

# Bangor Savings Bank makes authentication effortless with Nuance



60<sup>sec</sup>

saved on every call using voice biometrics

91%

offer acceptance rate

**CHALLENGE:** Bangor Savings Bank wanted to make its customer service more effortless and personal by removing the friction caused by its knowledge-based authentication process.

**SOLUTION:** Using Nuance's biometric authentication and intelligent fraud prevention solutions, the bank can effortlessly authenticate customers enrolled into its VoicelD service using their natural, conversational speech—and accurately identify potential fraudsters.

**RESULTS:** The bank can now authenticate customers in just seconds, saving approximately one minute on every call and removing the friction involved in authentication.

## The challenge of showing customers you trust them

Bangor Savings Bank is a state-chartered bank operating in Maine and New Hampshire that's built a strong reputation for delivering convenient banking experiences for its 250,000 customers. Its internal contact center team means the bank can deliver personal, human services to all its customers—no matter how big or small their needs.

“Creating a new authentication experience isn't an easy project, but working with Nuance, the whole process has been seamless. They've helped us every step of the way, providing all the training and change management support we needed—we never had any major roadblocks.”

— Chris Lobley, Vice President and Support Department Manager, Bangor Savings Bank

To maintain its personal approach to banking, Bangor Savings Bank wanted to create an effortless authentication process that avoided the friction involved in traditional, question-based authentication.

“Previously, authenticating customers using knowledge-based questions would take around 60-90 seconds, but sometimes it would be as long as two minutes,” says Chris Lobley, Vice President and Support Department Manager at Bangor Savings Bank. “However, in my opinion, making customers answer a series of questions is never a good experience.”

## Effortless authentication for customers and agents

Bangor Savings Bank used Nuance's passive voice authentication and intelligent fraud prevention solutions to create an effortless authentication experience for its customers, which they call VoicelD.

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“Our customers love VoiceID as it completely removes the friction from the authentication process. Now, it only takes seconds to authenticate our customers, and our overall call times have been reduced by more than a minute.”

— Chris Lobley, Vice President  
and Support Department  
Manager, Bangor Savings Bank

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“We explored other solutions, but none were as technically advanced as Nuance’s,” explains Lobley. “Plus, when we spoke to other banks, they raved about the relationships they have with Nuance’s experts—and we’ve had the same experience.”

Using its VoiceID service, the bank can easily authenticate enrolled customers based on their natural, conversational speech. Nuance automatically matches the customer’s voice to their pre-recorded voiceprint based on more than 1,000 physical characteristics, including tone, pitch, and accent—taking the pressure off its agents and speeding up the authentication process.

If a caller’s voice doesn’t match a customer voiceprint, or it matches with a known fraudster’s voiceprint, the system generates a real-time alert so the interaction can immediately be investigated by the bank’s security team.

#### **Customers satisfied, fraudsters thwarted**

Bangor Savings Bank has been using Nuance’s solution for nearly two years, and it’s proven popular among customers. The bank has enrolled thousands of customers in VoiceID, with a 91% offer acceptance rate.

Nuance’s solution hasn’t just made the bank’s authentication process more convenient—it’s also made it more secure. Toward the end of that period, the bank was spotting an average of four fraudsters per month.

“It’s been effortless working with Nuance. Anything we need, they’ve been able to provide—and their response time is rapid,” says Lobley. “Our new VoiceID service removes effort for our customers and helps our agents focus on delivering standout service.”

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