



e-Government Applications for Voice Authentication

CASE STUDY

AGNITIO
Voice ID

Secure . Universal . Natural

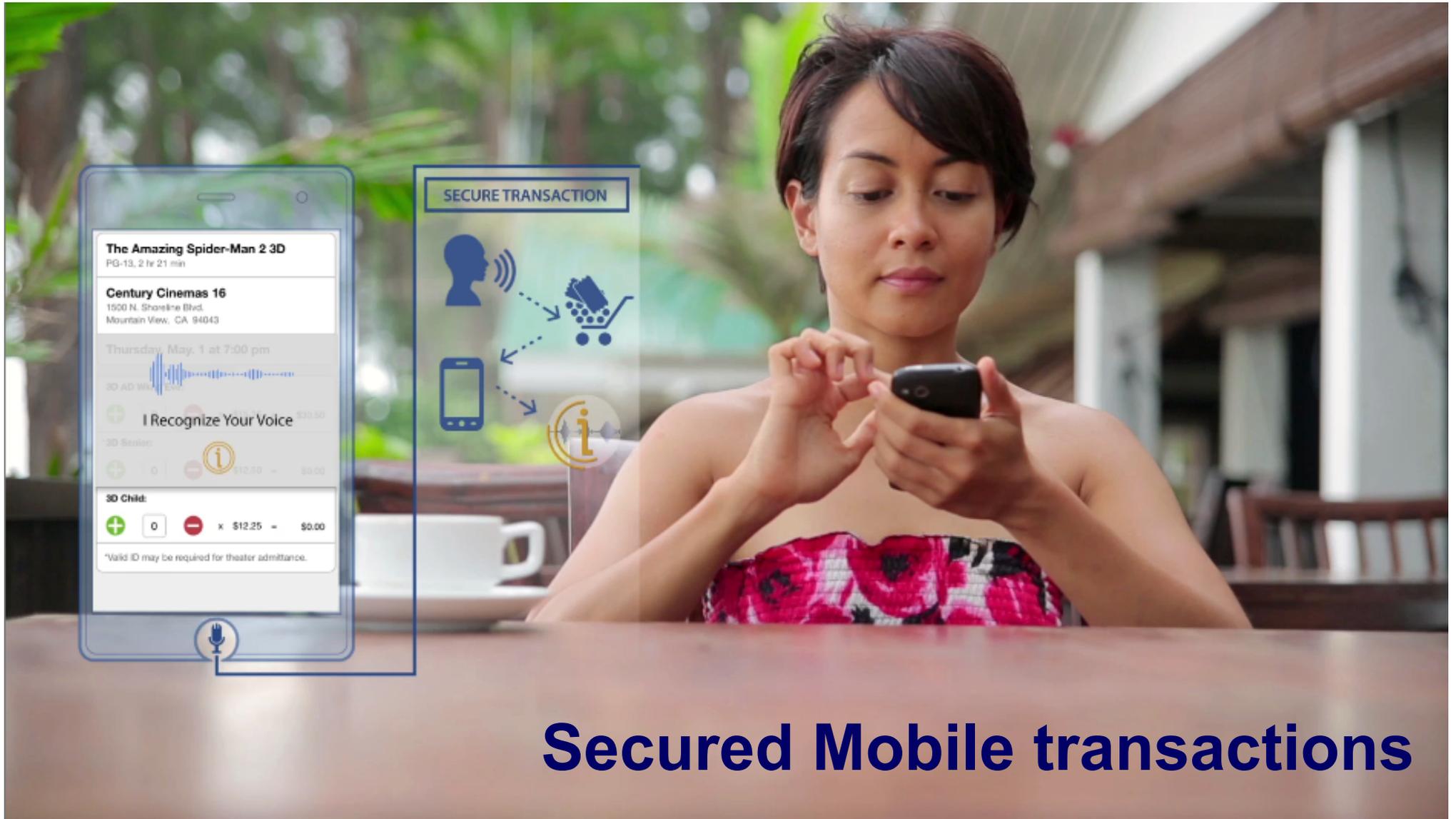
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Crime Investigation



Fraud Detection in Call Centers



Secured Mobile transactions



PROOF OF LIFE CERTIFICATION

THROUGH VOICE ACTIVATION FOR BENEFICIARIES UTILISING PIN
CODES TO ACCESS THEIR SOCIAL GRANTS



What is Proof of Life ? (according to SASSA)

- Proof of Life Certification is a way in which beneficiaries **must prove that he/she is alive before** their social grant is paid out.
- It also ensures that the **correct person** is paid.
- The social grants will only be paid out **after biometric authentication is performed** (Fingerprint or Voice ID)
- Proof of Life Certification must be completed **once every month** before the social grant can be paid.

What are the main objectives ?



- **Ensure the provision** of social security services in order to **improve the lives** of million of beneficiaries,
- Make Proof of Life Certification **faster and easier**, in order to **accelerate the delivery** of the social grants,
- **Reduce** transaction cost and **fraud**.





What are the needs ?

- A **universal, easy to use** solution in order to phase out old-paper based non-biometrically verifiable system;
- A solution that could **support millions of users** (22 million potential beneficiaries) in a phased approach;
- Register individuals located in **small and remote** villages and communities across the country;
- **Support many languages and dialects** (English, Zulu, Sesotho, Afrikaans, Venda, Tsonga or Xhosa).

FP Proof-of-life Certification (before 2012)



Fingerprint Social Grants Payment



Social Grants Distribution



Assisted Social Grants Distribution



“Cash Management” Security



Issues in the management of the old program



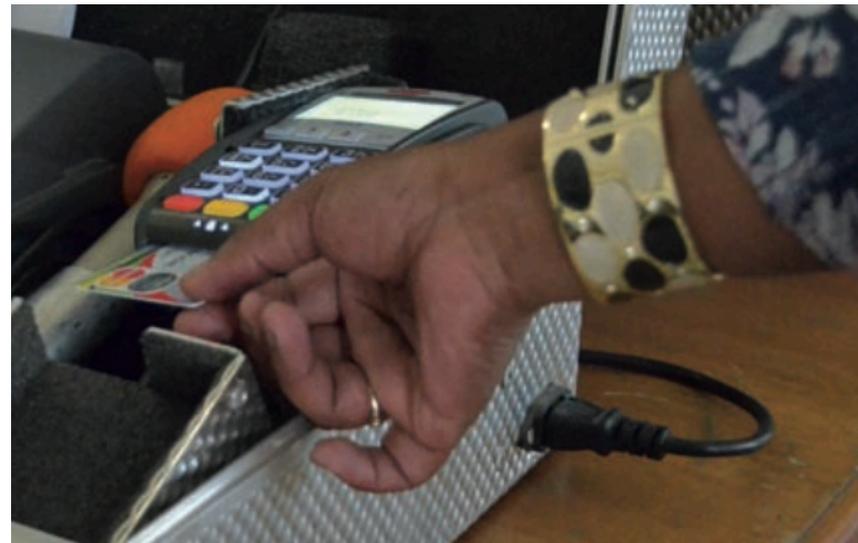
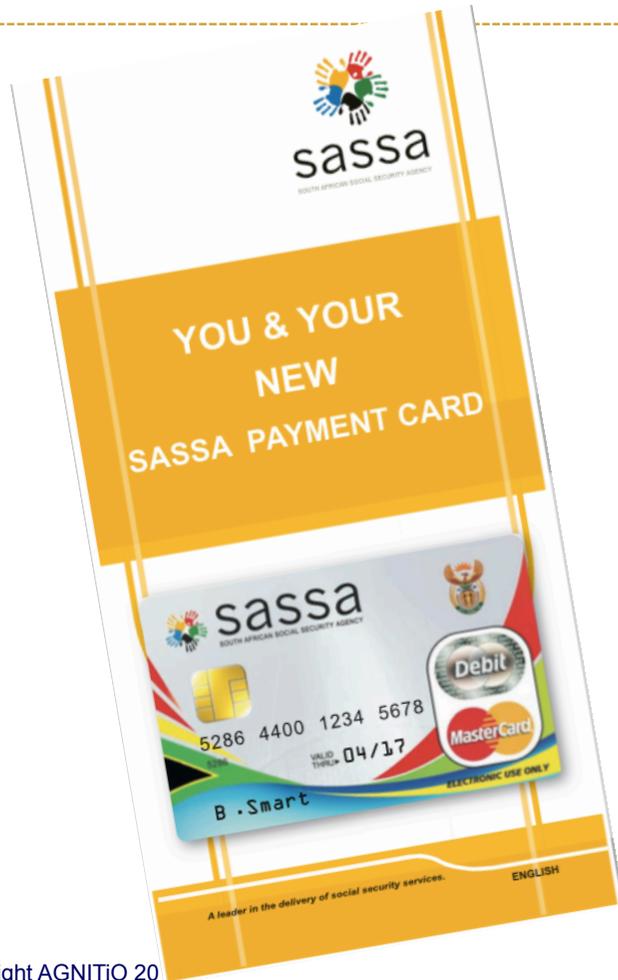
- **Fragmentation** in the regional payment systems (lack of uniformity and standardization)
- **Locking beneficiaries** to specific payment pay point and payment dates
- **Long queues**
- High level of internal and external **Fraud**
- High **transactional costs** for payment

National New Biometric-based Social Grants Payment



- January 2012, **NET1 Cash Paymaster Services** is appointed as the new contractor for the payment of social grants.
- Adoption of a national unified approach.
- New biometric-based payment solution including MasterCard EMV card, Fingerprint and **Voice ID**.
- Facilitate payment access to **unbanked** communities

SASSA payment card



SASSA payment card



- Access to the social grant anywhere in the country in **multiple payment channels** (ATM's, Cash pay-points, Participating payment vendors)
- Purchase goods at participating payment vendor having a **point-of-sale** device

Re-registration campaign for new card



Biometric Registration Station



Proof of life using voice verification



How to do Proof of Life using voice verification?

Should you use a PIN code to withdraw your social grant at an ATM or at a store without fingerprint readers, you must first phone one of the telephone numbers below to do the Proof of Life verification.

- The numbers to call are:
0860 690 717 when you use a Telkom line, cellphone number or a public phone.
- **OR**
- **082 1277** when you use a Vodacom Starter Pack number. These starter packs were handed out to some beneficiaries during the SASSA re-registration. This call is free and can be used every month to make the call for the voice verification that must be done. (Should you prefer to receive a free Vodacom Starter Pack you can go to your nearest SASSA Office)
- Follow the voice prompt instructions so that your voice can be matched to your voice recording which was taken during SASSA re-registration. You can choose to do the verification in English, Zulu, Sesotho, Afrikaans, Venda, Tsonga or Xhosa.
- Once your voice print has been validated, the system will inform you that you have been successfully verified. Your social grant becomes available immediately.

← Anywhere

← Multiple channels

← Multiple languages

← Fast and low cost transaction



Improved experience

*“ In addition to the increased payment gateways, beneficiaries have also used the increased payment channels to access their social grants within the first seven (7) calendar days of the month. The previous antiquated system indicated that beneficiaries were able to receive their grants only on specific dates and at specific pay-points. The average time the beneficiary takes to access their money from the pay machine at a pay point has **been reduced to a mere 30 seconds. This further reduces the queues and amount of time a beneficiary spends within a particular pay point.**”*

Minister’s Speech – September 2013



Key benefits of introduction of Voice Verification

- Allow millions of users to verify proof of life over the phone, **improve greatly the experience** for beneficiaries,
- **Authenticate individuals** located in small **remote** locations, without requiring them to travel far from home or wait in line,
- Support many **languages and dialects**,
- Make payment more **secure** and **simpler**, while reducing cost and **Fraud**.





SASSA : the figures

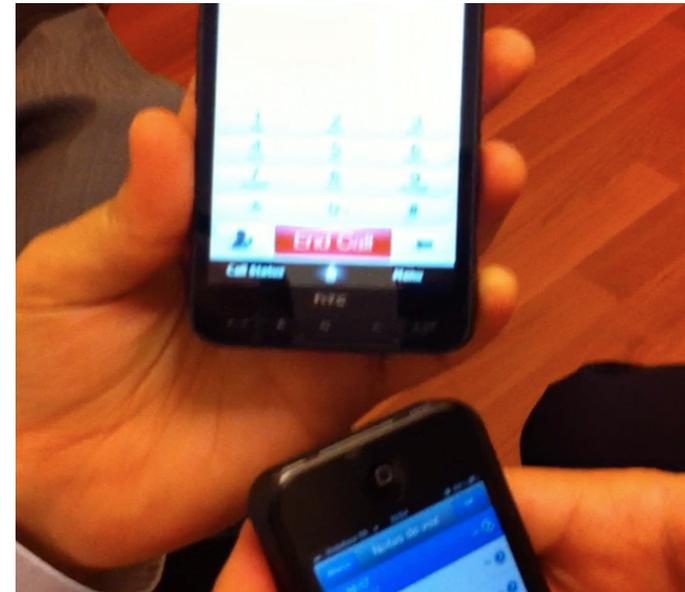
- 7 millions already enrolled with Voice out of 10 Million beneficiaries
- \$200 million in savings by removing 650K recipients from the register
- Reduced per transaction cost from \$3.02 to \$1.65



Differentiating Technologies for Services companies



- **High accuracy** to allow authentication of beneficiaries and secure payments.
- **Fast** and **scalable** engines in order to service millions of beneficiaries.
- **Universal** and work through all channels and **support multiple languages** with **easy calibration** and tuning.
- **Spoof-protected** to make it impossible for fraudster to use recordings or other common techniques to impersonate beneficiaries.





Thank you

AGNITiO
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