Voice Biometric Case Studies

Brett Beranek
Director, Product Strategy, Voice Biometrics
Voice biometrics embraced by the banks


http://www.youtube.com/watch?v=DhTCwv2i2_A&list=PLAA2A46EB564CE047&index=32

Top 3 Benefits Delivered with Voice Biometrics

- Reduction in Costs
- Decrease in Fraud
- Brand Differentiation
Reduce operational costs

53 agents repurposed from customer care to sales
VB Results - IVR

Challenge
- 60-65% ID&V failure in IVR
- 1.2 minute to ID&V a caller with agent
- High operational costs related to ID&V
- Customer dissatisfaction with legacy authentication method (6-digit PIN)

Results:
- AHT reduced by 42 seconds
- High authentication success rate
- 53 agents repurposed to sales
- Over $1M in annual savings
- VB generating revenue
- Expanding VB beyond IVR

2.2M customers enrolled since inception in Q4’2013
Deliver brand differentiated customer experience

51% Increase in NPS
VB as a Marketable Differentiator

thanks to the revolutionary innovation Voice Biometrics.
The objective of voice banking is to deliver an easy, meaningful and differentiated banking experience that will attract new customers to Tangerine and strengthen relationships with existing customers.

Peter Aceto, President and CEO of Tangerine
Mobile App Results

Business goal:
- Transform mobile device into powerful banking tool for customers
- Provide better user experience with mobile app users
- Differentiate US Bank from competitors

Results:
- Over 80% perceived VB to be more secure and faster
- Over 70% of users preferred VB over passwords
- 0% imposter success
- Usability for enrollment scored 4.42 out of 5
- Ease of use scored 4.24 out of 5

“I feel like the app knows it’s me”

“Can’t duplicate my voice; always possible to decode a password”
In più tutti i vantaggi di un Conto Widiba.

- **Zero canone**
  Sul conto corrente e deposito titoli

- **100% Digitale**
  Le tue operazioni, i tuoi documenti, la tua posta certificata

- **Bancomat**
  Incluso nel tuo conto e direttamente a casa tua

- **Il tuo numero di conto**
  Scegli il numero che parla di te

- **Accesso vocale**
  La tua voce è la tua password

- **My Money**
  Il servizio che racconta la tua storia finanziaria

[Link](http://www.aziendabanca.it/index.php/Multicanalita/widiba-al-via-la-banca-digitale-di-mps.html)
We are pleased to announce the launch of VoicePass™, our new voice recognition security system for IVR. This new technology will offer voice biometrics to recognise you as our customer whenever you call up our Contact Centre. ADCB will be the world’s first bank to offer this secure and convenient mode of authentication service in Arabic, English and Hindi.
Voice biometrics beyond banking


http://voicebiocon.com/2012/07/13/making-inroads-into-eastern-europe/


http://www.itworldcanada.com/article/speeding-down-the-voice-track/23759

http://opusresearch.net/wordpress/2014/03/12/nuance-targets-password-reset-technology-for-small-and-mid-sized-businesses/


http://www.speechtechmag.com/Articles/?ArticleID=67963


http://voicebiocon.com/2012/07/13/making-inroads-into-eastern-europe/
Concepción Ramírez Reyes

http://youtu.be/-1kjidIDk8o
Voice Password

Introducing voice password authentication to the My Vodacom smartphone app for Android users

- Your unique, natural voice pattern is your key
- Dialect, speaking styles, and pitch are unique to each person
- Each voice is distinct. Attempts to impersonate or use recordings to gain fraudulent access will fail
The future?

Wearables
Will.i.am Pulse

Automotive
Dragon Drive