



Voice Biometrics^{TB}

Michal **Liday**
Ľuboš **Kováč**

: **najlepší** idú za nami

 Member of Raiffeisen Bank International





Member of Raiffeisen Bank International

- **more than 125 years in Austria
and over 25 years in CEE**
- **17 markets**
- **14.2 million customers**
- **more than 3,000 business outlets**

: nejlepší idú za nami



Member of Raiffeisen Bank International



: **najlepší** idú za nami

 Member of Raiffeisen Bank International



- **an innovative market leader**

- **a bank that brings products and services first to the Slovak market**

- **a bank that offers better product functionality and features than its competitors**

(Source: TNS Slovakia, Brandmatics 2011, 12/2011, N=871)



82
AWARDS



82
AWARDS



in **22** YEARS

from **21** ANNOUNCERS

which means that we annually receive
3 awards on average



Best Consumer Internet Bank in Slovakia



Best Web Site Design in CEE



Best in Mobile Banking in CEE



Best Private banking in Slovakia:
High net worth II

AWARDS 2012/2013

Internal Corporate Magazine of the year

Net-worth-specific services, super affluent



Best in Mobile Banking in CEE



Best Consumer Internet Bank in Slovakia



Best Web Site Design in CEE

Factoring of Tatra banka as Nr1 in the market



Best Private banking in Slovakia:
Range of investment products



Best Private banking in Slovakia:
High net worth II



Best Private banking in Slovakia:
Privacy and security

Zlatý klinec – print

Stevie awards – The Best Training Site

External Corporate Magazine of the year

Net-worth-specific services, high net worth

Best Consumer Internet Bank in Slovakia

Best Relationship management

Best bank in Slovakia

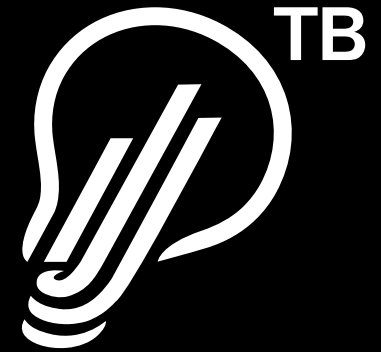
Best Trade Finance provider

Top Fond Slovakia 2011

Best private Banking Services



= innovation leader





Innovations  change your world



Voice biometrics^{TB} We will recognize you by your voice

Thanks to the new groundbreaking innovation Voice biometrics^{TB}, we will know it's you when you call **DIALOG Live**. Just call us, activate free Voice biometrics^{TB} and arrange whatever you need from the comfort of your home.

DIALOG Live 02/5919 1000 | dialog@tatrabanka.sk | www.tatrabanka.sk/innovce



JUNE 2013

Why use voice biometrics?

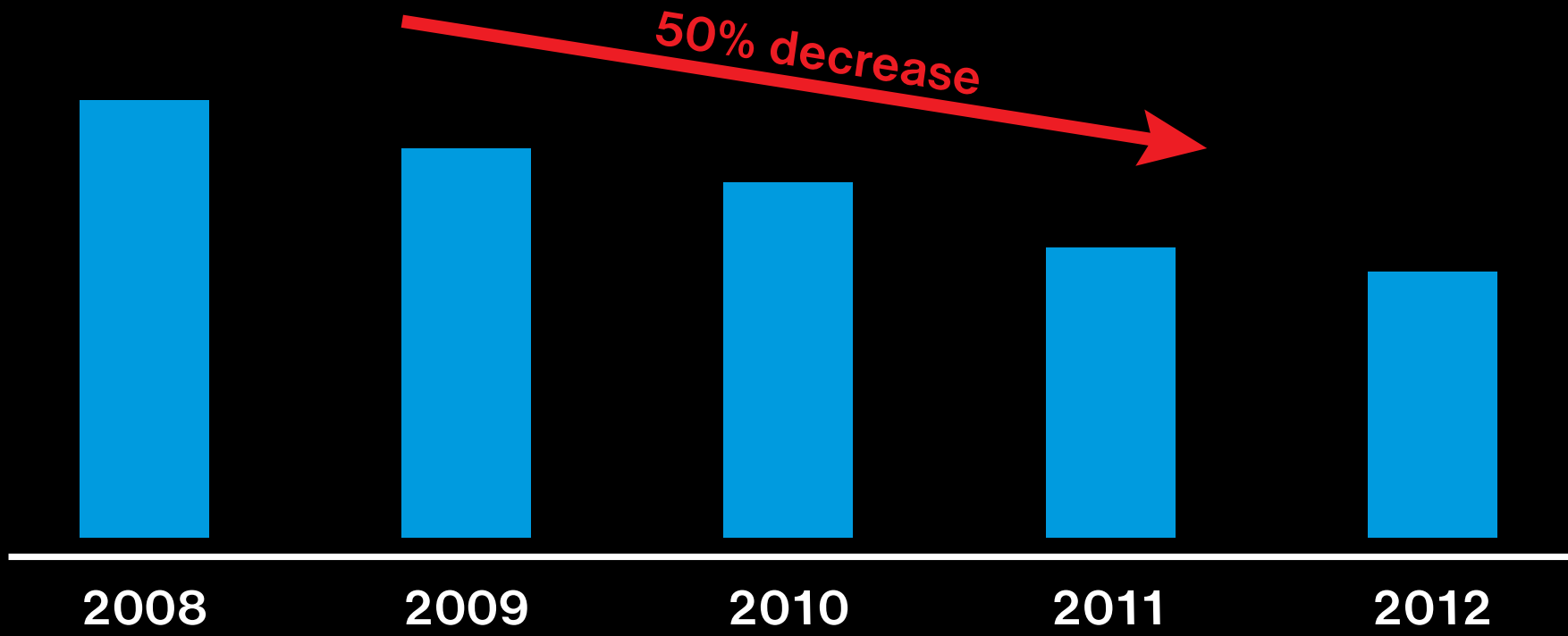
- Business growth potential
- Customer experience & satisfaction



- Innovation leadership

Challenge #1

Stop the steady decline in call centre traffic



Challenge #1



Challenge #2

Introduce Remote Relationship Managers

Customers' comfort

+ Cost efficiency

= Remote Relationship Manager

⇒ Identification?

Challenge #2



⇒ 90% satisfied clients

“I’m extremely surprised by your new Remote relationship manager service, with voice identification. You are definitely an innovative bank .”

Tatra banka customer

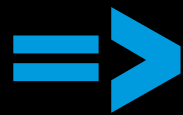
Challenge #3

Service-to-sales conversion

McKinsey's Vision for Distribution 2015:

The old retail banking model, comprising bricks and mortar banking with digital channels for transactions,

WILL NO LONGER WORK



BANKS WILL HAVE TO MAKE CHANGES
to all their distribution channels.

**Call centres will become
a profitable channel**

Call centres will become a profitable channel

Call centres

+ video technology

= 15% of service requests
converted into sales

**80% of Tatra banka's clients prefer/accept
call centres as a sales channel**

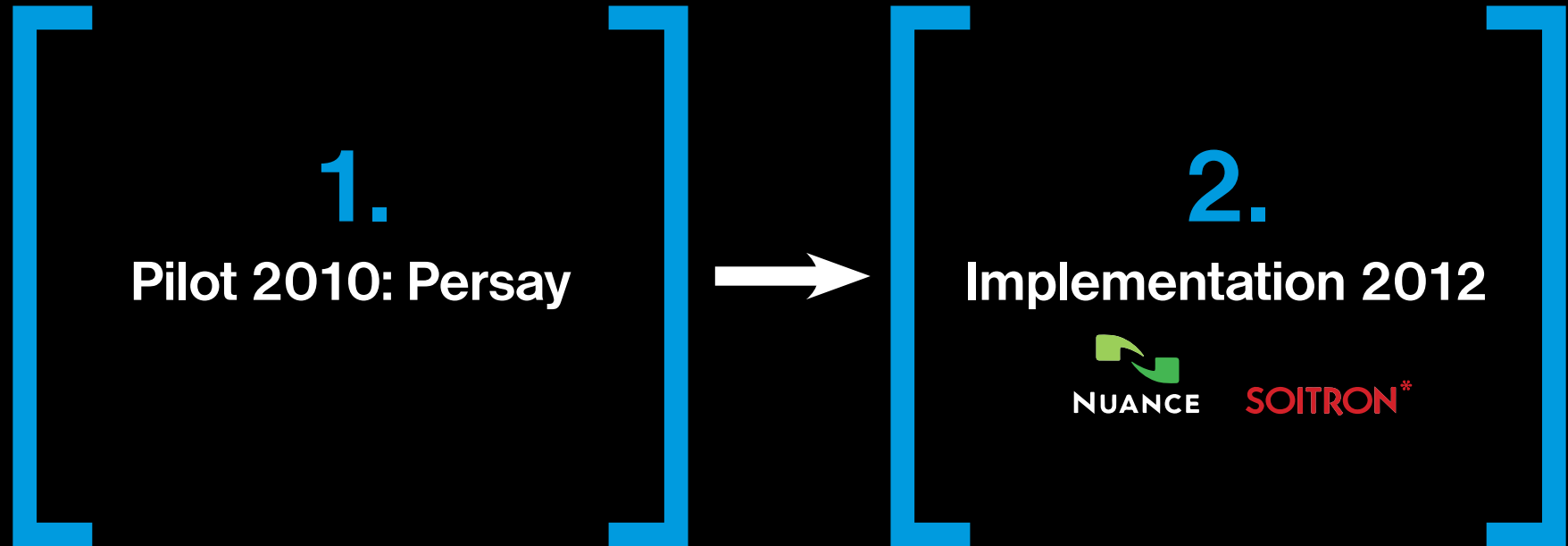
(Source: TNS Slovakia, 9/2012, N=600)

Challenge #3






**We had the courage
to face the challenges**

2 phases



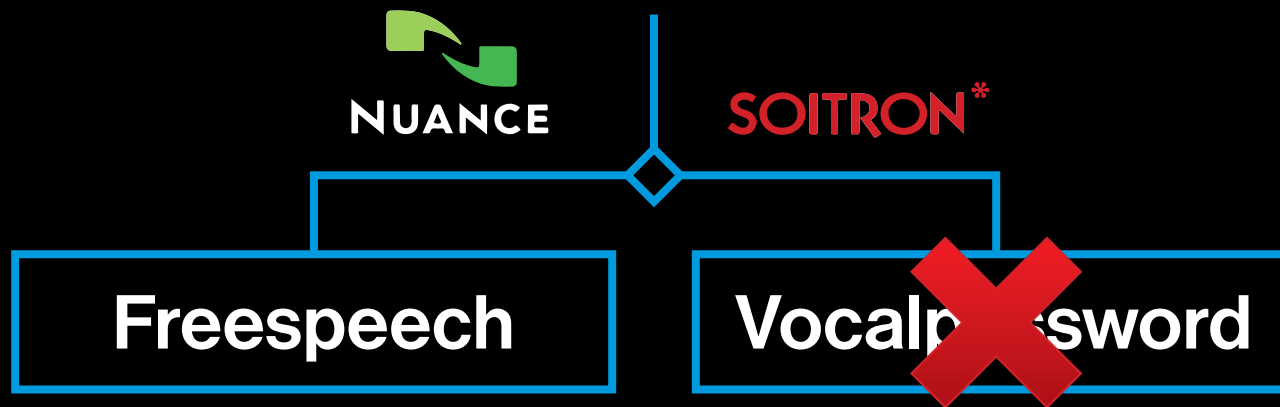
1.

Pilot 2010: Persay

-  Time needed to create a voiceprint
-  Time required to verify customer
-  Accuracy of verification

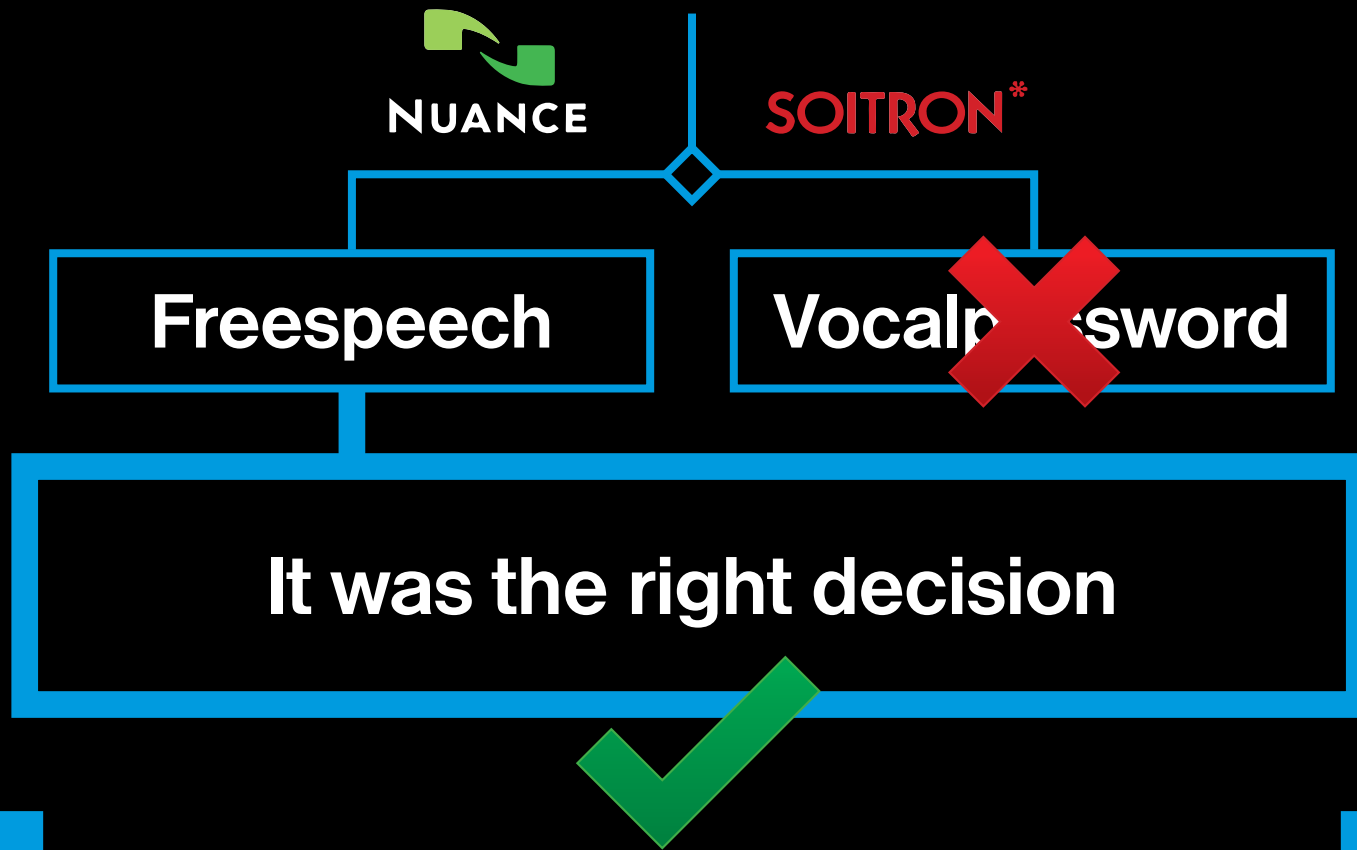
2.

Implementation 2012



2.

Implementation 2012



89.864 voiceprints

by the end of October 2013

76%

**of call centre traffic
identified by voice**

And that all in 4 months!
With Net promoter score 62

SYNERGY

Branch support

Marketing campaign

Branch support

1.300 voiceprints per day

Marketing campaign

Innovations  change your world

Team

Voice biometrics[®]
We will recognize you by your voice

Thanks to the new groundbreaking innovation Voice biometrics[®], we will know it's you when you call DIALOG Bank. Just call us, activate the Voice biometrics[®] and arrange whatever you need from the comfort of your home.

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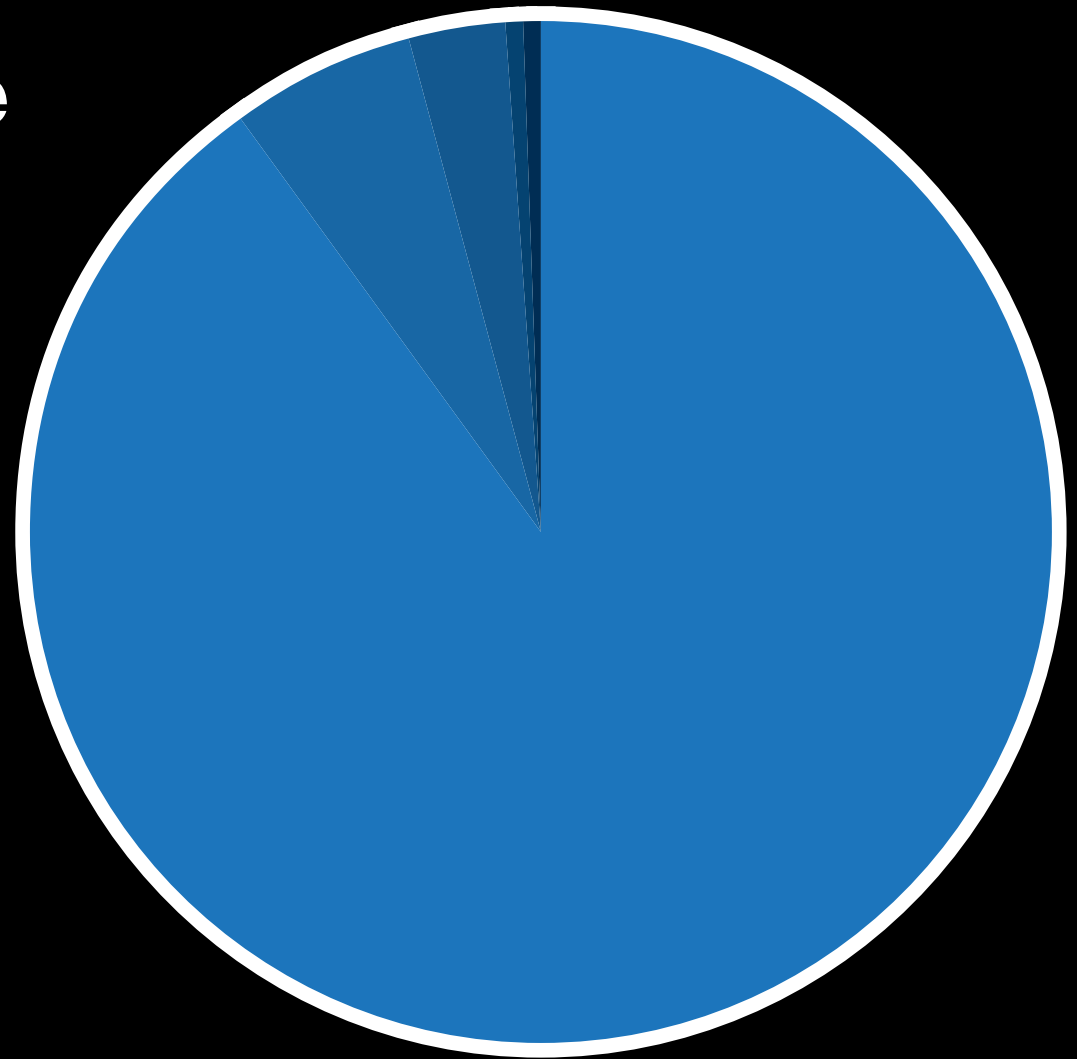


DIALOG

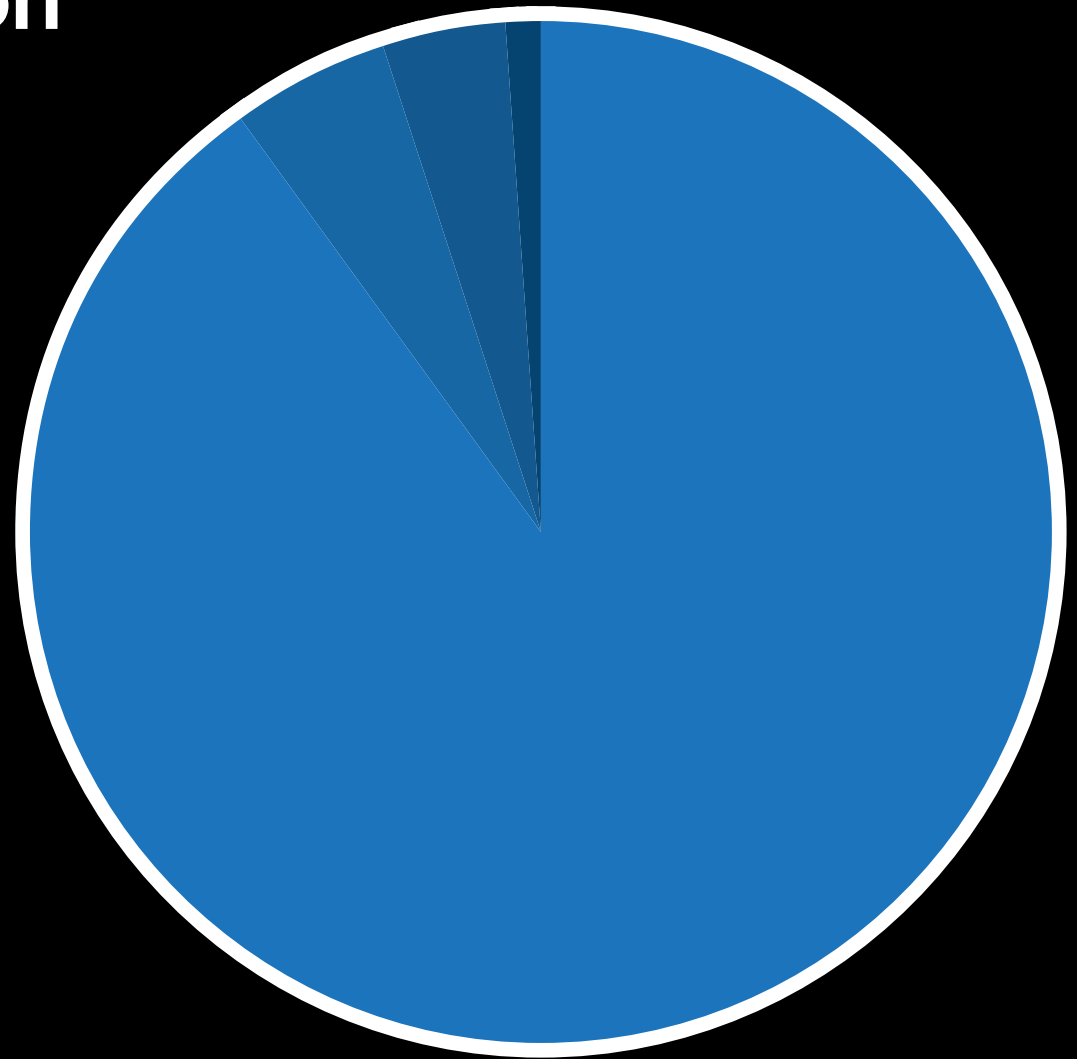
DIALOG  *live*

What's customers' opinion?

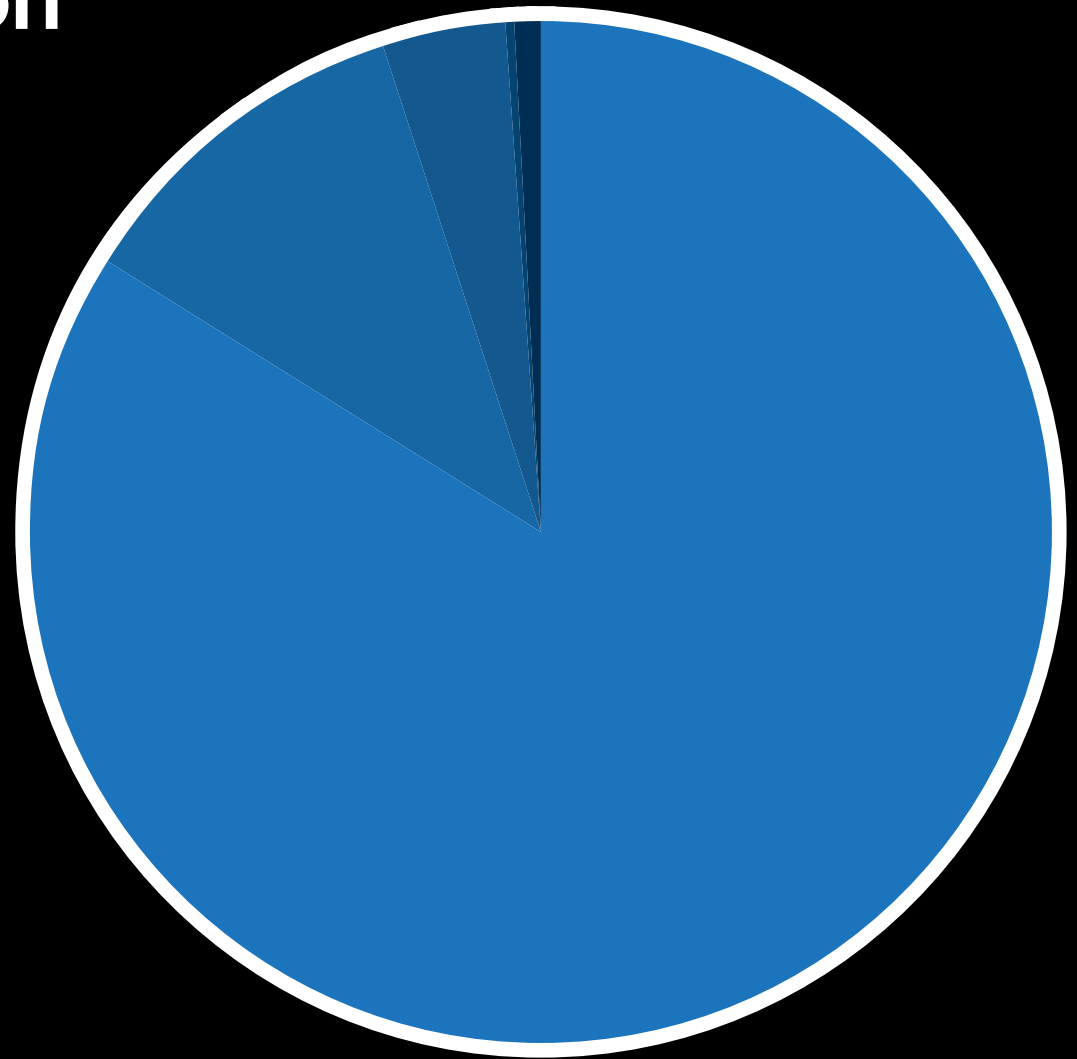
Initial recording of my voice sample went smoothly



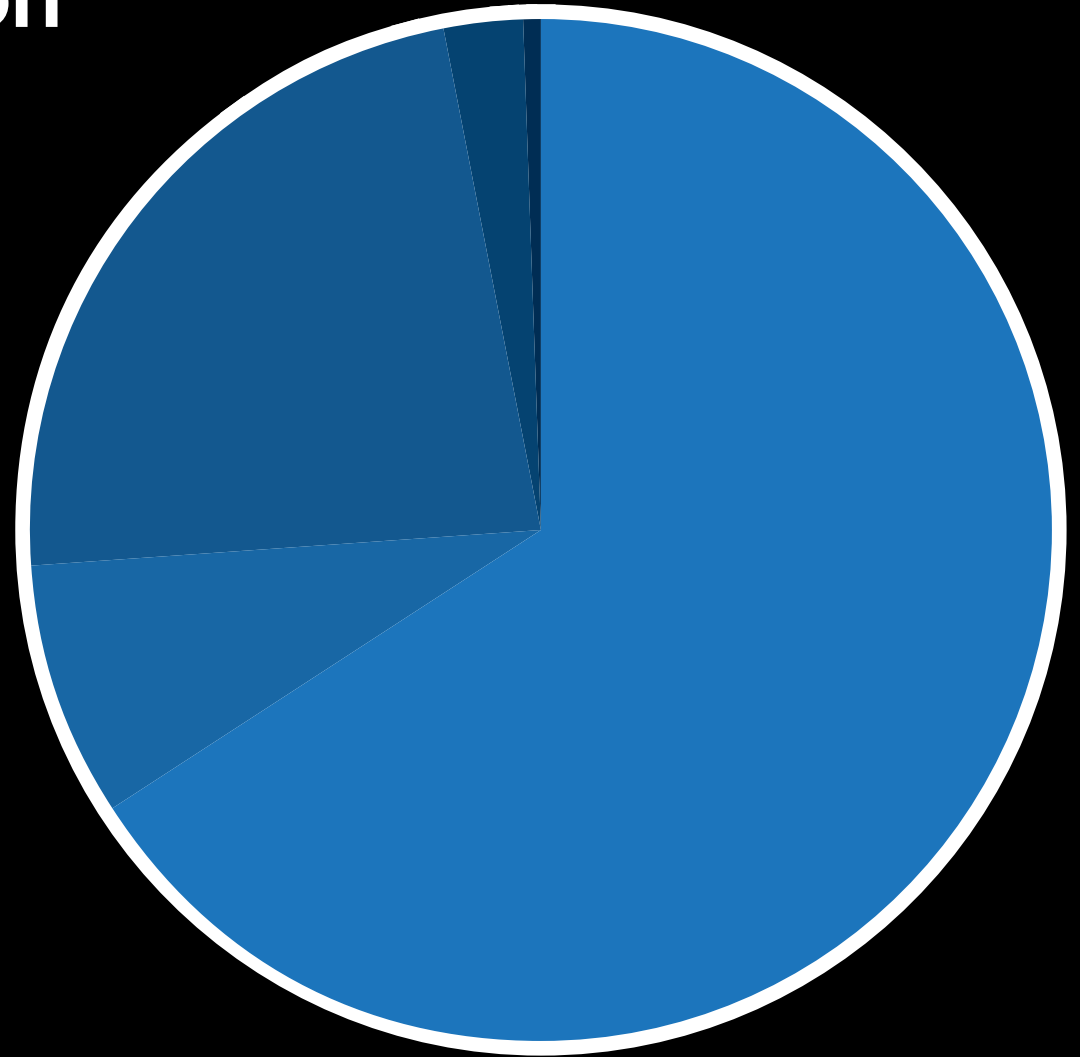
Voice authentication is CONVENIENT



Voice authentication is INNOVATIVE service



**Voice authentication
is UNIQUE service
that banks usually
don't have**



**We are ready
to accomplish our 3 goals:**

- **Business growth potential**
- **Customer experience & satisfaction**
- **Innovation leadership**

What's coming next?

