

“This Is Our Moonshot” | The USAA Experience

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AVP, Enterprise Innovation





| IA² PRESENTATION



USAA MISSION

The mission of the association is to facilitate the financial security of its members, associates, and their families through provision of a full range of highly competitive financial products and services; in so doing, USAA seeks to be the provider of choice for the military community.



IMPACT

590-1999



CYBER ATTACKS - PERSISTENT AND GROWING

eBay asks 145 million users to change passwords after data breach



JP Morgan reveals data breach affected 76 million households

USATODAY 11:18 AM EDT October 3, 2014

NEWS

White House computers hacked by Russians

By Bob Fredericks and Geoff Earle

April 7, 2015 | 5:27

LexisNexis, Other Data Brokers Hacked

BY CHLOE ALBANESIU SEPTEMBER 26, 2013 05:20PM EST 0 COMMENTS

Several data brokers were attacked by an identity theft service that infiltrated their servers with a "small but very potent botnet."

Home Depot Confirms Data Breach, Investigating Transactions From April Onward

200 million consumer records left exposed in Experian security oversight

Sony Data Breach Actually Exposed 47,000 SSNs (Including Sly Stallone's)



Jamie Condliffe

20,510

Premera Blue Cross Cyberattack Exposed Millions Of Customer Records

MARCH 18, 2015 5:24 PM ET



Intelligent Authentication + Intelligent Assistant





INTELLIGENT AUTHENTICATION | MULTI-FACTOR LEVEL OF CONFIDENCE

What does the
member **know**?



INTELLIGENT AUTHENTICATION | MULTI-FACTOR LEVEL OF CONFIDENCE

What does the
member **do**?



INTELLIGENT AUTHENTICATION | MULTI-FACTOR LEVEL OF CONFIDENCE

What does the
member **have**?



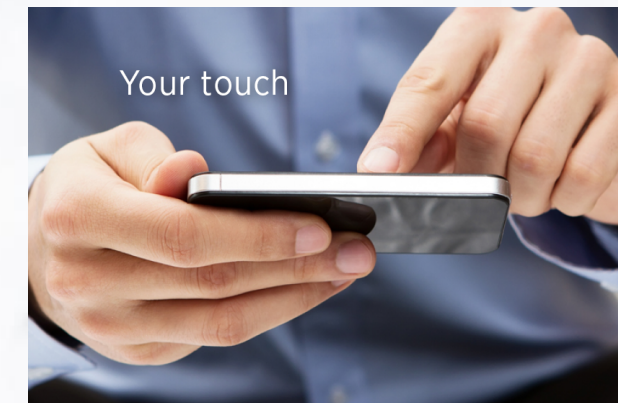
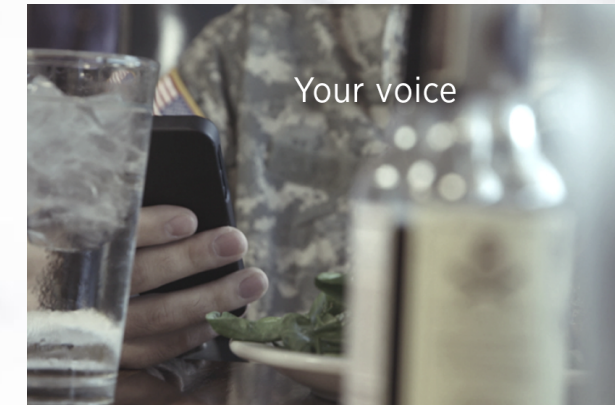
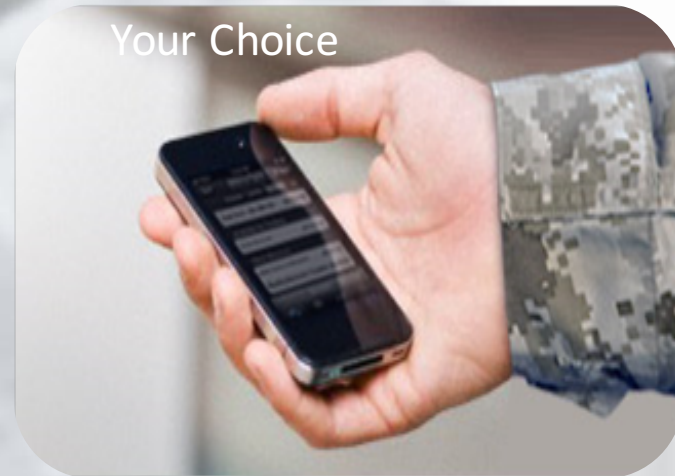


INTELLIGENT AUTHENTICATION | MULTI-FACTOR LEVEL OF CONFIDENCE

Who the
member is?



BIOMETRICS | TIMELINE

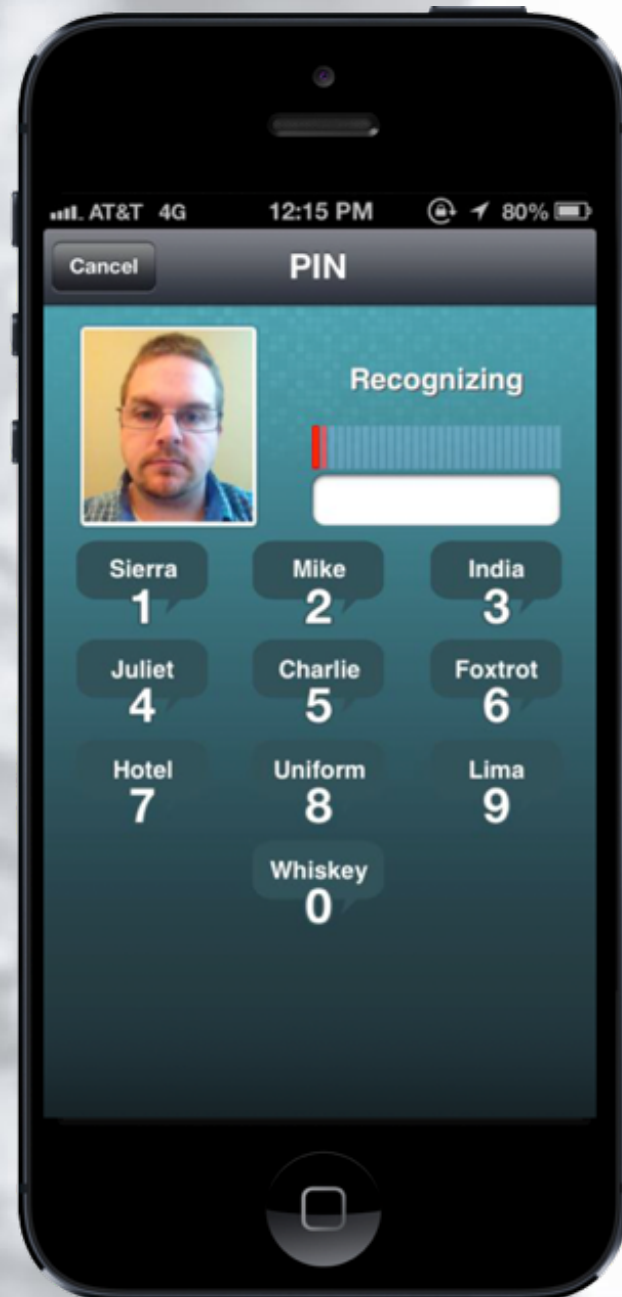


➤ Journey of Personalized Security

- Security meets convenience
- Know our member
- Provide choices for authentication
- Multifactor authentication

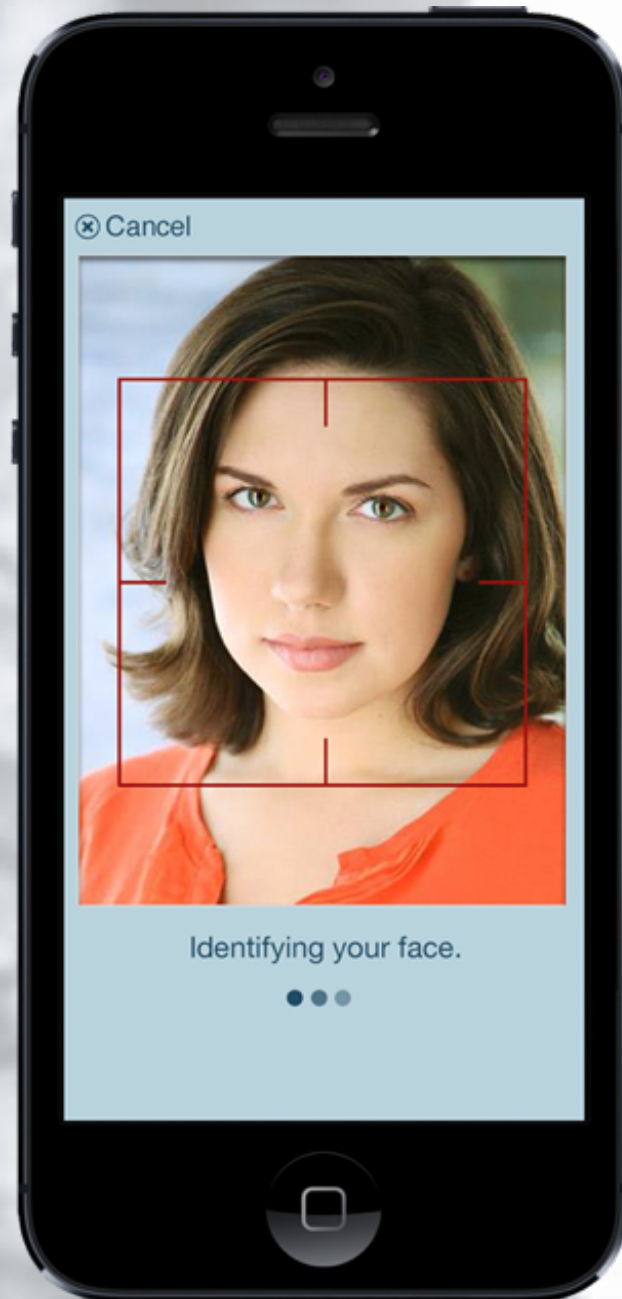


BIOMETRICS | TIMELINE



2013

- **Biometrics Introduced**
Required both face and voice recognition simultaneously.



USAA PILOT - 2013

➤ Biometrics Pilot Began

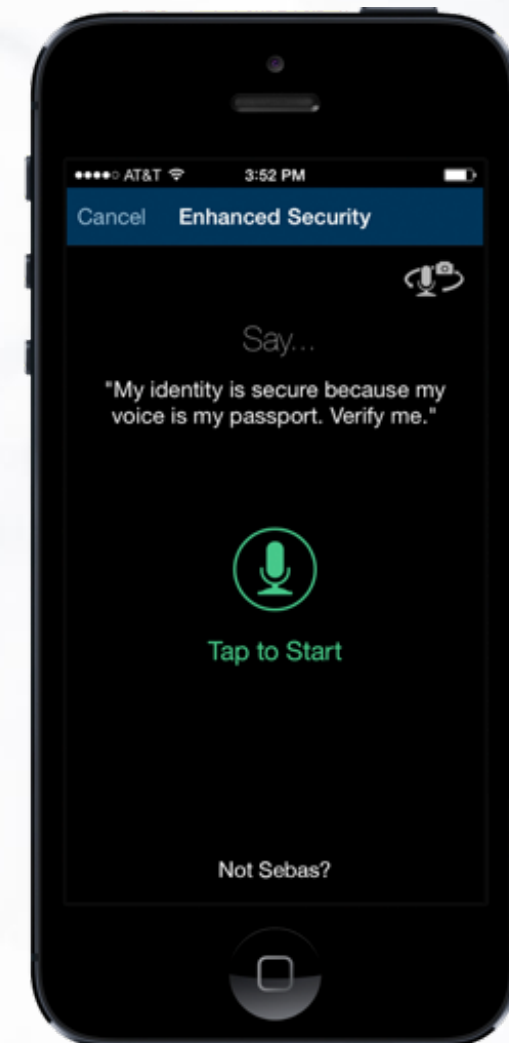
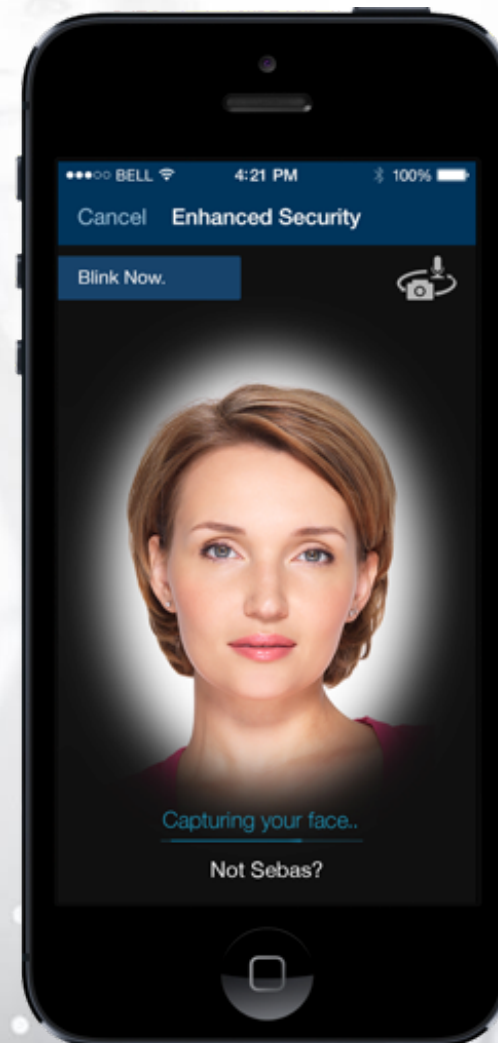
- Required both face and voice enrollment and verification combined.

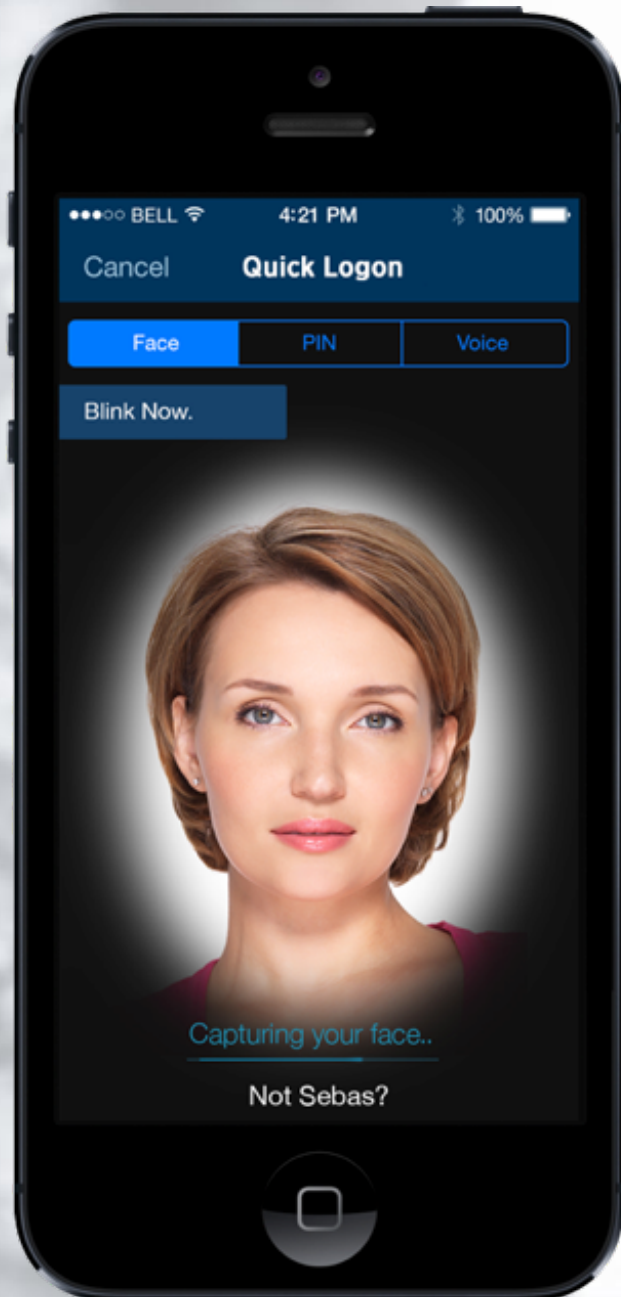


USAA PILOT – Q1 & Q2 of 2014

➤ Q1 used PIN (Token) + Face + Voice

➤ Q2 used PIN (Token) + Face or Voice
•Two way switch introduced.

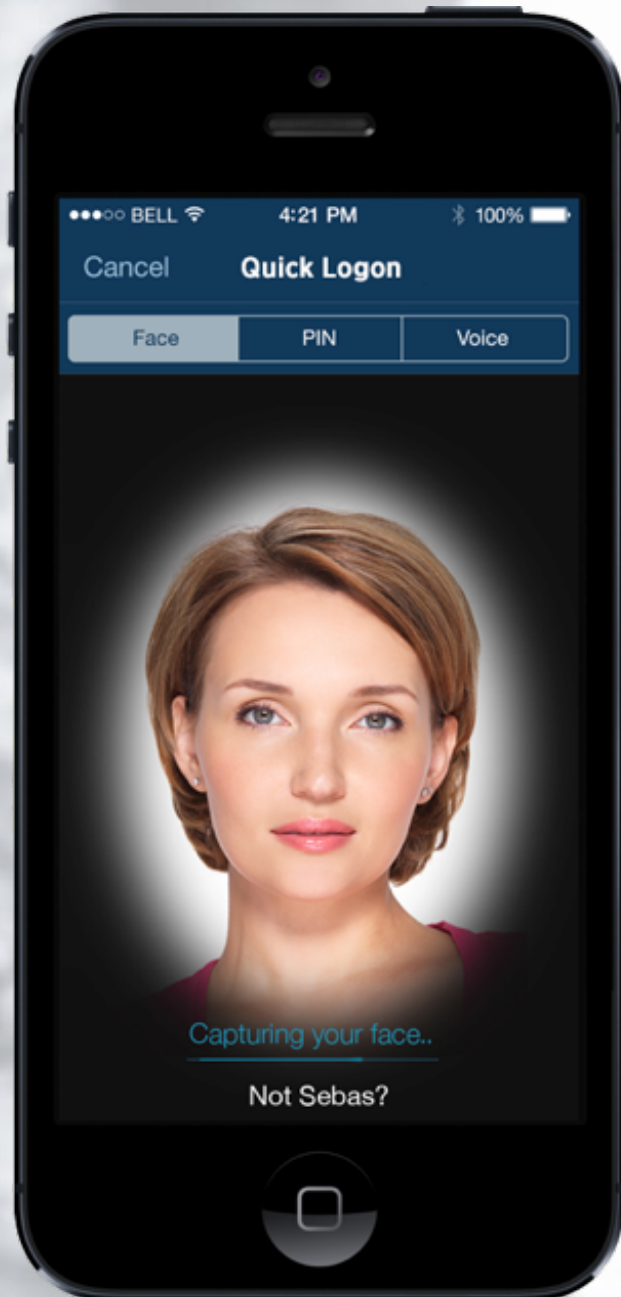




PILOT – Q3 of 2014

➤ Token Plus either PIN, Face, or Voice Option Introduced

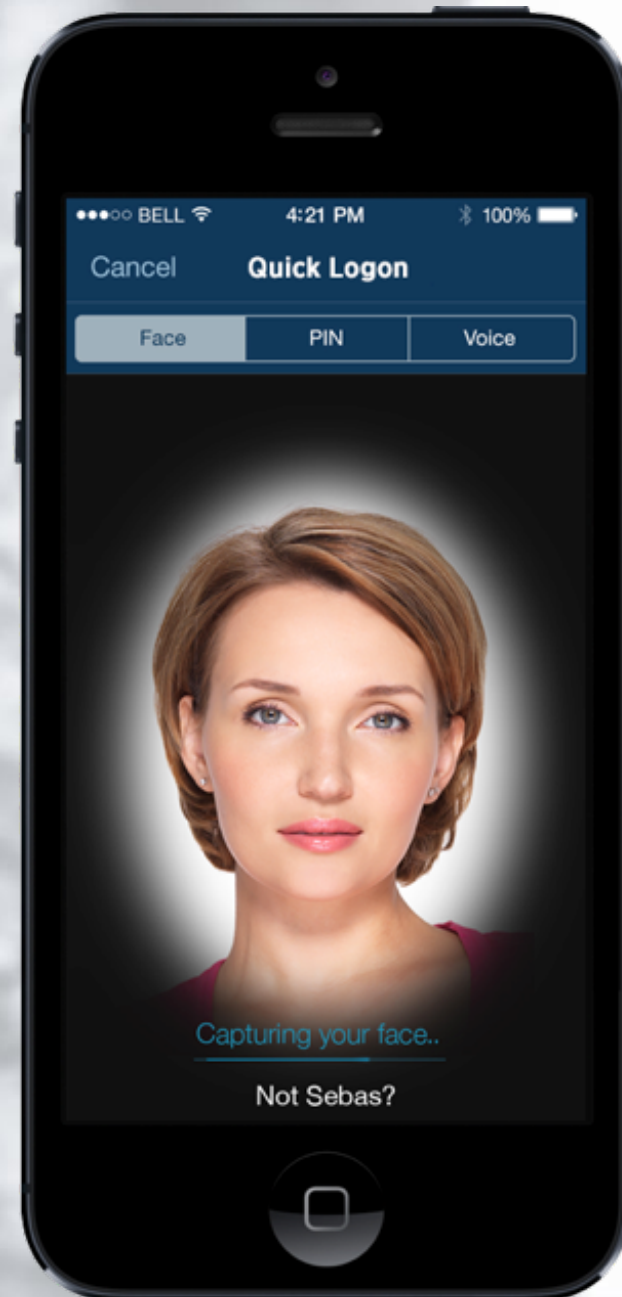
- Small external member pilot
- Three way face, PIN, or voice control introduced



PILOT – Q4 of 2014

➤ Biometrics Rollout

- Pilot expansion
- Reached 100k enrollments



Full Member Rollout - Q1 of 2015

➤ Rolled out Biometrics to all of the U.S.



BIOMETRIC - FEEDBACK

1st

Domestic financial institution
to offer facial and voice
recognition on a mobile app

4 of 5

Members interested
in using biometrics
instead of their PIN¹

*"@USAA logs me into my
bank accounts with facial
recognition software that
takes 3 seconds max.
THIS IS THE FUTURE."*

SYDNEY FLY
USAA member since 2010

*"Holy #biometrics
@USAA! Your new
app update is pretty
#impressive."*

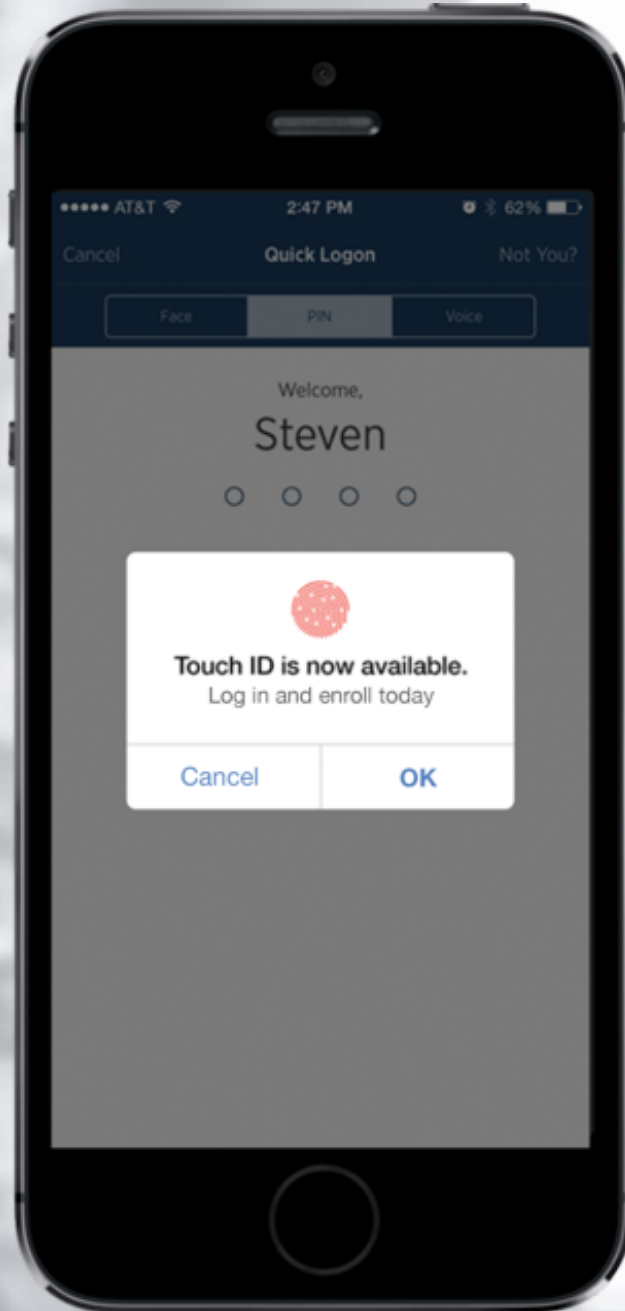
RYAN WALKER
USAA member since 2011

*"I just enrolled my
biometrics to the #USAA
app. Now I can login using
my face or voice.
Totally flabbergasted."*

FALLON PETTY
USAA member since 2006



BIOMETRICS | TIMELINE



Q2 of 2015 – Present

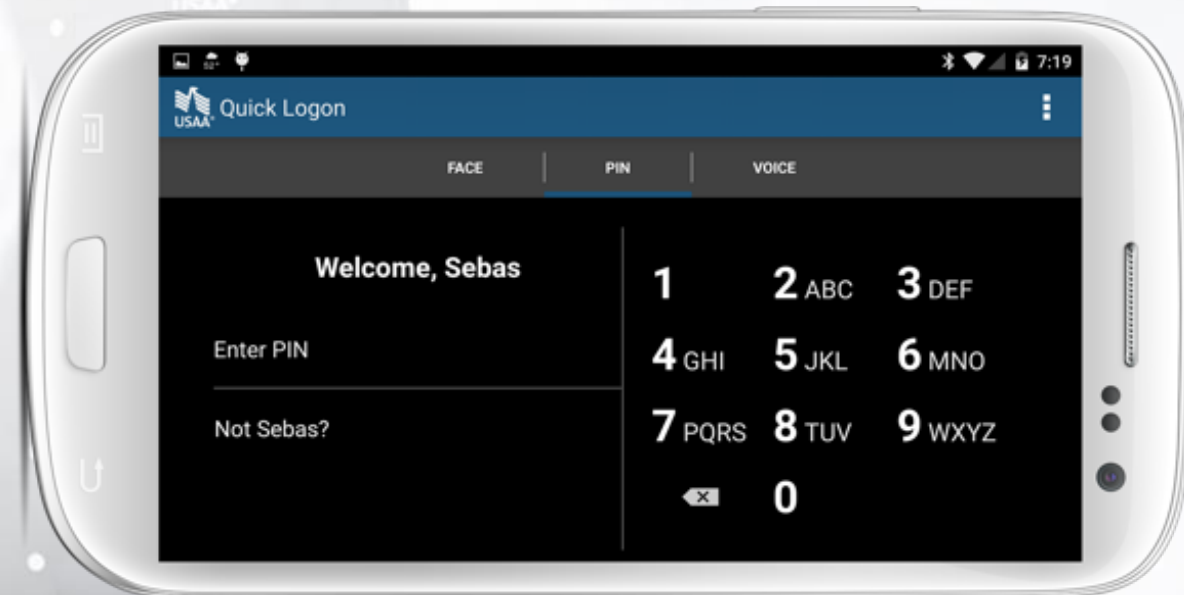
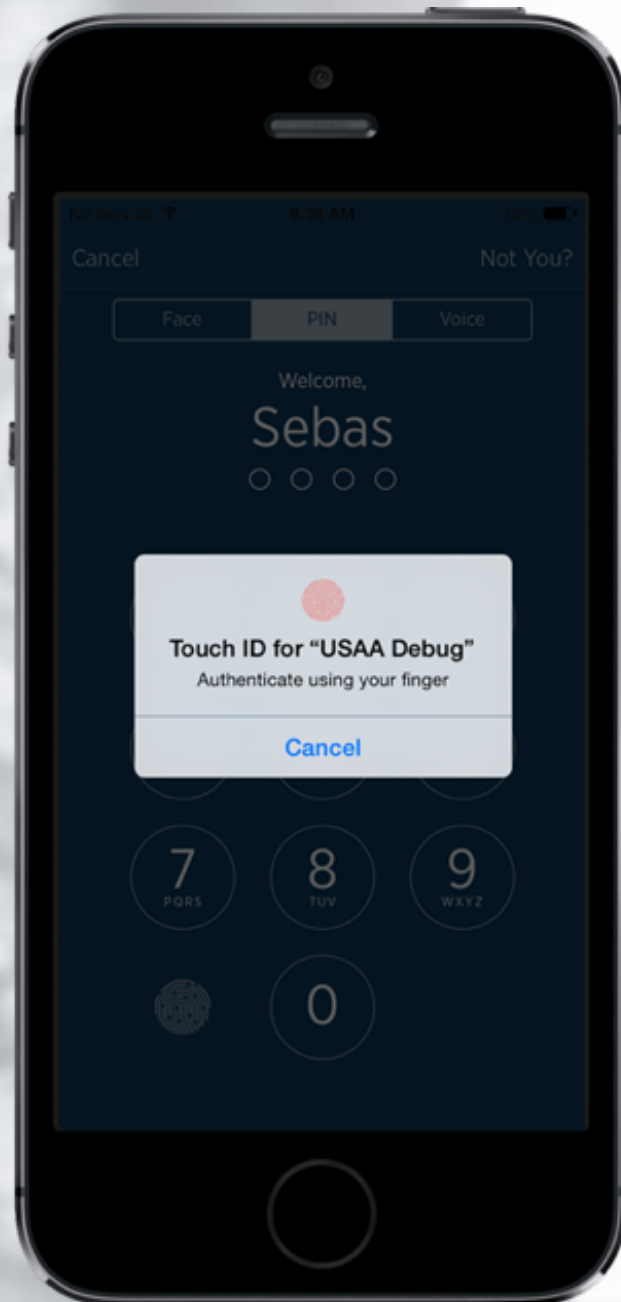
➤ Touch ID



As of May 2015

➤ Biometrics Enhancements

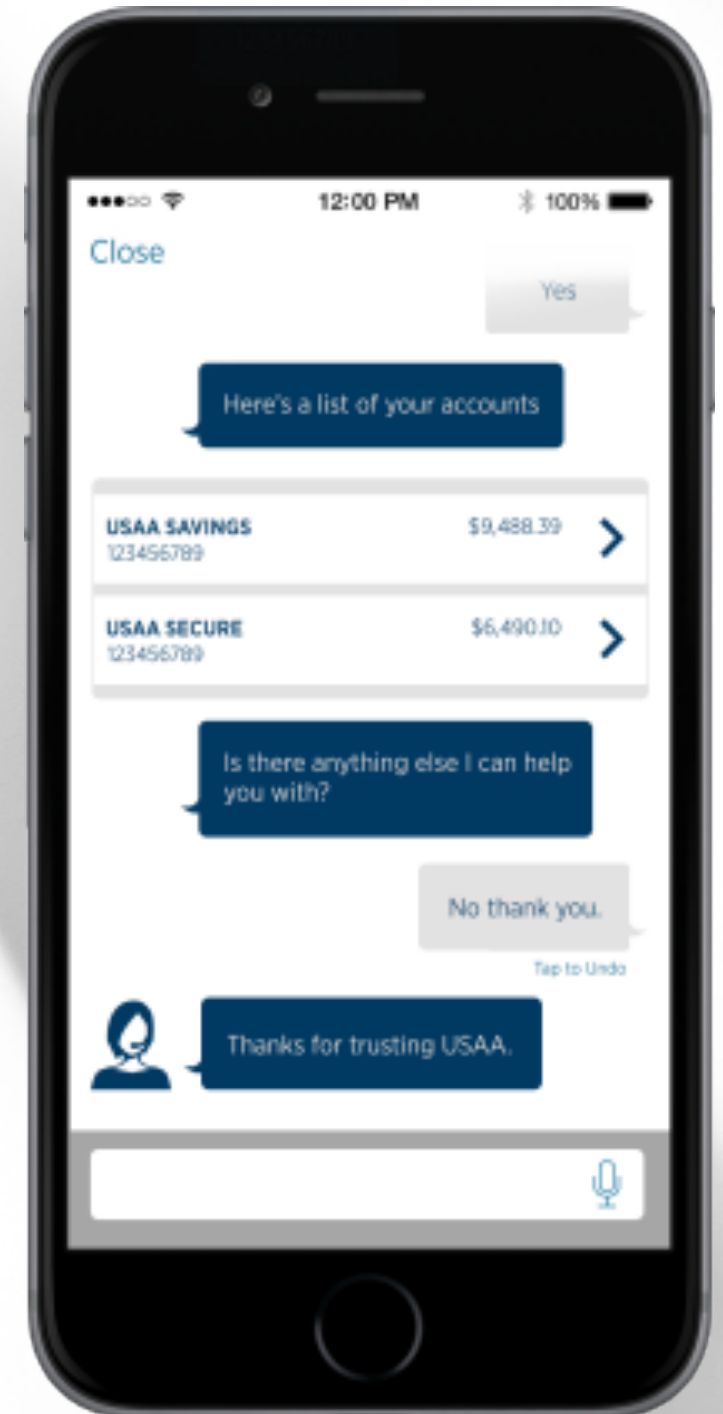
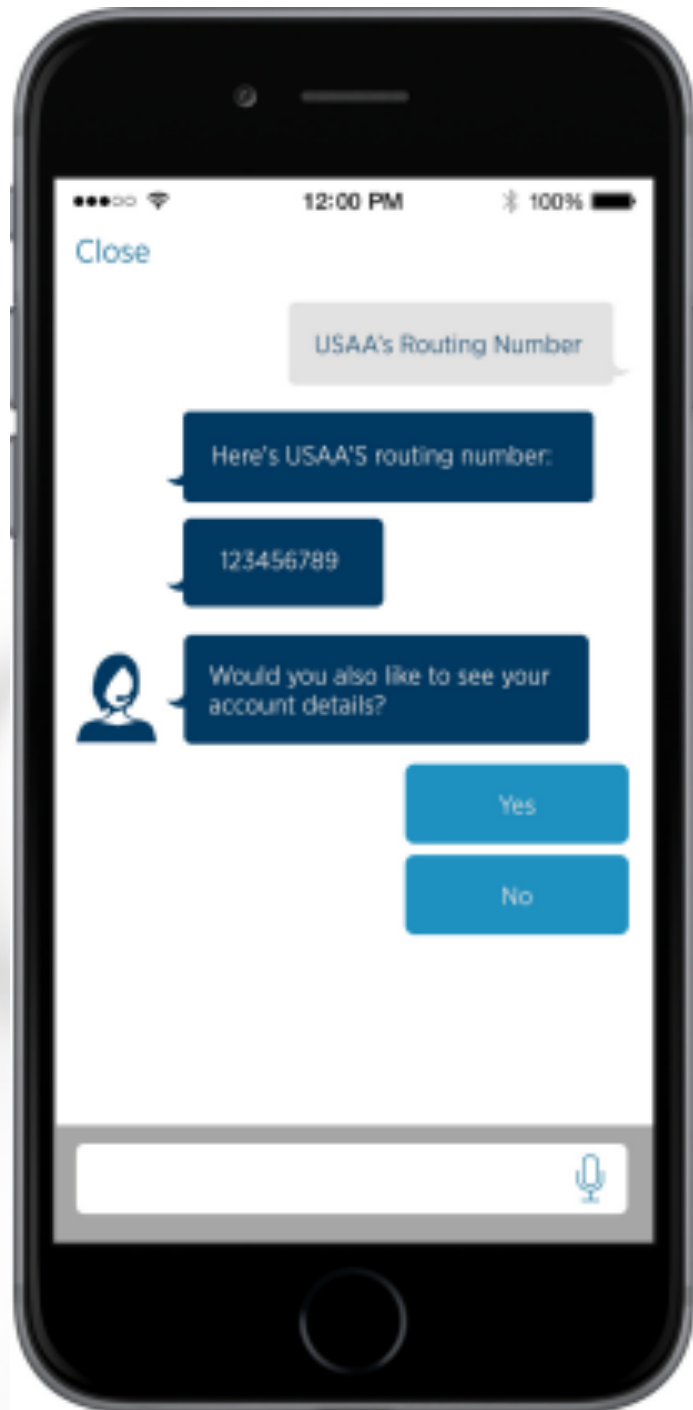
- Introduced landscape mode for iOS
- Introduced custom pin touchpad
- Face and Voice Biometrics available on all iOS and Android devices
- Fingerprint available on all Touch ID capable iOS devices





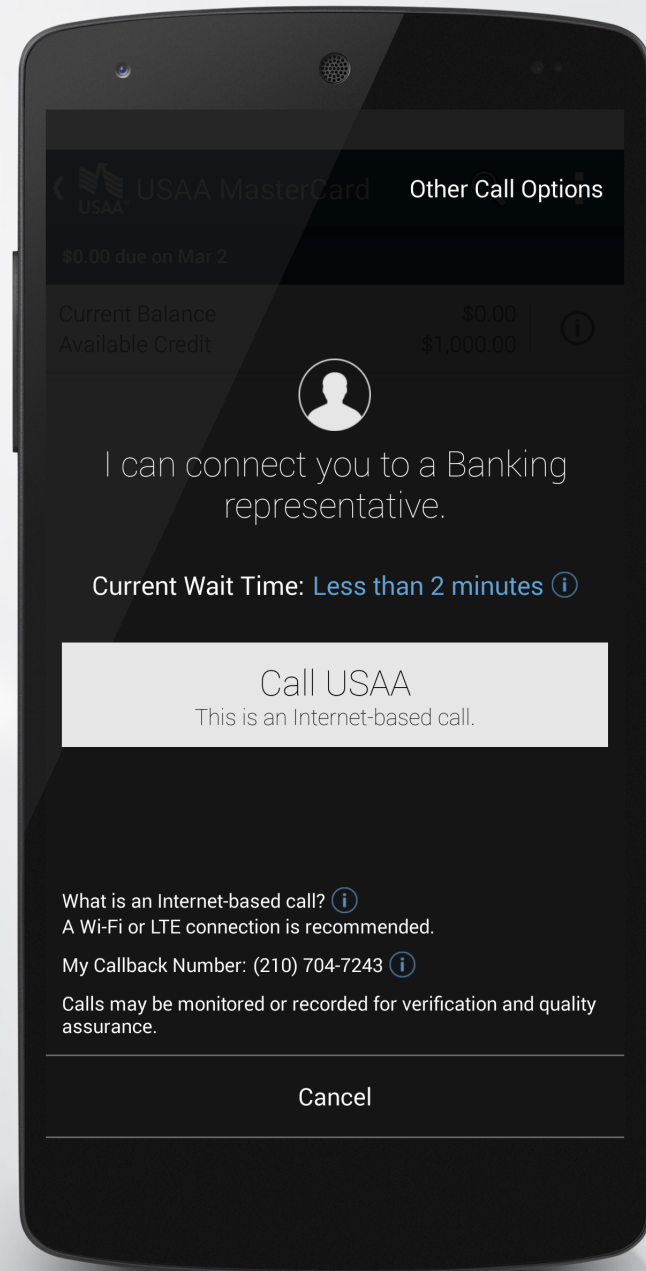
INTELLIGENT VIRTUAL ASSISTANT

Predictive Conversational Interface





INTELLIGENT VIRTUAL ASSISTANT



➤ USAA Call Assistant

- Contextual Engagement
- Personalized
- Secure
- Convenient





INTELLIGENT VIRTUAL ASSISTANT

Digitally Scaled
Interactions & Advice.

- Every member has a budget!
- Every member has a plan!
- Consistent UX regardless of UI.





Intelligent Authentication + Intelligent Assistant

