The Future of Identity
Frictionless experience for customer care

January 2017
WATCH THIS HACKER BREAK INTO MY CELL PHONE ACCOUNT IN 2 MINUTES
Traditional Identity Proofing is Dead

A constant barrage of data breaches has led to widespread compromise of personal data and user credential.

An average of 15% to 30% of customers fail identity proofing, while up to 60% of criminals pass.

Avivah Litan, Gartner Analyst
Absolute Identity Proofing is Dead, November 2015
How do we fix this?

Identity and Authentication needs to become Intelligent and entirely Effortless.
Our interactions with technology and organizations will become **seamlessly personalized**.

Explicit identification and verification will disappear.

It will feel like the devices, applications and organizations we interact with know who we are, **like a friend** does when they hear our voice or see our face.

Our identities will be known and validated passively through **biometrics, device identifiers** and **contextual factors**.
Intelligent Identity Verification

Passive Biometrics for Speechless Interactions

Facial  Fingerprint  Behavioral
Intelligent Identity Verification

Fusion of biometric factors for high-security
Facial + voice biometrics

I’d like to pay my credit card
Voice Biometrics Adoption Landscape

300+
Worldwide deployments

150M+
Voiceprints in use by our customers

3B+
Verifications worldwide

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# Delivering improved CX

<table>
<thead>
<tr>
<th>Customer</th>
<th>Reported Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tatra Bank</td>
<td>51% increase in NPS</td>
</tr>
<tr>
<td>iiNET</td>
<td>8 point increase in NPS</td>
</tr>
<tr>
<td>T-Mobile</td>
<td>20% increase in Customer Sat. Score</td>
</tr>
<tr>
<td>Eastern Bank</td>
<td>90% of customers prefer VB</td>
</tr>
<tr>
<td></td>
<td>85% of customers think it is more secure</td>
</tr>
<tr>
<td>Barclays Wealth</td>
<td>93% of customers rate authentication 9 or 10 out of 10</td>
</tr>
<tr>
<td>Royal Bank of Canada</td>
<td>8.8 / 10 customer sat</td>
</tr>
</tbody>
</table>
## Delivering cost reductions

<table>
<thead>
<tr>
<th>Customer</th>
<th>Reported Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manulife</td>
<td>Increased call containment by 32%</td>
</tr>
<tr>
<td>Turkcell</td>
<td>Increased call containment by 4%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>Reduced processing times for high-risk transactions from 3 weeks to 3 minutes</td>
</tr>
<tr>
<td>Santander</td>
<td>Reduced AHT by 42 seconds</td>
</tr>
<tr>
<td>TD Waterhouse</td>
<td>Reduced AHT by 22 seconds</td>
</tr>
<tr>
<td>Tatra Bank</td>
<td>Reduced AHT by 60 seconds</td>
</tr>
<tr>
<td>Barclays Wealth Management</td>
<td>Decreased agent absenteeism by 6%</td>
</tr>
</tbody>
</table>
Client Authentication

Nuance® Security Suite

Self-Service
Agent
Recordings

Fraudster Detection

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Nuance Security Suite
Security & Fraud Prevention for All Channels

Omni-Channel Security & Fraud Prevention

Fraud Detection
- Intelligent Biometric Adaptation
- Intelligent Threshold Setting
- Risk Engine
- Watch List
- Fraudster's voiceprints

Artificial Intelligence Capabilities
- Anti-Spoofing Algorithms: Liveness, Channel Playback, Footprint Playback, Synthetic Speech, Picture & Video Detection
- Core Engines: VB Text-Dependent, VB Text-Prompted, VB Text-Independent, Facial Recognition, Behavioural Biometrics, Gender Detection, Language Detection

Fraud Behaviour Detection
- Brute Force Attack Detection
- Anomaly Detection
- Integrity Verification

Data & Tools
- Evaluation Studio
- VB Explorer
- Data, Audit Logging and History

Agent Desktop
- Enrollment
- ID Validation
- Alerts

Management
- Biometric Helpdesk
- Security Console
- Fraud Station
- Reports

Unified Biometrics Data Store

Feature Layer
Anti-Spoofing Layer
Engine Layer
Data Layer