



Voice Biometrics

100m+ Successful Verifications

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Nuance: Reinventing the relationship between people and technology

- **Intelligent Systems**
Defining the next generation of human-computer interaction
- **That are Natural**
Deeply invested in creating effortless and natural user experiences
- **And the most Accurate**
Best known for rapidly advancing voice-recognition & NLU technology



Nuance Leadership

\$1.7 billion

in FY12 revenue with 28%
CAGR FY 06-12

7.5+ billion

conversational interactions
handled per year

30m+

Voiceprints in use
by our customers

1st

in virtual agent
deployments

4.5 billion

mobile transactions
annually

100m+

Successful voice biometric
verifications in 2012

1st

and only virtual assistant that
spans IVR, Mobile, Web and more

600 million

Web conversations
and growing

800

solution experts
worldwide

Why VB for Mobile?



Nina in Banking App Scenario

85%

respondents
dissatisfied
with current
authentication





96% mobile users
make mistakes typing
a password at least
sometimes

10% mobile users
make mistakes typing
a password
EVERY TIME

Consumer frustration associated with passwords, PINs and security questions

56% mobile users
find it somewhat or
very challenging to
enter passwords to
log-in to apps or
websites

48% mobile users
have had to reset a
password at least
**once in the past
month**

90%

prefer **voice**
biometrics over
alternative
authentication methods



Sample VB Mobile App Experience



Why are organizations deploying Voice Biometrics?

- Customers **Love It!**
 - Improved customer retention
 - New customer acquisition
- VB **financial** benefits are compelling
 - Decreased call center costs
 - Increased revenue (with agent handled calls)
- VB **security** benefits are proven
 - Consistently reduces fraud over PIN, password or Q&A





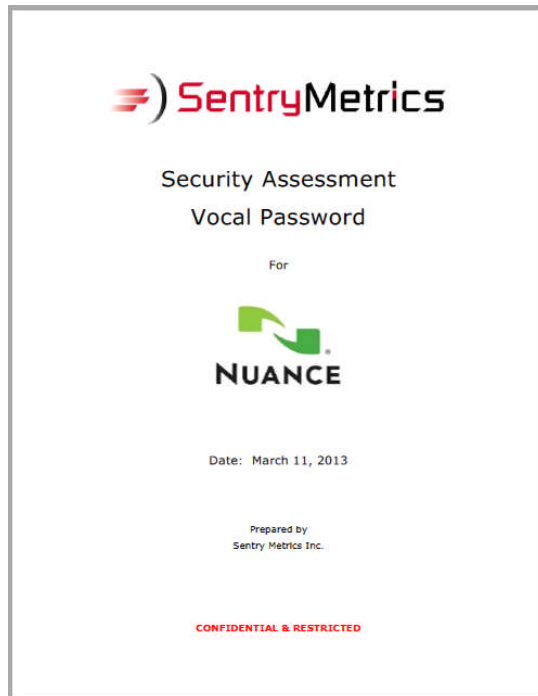
99.6%

On 20m voice biometric verifications

Authentication
success rate with
voice biometrics

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Independent Security Evaluation



LOW Security Risk
DREAD risk assessment model

More Secure than Alternatives

Security Vulnerability	PIN	Security Questions	Voice Biometrics
Brute Force Attack	Medium 10%+ success rate	N/A	Low 0.1% to 0.5% success rate
Credential Sharing	High 100% success rate	N/A	Low 0.5% to 2% success rate
Hacking	Low	Low	None 0% Success rate
Phishing	High 72% success rate	High 72% success rate	N/A
Vhishing	Medium	Medium	Low 0.5% to 2% success rate
Credential Reset	High	N/A	Low
Internet Search	N/A	High	N/A
Social Engineering	N/A	High 67% success rate	N/A

Testimonial – More Secure

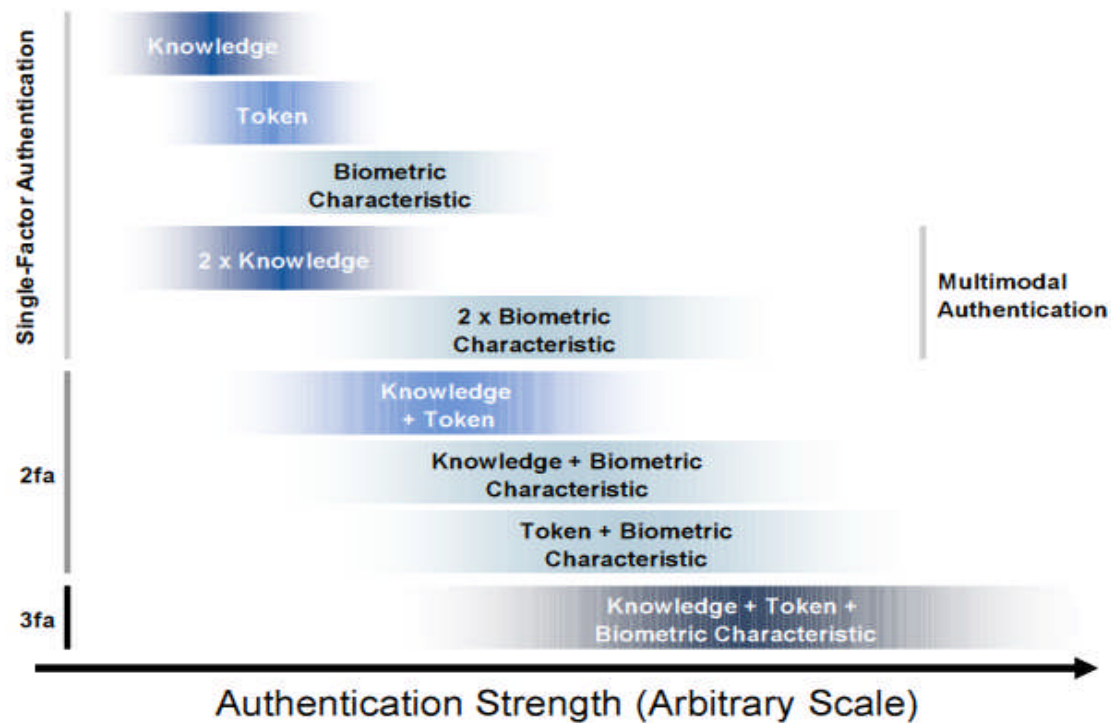
“The ultimate security measure is something you are”

“Voice is actually the most secure” form of identification, he adds, because each person’s voiceprint is unique.

Paul Heller,
Vanguard CIO
Awarded 2011 CIO 100 Award for
VocalPassword Deployment



More Secure than Alternatives



Source: Gartner (September 2011)

Final Thoughts



- Voice Biometrics is a mature technology addressing key consumer needs
- The right technology for mobile

