

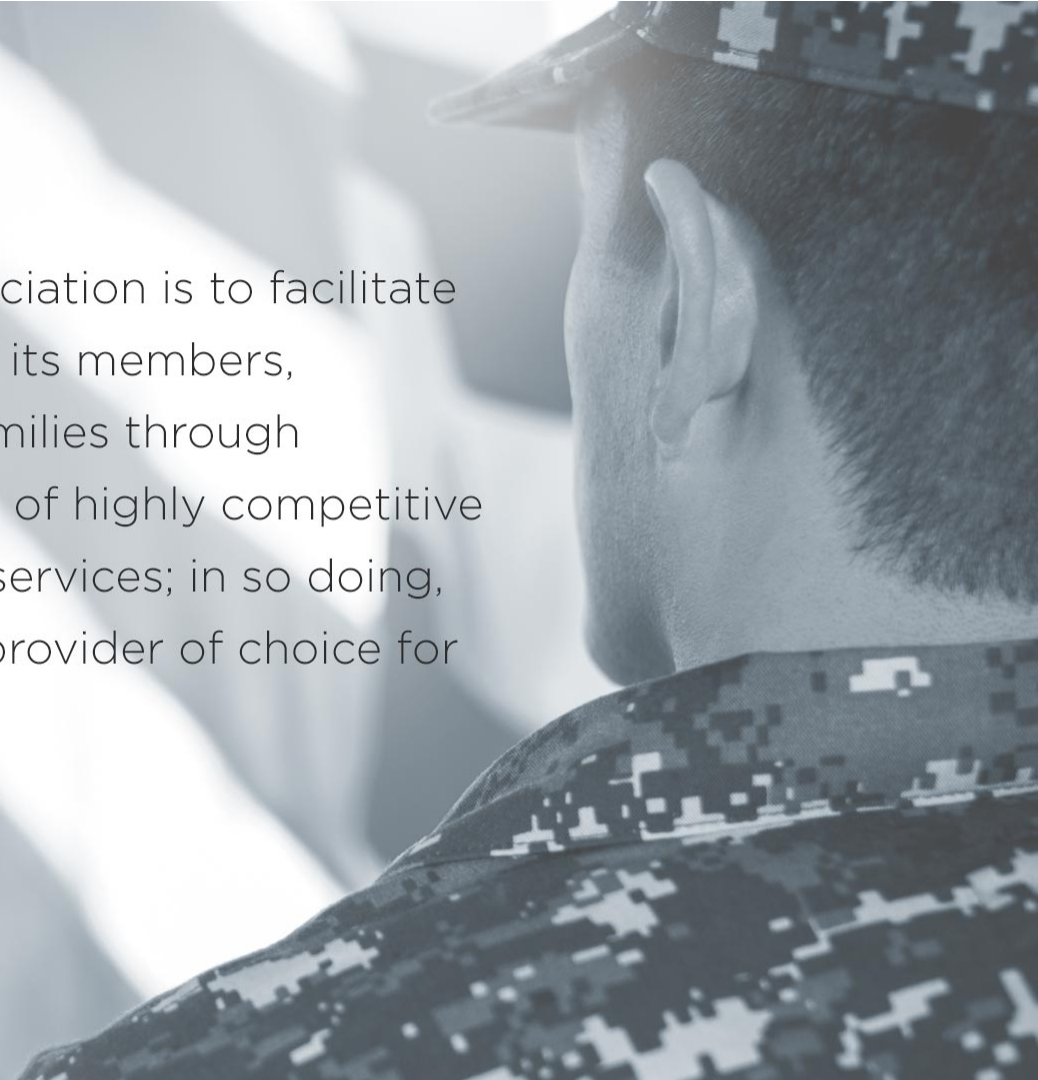


| VBC PRESENTATION



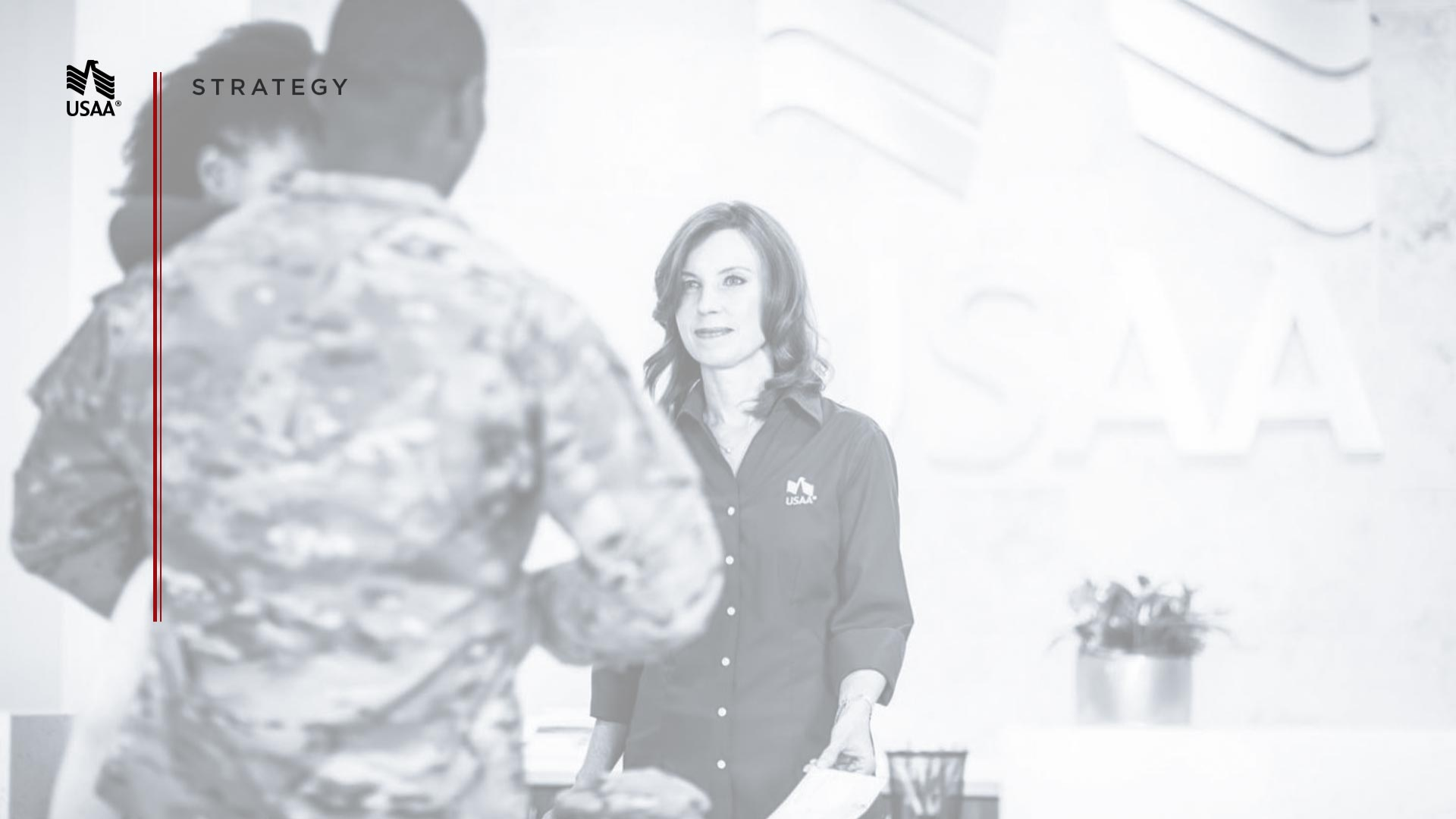
USAA MISSION

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.





STRATEGY





CYBER ATTACKS - PERSISTENT AND GROWING

eBay asks 145 million users to change passwords after data breach



NEWS

White House computers hacked by Russians

By Bob Fredericks and Geoff Earle

April 7, 2015 | 5:22

Home Depot Confirms Data Breach, Investigating Transactions From April Onward

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

By Jamie Coedlitz

20:50

JP Morgan reveals data breach affected 76 million households

USATODAY 11:25 EDT Oct 3, 2014

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."

200 million consumer records left exposed in Experian security oversight

Premera Blue Cross Cyberattack Exposed Millions Of Customer Records

MARCH 18, 2015 5:24 PM ET



IDENTIFICATION | MULTI-FACTOR LEVEL OF CONFIDENCE

What does the
member **know**?





IDENTIFICATION | MULTI-FACTOR LEVEL OF CONFIDENCE

What does the
member **have**?





IDENTIFICATION | MULTI-FACTOR LEVEL OF CONFIDENCE

What does the
member **do**?





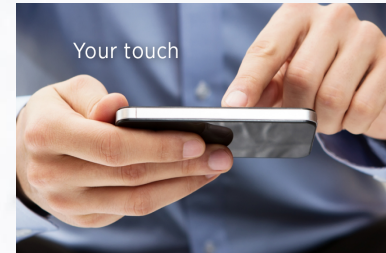
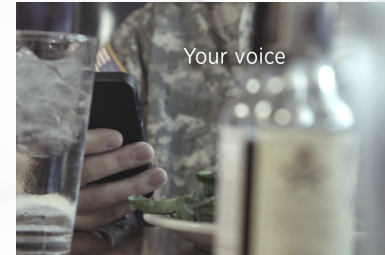
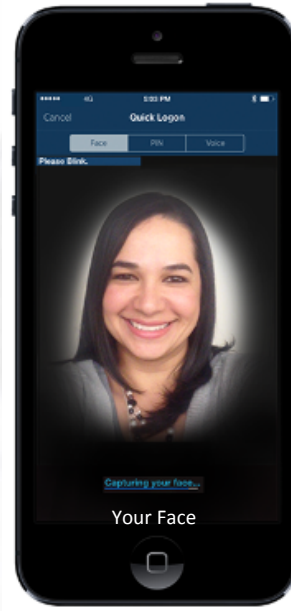
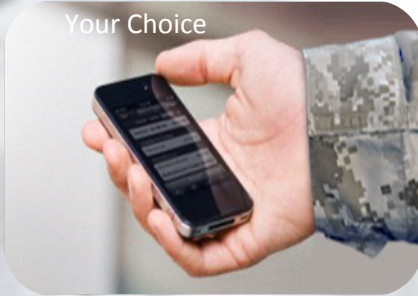
IDENTIFICATION | MULTI-FACTOR LEVEL OF CONFIDENCE

Who the
member **is?**





BIOMETRICS | TIMELINE

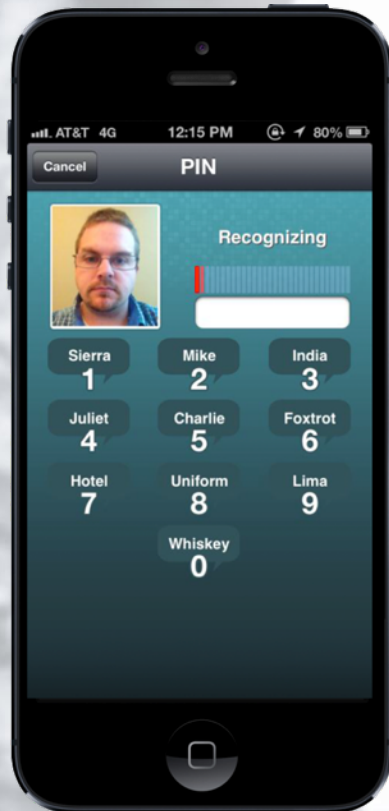


➤ Journey of Personalized Security

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



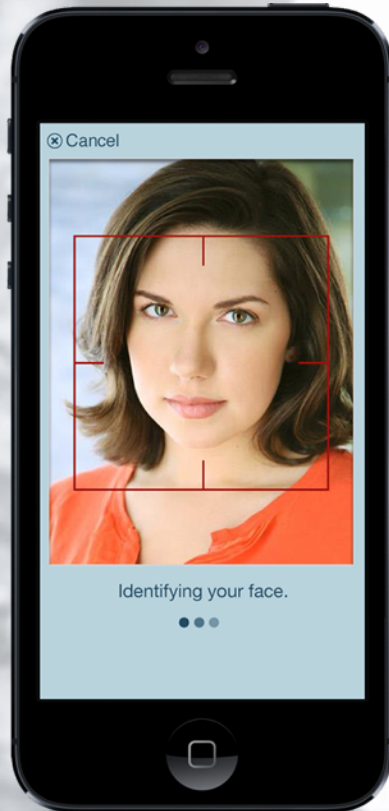
BIOMETRICS | TIMELINE



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.

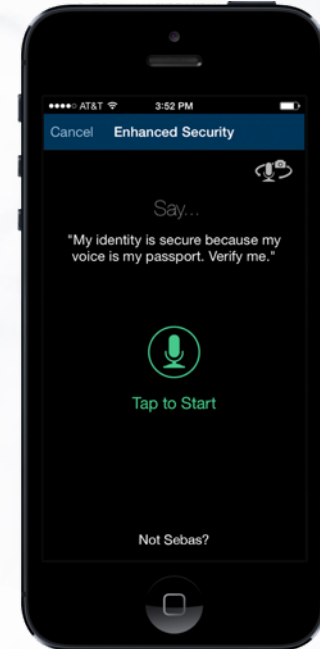
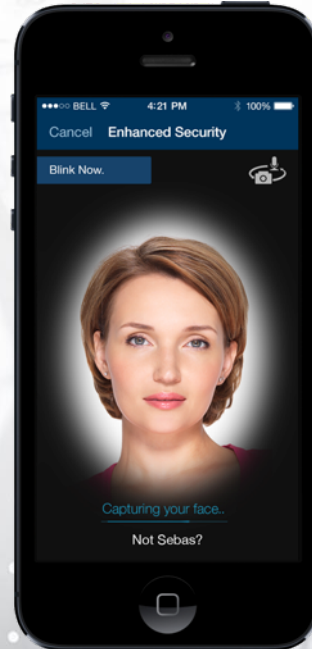
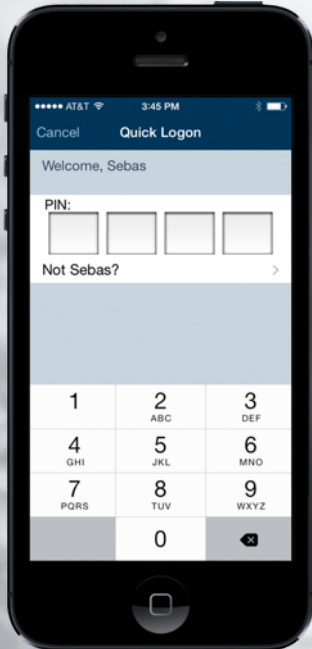


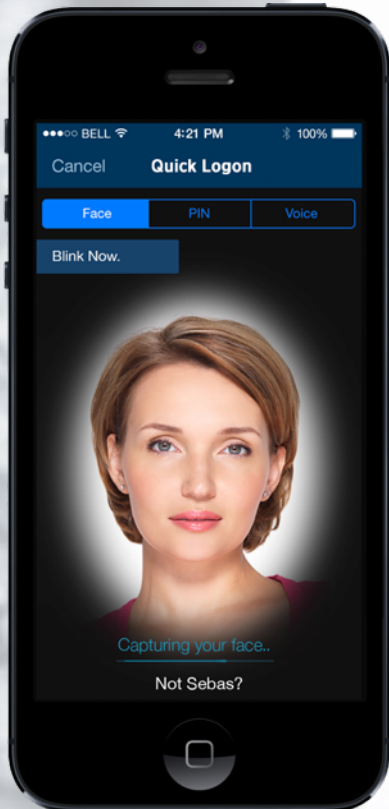
BIOMETRICS | TIMELINE

USAA PILOT – Q1 & Q2 of 2014

⇒ Q1 used PIN (Token) + Face + Voice

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

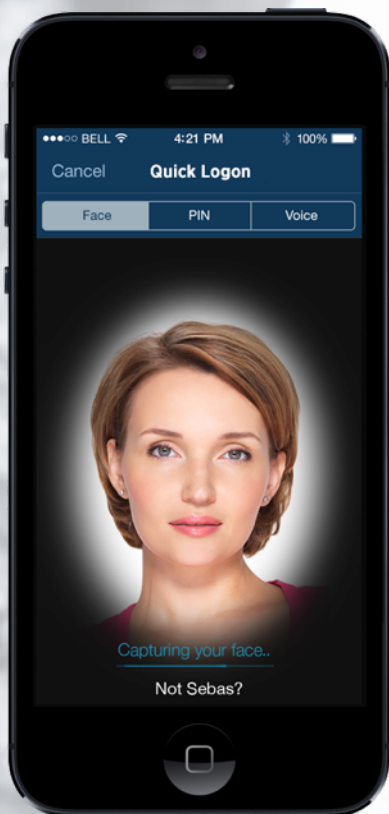




PILOT – Q3 of 2014

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

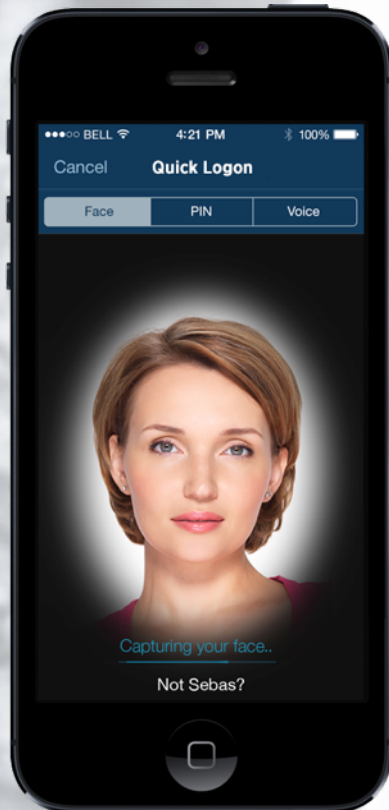
- Small external member pilot
- Three way face, PIN, or voice control introduced



PILOT – Q4 of 2014

➤ Biometrics Rollout

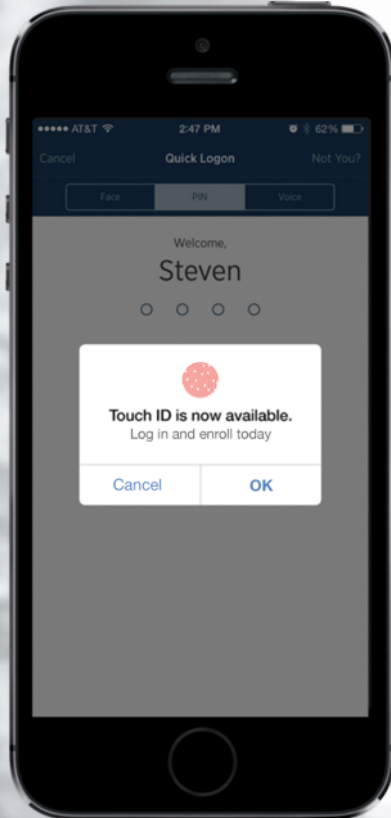
- Pilot expansion
- Reached 100k enrollments



Full Member Rollout - Q1 of 2015

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

- Currently over 184k members enrolled



CURRENT Version – Q2 of 2015

➤ Touch ID Pilot

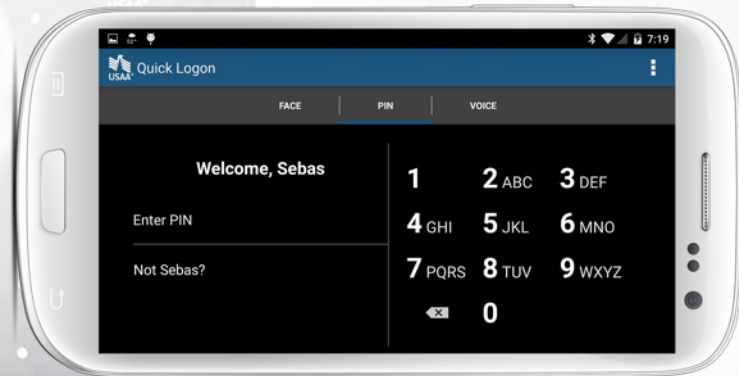
- Introduction of fingerprint verification



UPCOMING RELEASE – 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





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."*

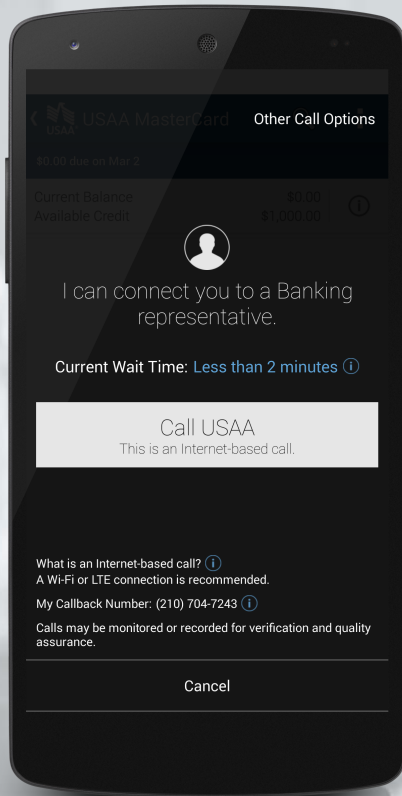
RYAN WALKER
USAA member since 2011

*"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



CONTACT ASSISTANT



» USAA Call Assistant

- MSR Engagement
- MSR Handle Times
- Personalization
- Member Security



IVR



» Voice Channel Priorities

- MSR Engagement
- MSR Handle Times
- Personalization
- Member Security

“Make identification easier and more secure...”



| VBC PRESENTATION