



November 6-7 2013 **London**

VoiceBiometricsConference >

Presented by
opusresearch

Preventing Fraud in Government Payment Programs with Voice Authentication



- Mass market
- VoiceTrust
- Welfare fraud
- ***VT Proof-of-Life®***

- Large, undifferentiated market of consumers with widely varied backgrounds
- Products and services needed by almost every member of society (ie: electric & gas utilities, soap, paper towels, gasoline)
- Can be advertised and sold to almost anyone

- Voice biometrics is evolving with mass market deployments
 - To prevent fraud
 - Authenticate millions of users more conveniently

Growing reliance on mobile phone and smart devices as an enabler of business transactions in finance, health, and the enterprise is increasing demand for remote authentication



POTS (plain old telephony service)



Mobile Phone



Internet

is the vendor to address several market segments & solutions in parallel



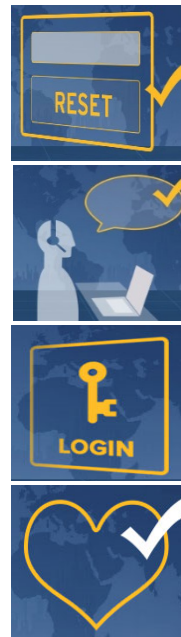
Call Centers

Financial Services

Government

Healthcare

IT & Helpdesk



Automated Password Reset

Caller Authentication

Voice Login


Social Fund Disbursement

- Dutch company, established in 2000
- Global footprint in the **Americas, Europe, Asia, Middle East & Africa**
- Backed by Ramphastos Investments NV, a diversified € billion+ holding company
- Global innovation leader in the field of authentication through voice biometric verification
- Exclusive partnership with CRIM, a renowned biometrics research center based in Canada
- Common Criteria Certification of Voice Biometrics – EAL 2 SOF medium





 Sites

 Deployments



npr FIND A STATION
home news arts & life music programs

News > Business > Economy
Twitter (34) Facebook (844) Share Comments (78) Recommend (9)

Dead People Received \$18 Million In Stimulus Checks

by NPR STAFF AND WIRS
October 7, 2010

More than 89,000 stimulus payments totaling millions of dollars went to people who are dead or in prison, a government investigator says in a new report.

Half the payments, which were of \$250 each, were returned. In all, nearly \$18 million and more than 17,000 prison inmates got \$400 each.

by the Social Security Administration's inspector general.

Daily Mail, Wednesday, June 9, 2004

Proof of life... or no pension

By Justin Harper

MORE than a million elderly British expatriates who worked hard all their lives to qualify for a state pension are being proved they are still alive. And unless they do so within a tight deadline of just two months, their pension will be taken away. To the latest episode of heartache for the adviser who has a defendant and still cannot take his pension must prove they are still alive and get a declaration witnessed by a professional person, civil servant or solicitor.

But they are given just two months from the date the forms are sent out to return them, or their benefit will be suspended.

The mailing started in January and will take place twice a year over the next three years, covering the estimated one million expatriate British pensioners.

Mr North, who worked as an insurance manager in fill in the relevant forms and get it witnessed by a professional person within the allowed time.

But the Department for Work & Pensions still witnesses all pensioners who write explaining the situation and asking for his pension to be re-assessed.

Mr North, who worked as an insurance manager in France, someone who is a claimant for the Government's pension who are having similar problems had got 8 witnesses in England and Scotland.

"This is a great way for the Government to cut down the number of people claiming their pension by just a few pence," he says.

Retired Wing Commander John Officer, chairman of the RA Officers' Club in Cape Town, says he has been without their pension for months. When he rang up to find out what had happened he was told: "You're suspended."

Apparently they had written to him, but he never received the letter. The pension office is very appreciative he was still alive. It took months to send out the forms to state pension is frozen at the level it was when you left the UK. It's the same if you retire to Canada or Australia, but if you retire to Europe, you continue to get it.

People living overseas sometimes take all their money and move abroad without informing us they don't get the forms. Then there is no other way to do things but suspend their payments and wait for us to get in contact with us, she adds.

One expat who has actually had his pension cut despite returning the forms within two months is Peter North.

Mr North, 66, who lives in France, managed to fill in the relevant forms and get it witnessed by a professional person within the allowed time.

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MoneyMail

Dead federal retirees are paid \$120 million annually, report says

By Ed O'Keefe, Published: September 23

The federal government pays out millions of dollars to dead people each year — including deceased retired federal workers, according to a new report.

Text Size Print E-mail Reprints



- IMSS pension fund
 - with 3.3 mio pensioners
 - 2nd largest in the country

- Overpayments, annually 165 mio Pesos (9 mio EUR)
- Repeated visits by pensioners for their ID (re)validation every six months
- Inherent process inefficiencies

- Clear ROI for IMSS to adopt Proof-of-Life®

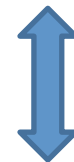
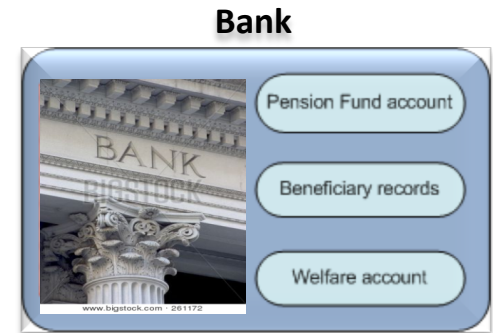
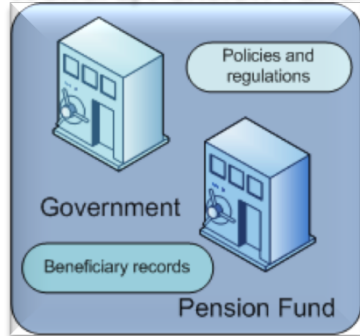
- Voice Trust is engaged with government organizations in Latin America, Asia, Easter Europe and Africa
- Voice Trust has developed highly scalable enrollment programs in cooperation with local Social Fund Disbursement Organizations to achieve a big reduction in welfare fraud
- VT has developed a suite of solutions to guard against identity fraud and overpayments in government-to-person (G2P) payment programs
- VT has technology, solutions and end/end Integrations at hand to meet local enrollment and information transfer requirements in local languages
- VT addresses markets with a combination of JV's and local Integration partners

The world's first end-to-end solution for Government-to-Person payment authentication and fund disbursement

Solves the following issues:

- **Overpayment:** slow → quick liveness check
- **Fraud:** bribery → automation
- **Inconvenience:** long distance travels → phone calls
- **Cost:** manual work → automation

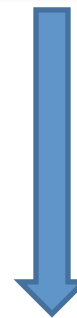
Welfare/Pension Funds



Pensioner visits office and shows passport

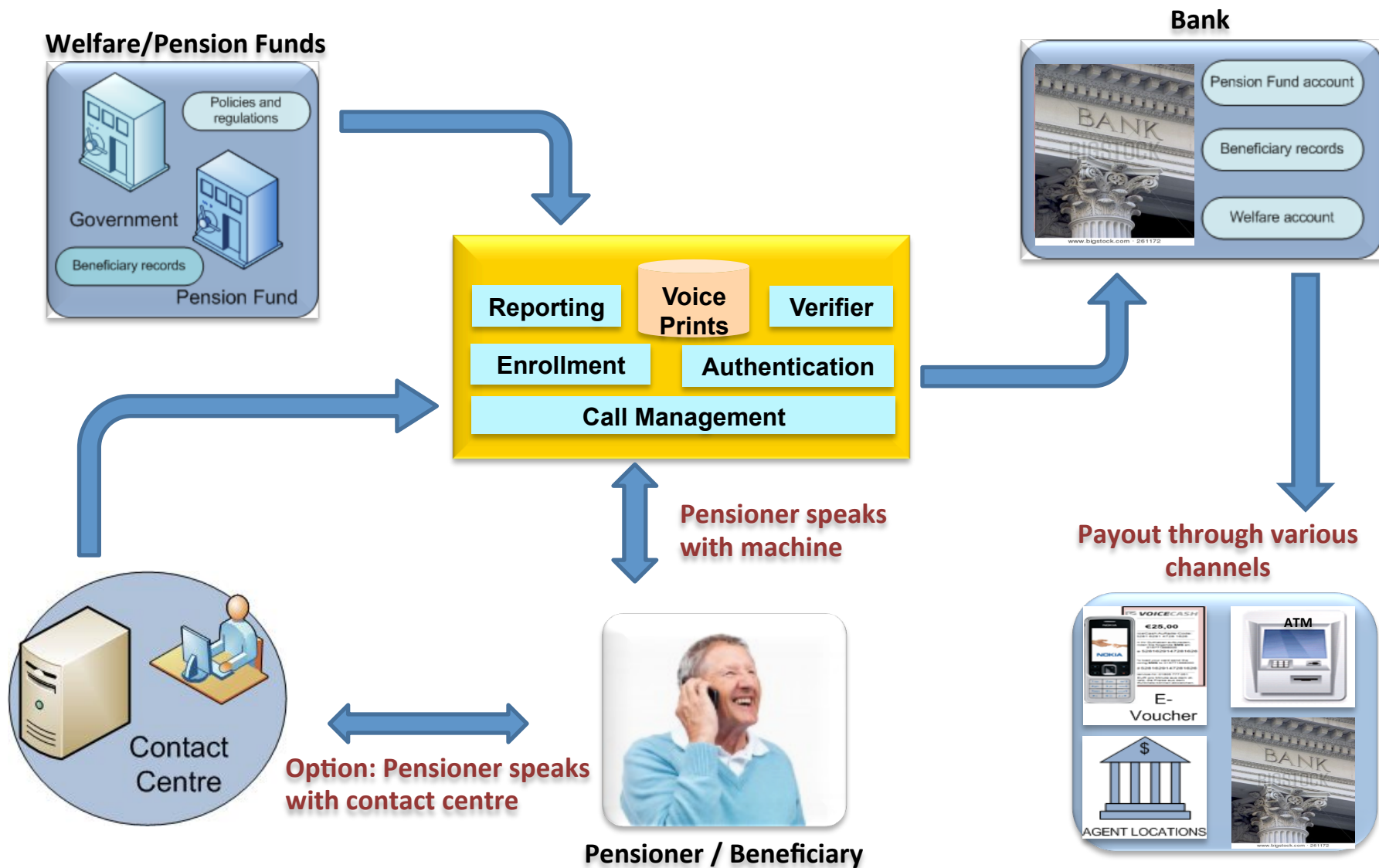


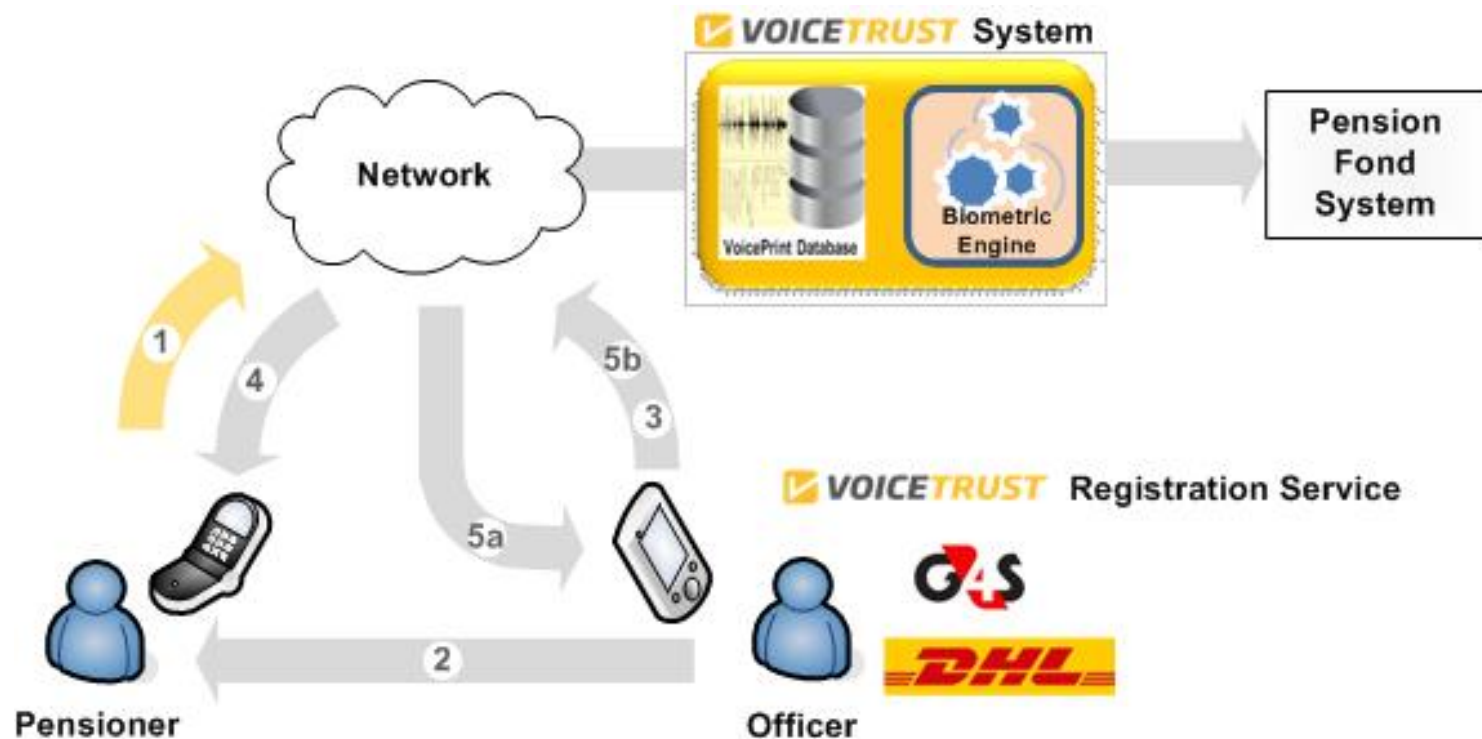
Pensioner / Beneficiary



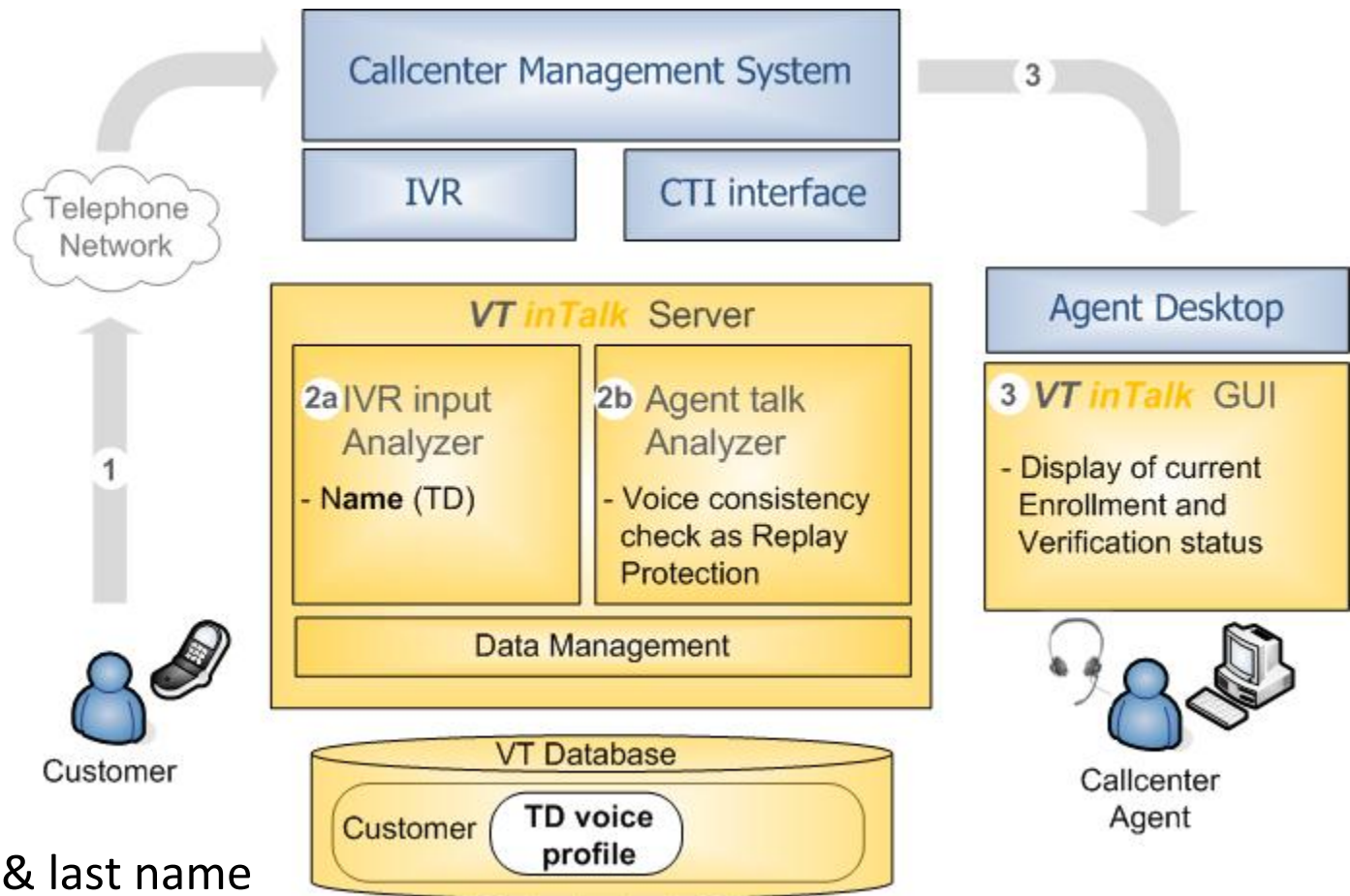
Payout through certain channels







1. Pensioner enrolls voice in undisturbed call
2. Officer visits Pensioner at home
3. Officer checks Pensioner's Identity & initiates callback
4. System calls Pensioner back and verifies voice
5. Officer receives result & **assigns identity to enrolled voice**



1. Call
- 2a. Speak first & last name
- 2b. Conversation with Agent
3. Automatic Identity check

Patented hybrid method

- **Accurate and convenient user experience**

Thank you for your attention!



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