

# Reality Check

## Top 5 Global Bank Mobile App Deployment

*Presented by Julia Webb, VP Sales and Marketing, VoiceVault*

# Business Drivers

*Understanding the use case requirements*



In December 2012, a U.S.-based bank deployed voice biometrics as one factor in a multi-factor authentication approach for app login and for countersigning money transfers.

Driven by need for multifactor authentication for high value transactions

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FAR of each factor must be 0.01% or better

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Solution must be customer friendly, FRR of less than 3% and quick (limited speech required – 2 verification utterances)

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Demonstrate robustness against replay attacks

# Solution Launch

*Meeting requirements and user experience*

## Platform Independent

Mobile device independent, iOS or Android

## Intuitive / No Training

UI/UX had to guide the user through the audio collection

## Active User Consent

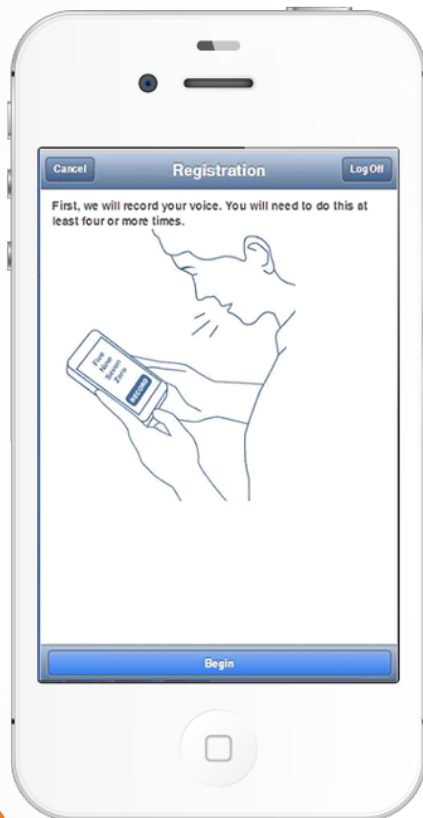


Launch

Dec. 2012   Jan. 2013   Feb. 2013   Mar. 2013   Apr. 2013   May 2013   Jun. 2013   Jul. 2013   Aug. 2013   Sep. 2013   Oct. 2013   Nov. 2013

# Soft Launch

US Customers



“We have put our production application in the app store and will be available to some pilot customers on 12/8. We have validated a real authentication and wire release using voice/swipe from an Android phone – very exciting. We’re still working through legal and risk in some of the international regions – when we said we were going live, it seems some groups decided to finally pay attention”

**In one month, 330 enrollments**

Soft Launch

Dec. 2012   Jan. 2013   Feb. 2013   Mar. 2013   Apr. 2013   May 2013   Jun. 2013   Jul. 2013   Aug. 2013   Sep. 2013   Oct. 2013   Nov. 2013

# User Experience

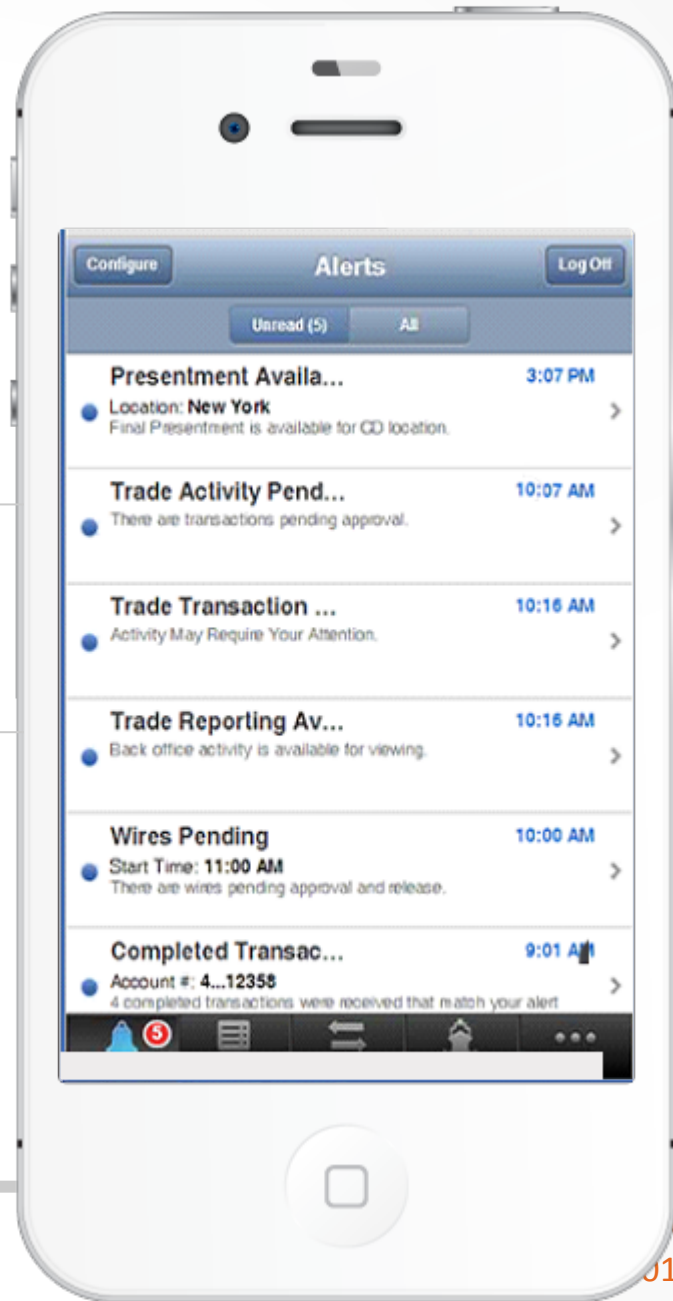
App Flow

Enrollment

Verification

Soft Launch

Dec. 2012   Jan. 2013   Feb. 2013   Mar. 2013   Apr. 2013   May 2013   Jun. 2013



# Official Launch

March 23, 2013 30+ Countries



**March 23, 2012** general population launch

**30 Countries** represented in 2 weeks

**Billions** of dollars in money transferred with the app

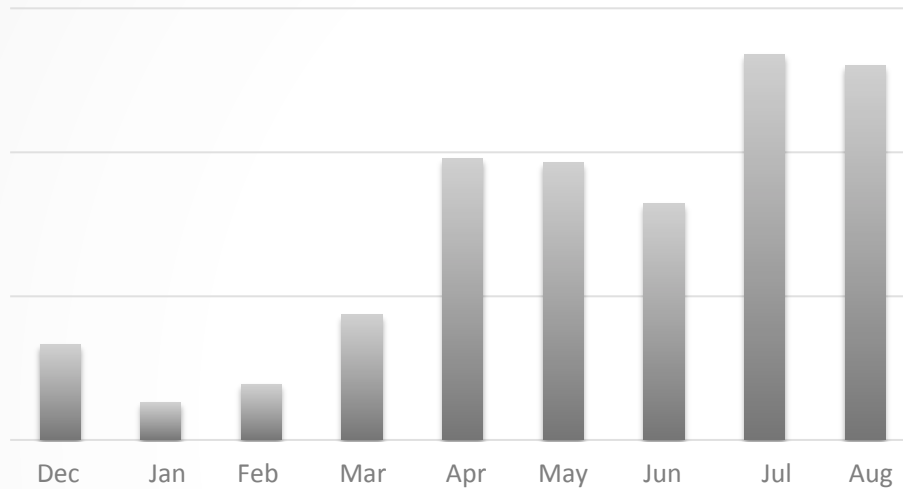
“ Just thought I’d drop you a quick note to let you know our voice/swipe solution went live for the general population in the US on 3/23. It has gone smoothly so far and we seem to have some decent adoption and usage (roughly 30 companies). ”

Launch

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# The App Today

November 2013



Over **500** Companies Utilizing the App

Averaging **5-10** New Corporate Users per Day

**Billions \$** in transfers completed with voice biometrics as one factor of multifactor approach



Today

Dec. 2012   Jan. 2013   Feb. 2013   Mar. 2013   Apr. 2013   May 2013   Jun. 2013   Jul. 2013   Aug. 2013   Sep. 2013   Oct. 2013   Nov. 2013

# Questions?

[www.voicevault.com](http://www.voicevault.com) or 310-426-2792

400 Continental Blvd. 6<sup>th</sup> Floor, El Segundo, CA 90245