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Pensiones Banorte implements self-service "Proof of Life" confirmation with Nuance

95%
first contact
resolution

98%
authentication
success rate

98%
customer
satisfaction

CHALLENGE: Provide a secure, easy way to meet Proof of Life requirements for aging pensioners who often have difficulty traveling to confirm their identity in person.

SOLUTION: Automated Proof of Life service uses Nuance biometric authentication to verify pensioners quickly and securely based on their unique voiceprint with 24x7x365 availability worldwide.

RESULTS: Fast, convenient validation for aging pensioners anywhere in the world increases customer satisfaction by allowing Pensiones Banorte to better serve their customers while keep them safe.

Grupo Financiero Banorte is a major Mexican banking and financial services company with more than 21 million clients and over $82 billion in assets under management. Within the group, Pensiones Banorte is responsible for managing and distributing annuity payments to retired citizens (pensioners) under the Mexican social security program.

Required "Proof of Life" often a struggle
Delivering superior customer service is a critical priority for Pensiones Banorte, whose customer base is older and often less technologically-savvy. But "Proof of Life" regulations can make this difficult: In order to prevent fraud, the government requires pensioners to validate their identity before releasing their benefits. Traditionally, verification was done in person; however, this created serious accessibility challenges for aging citizens who have difficulty traveling.

To better serve their customers, Pensiones Banorte turned to Nuance to help them implement a secure way to confirm Proof of Life at a distance using voice biometrics. Since the solution was implemented in 2014, the firm has increased customer satisfaction while delivering substantial secondary benefits to customers and their families.

"Since the 'Firma de Voz Banorte' project was implemented, pensioners have been able to provide proof of life from home 24 hours a day, 365 days of the year, even if they are out of the country."

— Andres Gallegos, Customer Service Sub Director for Pensiones Banorte

"Firma de Voz Banorte" makes life easier for aging pensioners
Working closely with Nuance, Pensiones Banorte implemented an automated Proof of Life phone service that uses Nuance biometric authentication to securely verify pensioners with voice biometrics. Instead of having to travel to verify themselves in person, pensioners can now call in to the Banorte call center to have their benefits released to them.

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"The remote authentication of our customers based on their voice has been essential during the pandemic. We are also focusing on improving customer self-service experience using voice biometric technology, to ensure that people are who they say they are and offer the highest level of security possible, as tokens and passwords have proven to be highly vulnerable."

— Andrés Gallegos,
Subdirector Canales Alternos,
Pensiones Banorte

By comparing a caller's voice biometrics with their unique voiceprint on file, Nuance's biometric authentication solution securely validates the pensioner's identity—creating a better experience for the pensioner and preventing fraudsters from illegally claiming benefits by pretending to be someone else. The Nuance-powered system verifies pensioners with 98% accuracy when they call, raising first contact resolution to 95% and reducing the number of times a pensioner is falsely denied their rightfully earned benefits due to a false reject.

The onset of the COVID-19 pandemic made the system even more valuable, as many physical branches were forced to close and traveling posed a serious health risk to Pensiones Banorte's customers. The automated, remote Proof of Life service also eases the burden on customers' families, who no longer need to drive their elderly family members to complete their Proof of Life validation.

Why Nuance?
Pensiones Banorte selected Nuance for its professionalism and biometric technology maturity as well as its regional and global client portfolio. With more than 600 million voiceprints enrolled and over 20 years' experience deploying biometric authentication solution, Nuance is the trusted partner to more than 500 enterprises around the world.

LEARN MORE
Visit nuance.com/authentication to learn more about Nuance's biometric authentication and intelligent fraud prevention solutions, or email us at cxexperts@nuance.com.

About Nuance Communications, Inc.
Nuance Communications (Nuance) is a technology pioneer with market leadership in conversational AI and ambient intelligence. A full-service partner trusted by 77 percent of U.S. hospitals and 85 percent of the Fortune 100 companies worldwide, Nuance creates intuitive solutions that amplify people's ability to help others.