Voice Biometrics
Validating Identity via Voice

Ariel Freidenberg
Director, Voice Biometric Solutions
Validating Identity via Voice

VOICE BIOMETRICS

AGENDA

• Voice Biometrics – The New Password
• Why Voice Biometrics?
• Key Mobile VB Applications
• Live Demo
Voice Biometrics

THE NEW PASSWORD
The New Password

VOICE BIOMETRICS

• Nuance has seen an explosion in demand for voice biometrics
  – Nuance’s Voice Biometrics deployments now comprise over 15 million voiceprints. By 2013, we expect to double to 30 million voiceprints.
The New Password

VOICE BIOMETRICS

• From Call Center to Mobile
  – Demand originated in call center space now moving to mobility as customer service apps become increasingly prevalent
  
  – Voice Biometrics on mobile platform expected to drive exponential growth as demand for mobile self-service grows

Today’s consumer is the **Now Consumer**
The New Password

VOICE BIOMETRICS

• Nuance’s vision is that voice biometrics will become the ubiquitous authentication means for mobile interactions

Effectively replace alphanumeric passwords
Voice Biometrics

WHY VOICE BIOMETRICS?
Why Voice Biometrics?

Every increasing self-service expectations by the consumer

• More complex and security sensitive transactions are being performed by consumers via their mobile phone (Apps, mobile web, self-serve IVR)

Consumers value self-service because they:

- Remain in control: 52%
- Perceive it to be faster: 56%
- Perceive it to be easier: 59%
- Avoid waiting and being transferred: 67%
Why Voice Biometrics?

VOICE BIOMETRICS

- Growing awareness of security concerns (identity theft, fraud)
Why Voice Biometrics?

Consumer frustration associated with passwords, PINs and security questions

- PINs and Passwords are easily forgotten
- Input of complex alphanumeric passwords on mobile devices is challenging

- 96% mobile users make mistakes typing a password at least sometimes
- 56% mobile users find it somewhat or very challenging to enter passwords to log-in to apps or websites
- 10% mobile users make mistakes typing a password EVERY TIME
- 48% mobile users have had to reset a password at least once in the past month
Why Voice Biometrics?

VOICE BIOMETRICS

Consumers demand security on their smartphone – but don’t want to spend any effort or time on security.

It must be quick and effortless.
Why Voice Biometrics?

Voice Biometrics makes identity verification virtually seamless and natural

- No need to remember anything (PINs, Passwords, Personal Knowledge, Transactional Knowledge, Answers to Security questions)
- Voice is a natural input method on a smartphone – no need to type account numbers and passwords
Why Voice Biometrics?

Voice Biometrics is secure!

- With high accuracy, voice biometrics offers a secure authentication platform that far outperforms passwords or security questions.
- Voice Biometrics on the mobile device is by default two-factor authentication, something you are (your voice) and something you have (your phone) can be verified simultaneously.
Why Voice Biometrics?

Voice Biometrics is key to providing an exceptional customer experience on the mobile device (every interaction starts with identity verification).

Begin each interaction positively

- Mobile App
- Web portal
- Call to Contact Center

Instead of a negative experience
Key Mobile Applications
VOICE BIOMETRICS

Dialing the call center from a smartphone

• Transforming phone interactions from negative to positive interactions with the enterprise

Examples: Perform a transaction or change account settings
Key Mobile Applications

VOICE BIOMETRICS

Customer Care Mobile App

• Providing an authentication method designed for mobility (passwords were never meant to be typed on a cell phone!)

• Secure authentication for Mobile apps

• Transaction identity verification (e.g. retail purchases, bank transactions)
Key Mobile Applications

VOICE BIOMETRICS

Web

- Enabling consumers to perform sensitive transactions online – enhancing consumer confidence in web (via call-back)

- The mobile phone acts as an additional authentication factor (phone, something you have, voice, something you are)

  - Transaction identity verification
  - Password Reset
Voice Biometrics

LIVE DEMO
Final Thoughts

VOICE BIOMETRICS

- Voice Biometrics has arrived – mature technology addressing key consumer needs
- The right technology for mobile