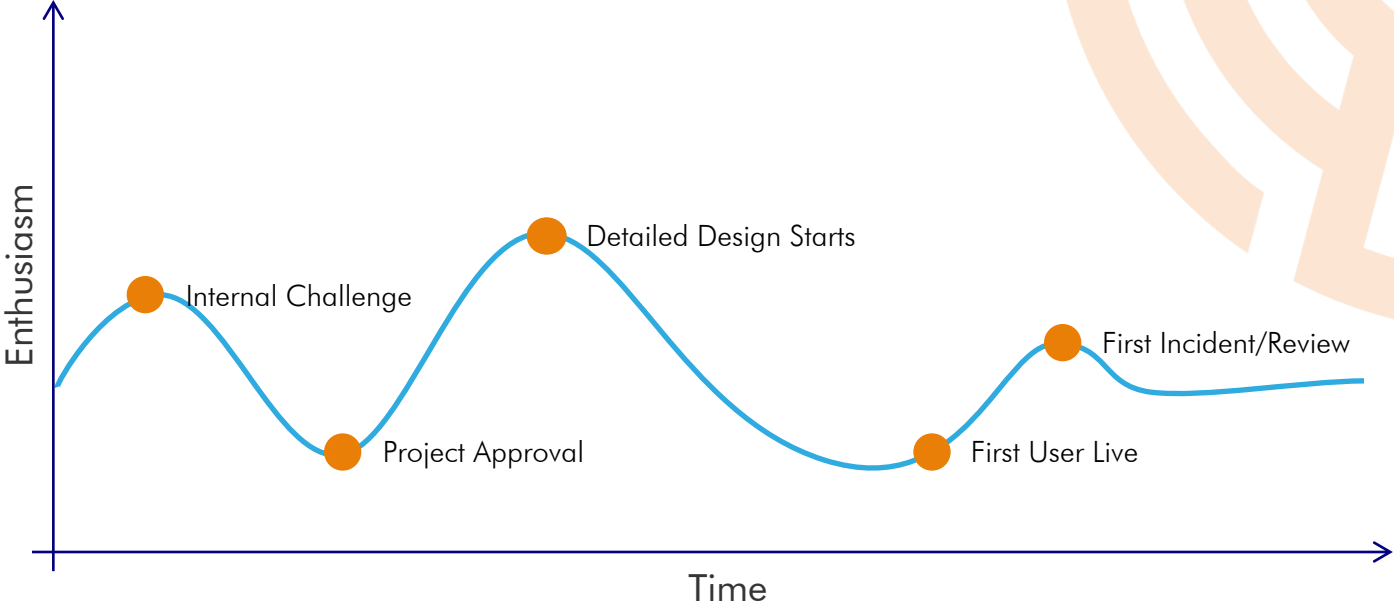
# Reducing security and convenience over time



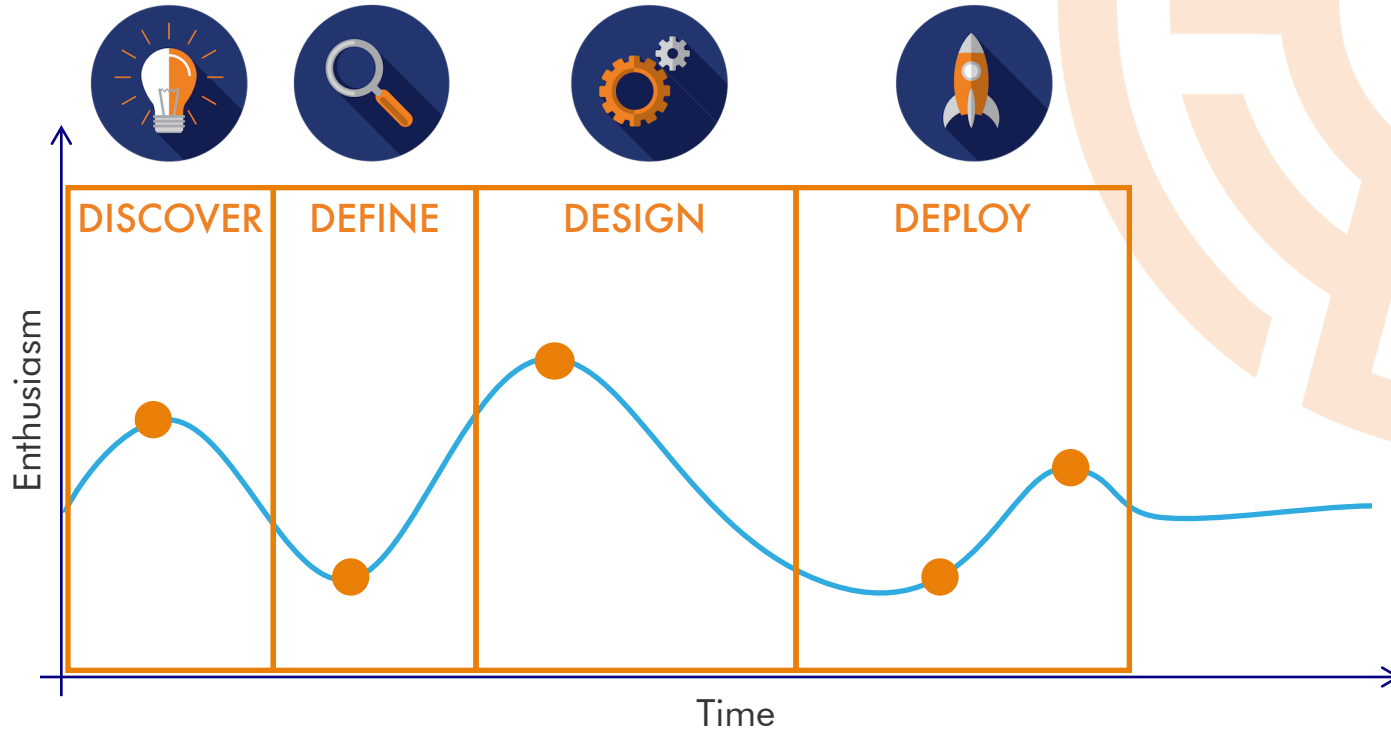
# Implementation and adoption challenges



# Programme Enthusiasm Cycle



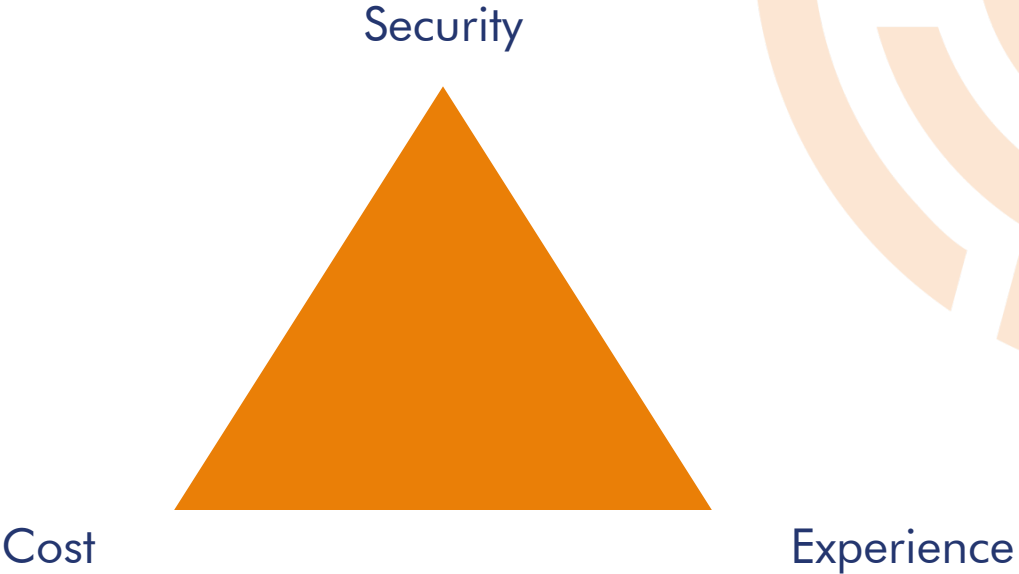
# Programme Enthusiasm Cycle



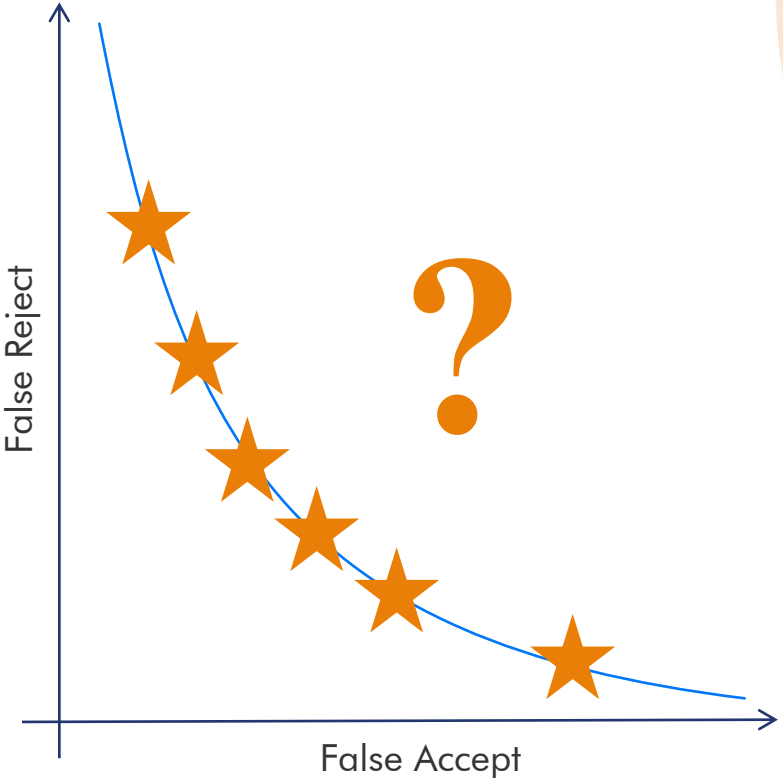
# Tackling the security question



# Delivery



# Delivery





# The long slog of deployment





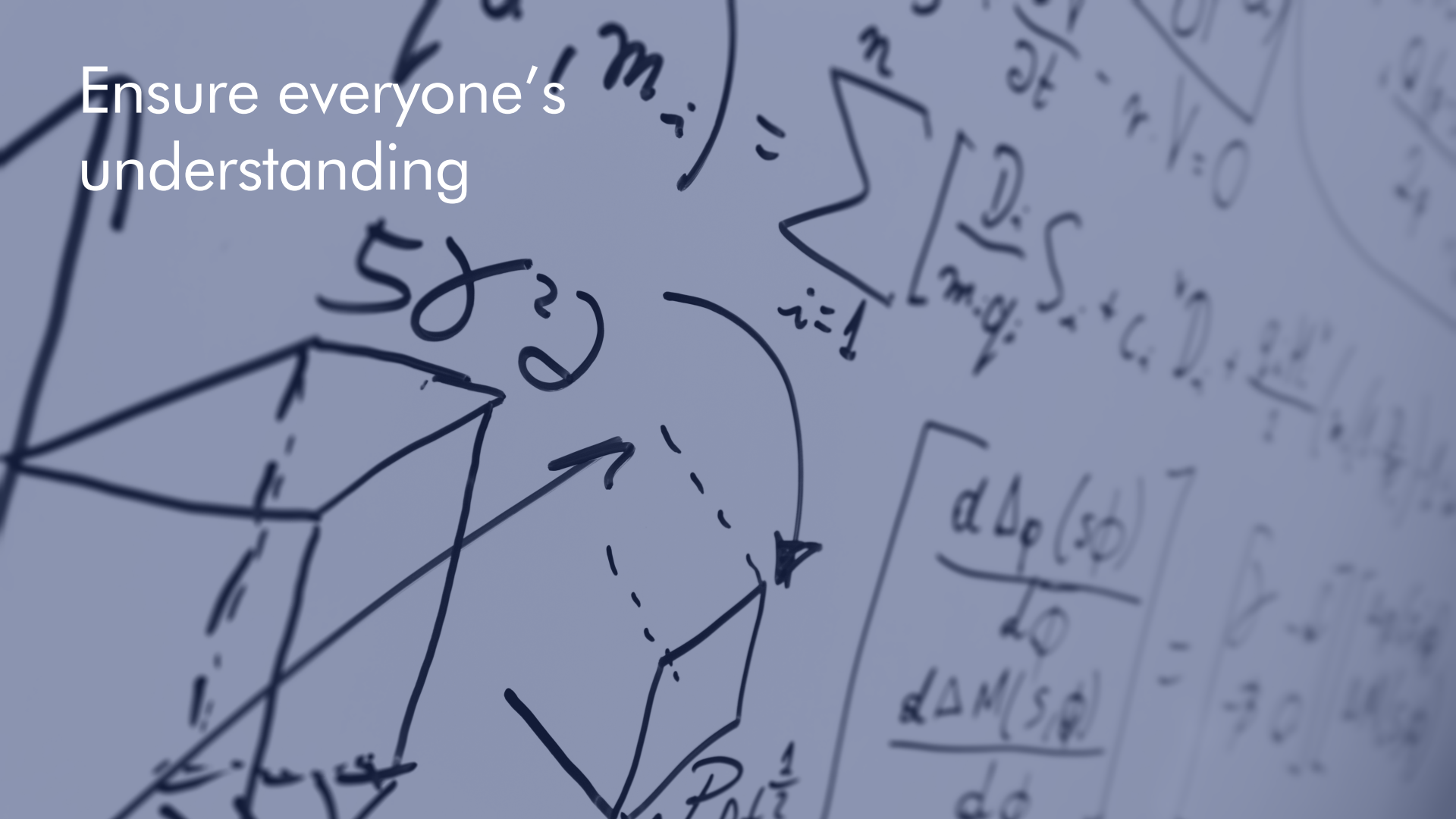
New and enduring  
capabilities



Lessons for others



Ensure everyone's understanding





Agree and stay true  
to a vision





A large, diverse crowd of people of various ages and ethnicities, all smiling and raising their hands in a celebratory gesture. The image has a blue tint. The text "Use customers to accelerate decision making" is overlaid in white in the upper left quadrant.

Use customers to accelerate  
decision making

# Measure the value chain



# Technology is only part of the solution



# Questions?

Slides at: [www.symnexconsulting.com/iauth2016](http://www.symnexconsulting.com/iauth2016)

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