

Easy and secure biometric authentication.

Identity verification that customers and agents love, and fraudsters hate.

Make life easy for customers and tough for fraudsters

Biometrics enables easy and secure authentication by identifying a person based on their human traits; like their voice, fingerprints, face or even how they use their devices. Voice Biometrics uses a mathematical representation of over 140 traits of a person's unique voice to ensure the individual on the phone is who they say they are. This process of authentication can happen with a passphrase (my voice is my password) or in the background of a conversation.

The problem with almost any form of authentication (PINs, passwords, security questions etc.) is that unless the person uses the same credentials across numerous systems they will inevitably forget them and be forced into an unpleasant verification process. This is not the case with biometrics. You are rarely without your voice, fingerprints or face. Because of this, in study after study, customers prefer biometric authentication over traditional methods.

Increasing customer dissatisfaction with PINs, passwords and security questions and the costly process of manual authentication by agents, make a persuasive business case for biometrics in any customer-facing organization.

Nuance VocalPassword, FreeSpeech and FraudMiner are the leading voice biometric products in both innovation and implementation, with more than 120 million registered voiceprints in use at top enterprises like TalkTalk, Wells Fargo, CitiBank, Australian Taxation Office, Barclays Wealth, Banco Santander Mexico, ING Netherlands, Manulife, Turkcell Global Bilgi and more.

Key benefits

Reduce fraud through strong authentication of legitimate customers – With the robust security provided by secure biometrics, businesses can be confident that the person on the phone is who they claim to be thus reducing fraud and protecting your company from bad publicity and upset customers.

Increase Customer Satisfaction – In survey after survey customers state their preference for biometric authentication over pins/passwords and challenge questions. By simply moving to this secure authentication your customers will be happier.

Proven positive ROI through the reduction of operational costs by increasing automated self-service, reduction of the average handle time by agents, better agent utilization and lower costs associated with fraud.

Key facts

- There are over a billion account credentials (user name/password) for sales on-line
- Voice Biometrics is **80% faster** to authenticate versus PINs and passwords
- There was a **92% increase** in phone banking fraud in the UK from 2014-2015¹
- Voice biometrics can help **reduce the cost of fraud in the call center by 90%**, and via the mobile channel by 80%

“Voice biometrics-based solutions have proven that they reliably detect imposters and prevent fraud at large scale.”

Opus Research Voice Biometrics
Census - 2016

“Stronger security for online and mobile channels has driven cybercriminals to focus their energies on conning phone reps.”

AmericanBanker.com

1 FRAUD THE FACTS 2016 (Financial Fraud Action UK) <https://www.financialfraudaction.org.uk/>

How it works

Nuance has combined our voice biometric solutions (VocalPassword, FreeSpeech and FraudMiner) into a new platform: the Nuance Security Suite. The unified platform provides authentication and fraud detection across interactive voice recognition (IVR) systems, contact centers, mobile apps and the Web. Available on a hosted or on-premises basis, the Nuance Security Suite delivers the kind of fast, easy customer authentication experience that helps differentiate your brand. As a unified platform, Nuance Security Suite provides a centralized system for management of voiceprints and blacklists (list of known fraudsters), as well as cohesive reporting, system security, and administration to help reduce operational costs.

Key capabilities

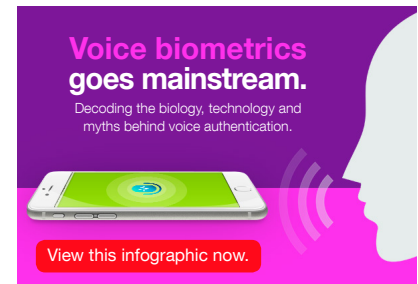
- **Significant reduction in average handle time (AHT)** by either authenticating before they reach the agent or in the background while the agent is helping the customer. Many accounts see reduction of over 40 seconds
- **Voiceprint security** – Voiceprints are stored in a **proprietary format** with 256 bit encryption in the system's databases and even if stolen, cannot be reverse engineered or used for

authentication. Voiceprint IDs are assigned a unique key and cannot be used outside the system or in other biometric systems

- **Smart Adaptation** enables automated adaptation of the callers' voiceprints as they use the system. The system learns by analyzing legitimate users failed authentication attempts (due to noise variations, different devices, natural aging process, etc.) and enhances existing voiceprints, resulting in improved authentication accuracy.
- **Playback and synthetic speech attacks detection** – Nuance's algorithms run as part of the authentication process to detect the most common security threats for voice biometric systems, like audio recordings and synthetic speech attacks, to enhance security.
- **Multiple ways to authenticate** on a smartphone lets customers choose the authentication method that works best for them.

Market leading technology

Nuance delivers a comprehensive, state of the art voice biometrics solution for fraud and authentication that works together seamlessly on a common platform to mitigate direct financial losses.



Enterprises can start by streamlining the authentication of legitimate customers and keeping known fraudsters away using Nuance's VocalPassword and FreeSpeech authentication solutions. The solutions in Nuance's voice biometrics security suite are designed to work together to enhance the customer experience across a number of enterprise channels such as the IVR, contact center, and mobile touch-points. Third parties have consistently rated Nuance voice biometric algorithms as delivering the highest levels of accuracy. Our voice biometrics solutions are used around the world to create secure, convenient and personalized experiences for consumers. Today, Nuance has over 120 million voiceprints deployed by its customers.



About Nuance Communications, Inc.

Nuance Communications is reinventing the relationship between people and technology. Through its voice and language offerings, the company is creating a more human conversation with the many systems, devices, electronics, apps and services around us. Every day, millions of people and thousands of businesses experience Nuance through intelligent systems that can listen, understand, learn and adapt to your life and your work. For more information, please visit nuance.com.