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### Intelligent government: Delivering superior citizen experiences with AI

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When we need to contact a government agency, we always hope the experience will be as effortless as interacting with our chosen bank, or our favorite retailer. Now, with the help of Al, more and more of the public organizations we all rely on are making that wish come true.

Today, the governments of every nation share at least one common challenge. Even as they continue to support the daily lives of their citizens—whether helping them to pay their taxes or claim a pension—they must also meet those citizens' growing service expectations.

As the world's leading consumer brands fight for control of an increasingly global marketplace, they're rapidly raising the bar for highly convenient, highly personalized experiences.

Many of us are already used to engaging with organizations the way we want to, whether that's by phone, online, or through our favorite messaging platform. We expect to able to self-serve, by chatting or typing to a virtual assistant. We know it's possible for an organization to greet us personally, whenever we get in touch—then serve us securely, without having to ask for a password or a PIN.

The government agencies that are successfully keeping pace with their citizens' expectations of simple, secure, personalized services are doing it the same way leading consumer brands are. They're applying Artificial Intelligence (AI) to the problem. And many are finding that it doesn't just transform citizen satisfaction—it creates operational efficiencies that reduce the strain on public finances.

I want to highlight a few of the ways we're working with organizations around the world, to help them deliver faster answers and resolutions, while driving down their contact center costs.

### Australian Taxation Office: Faster authentication and faster answers

The Australian Taxation Office (ATO) is the Australian Government's main revenue collection agency. It's also the first organization to offer multi-channel voice biometrics—and allows citizens to authenticate by using the sound of their voice, whether they're calling its contact center or using its mobile app.

The ATO receives around 8 million calls annually, and in most cases, its agents must verify a caller's identity before they can deliver the service they need. Agents used to do this by asking the caller for personal information—and the process used to take up 75,000 hours of agent time every year.

Since the ATO's shift to authentication based on Nuance voice biometrics, it's been a very different story. Average handle times (AHT) for repeat callers have fallen by up to 48 seconds—and citizens are seeing the benefits too. When the ATO surveyed the users of its voice biometrics service, 73% said they found it to be either faster, easier, or more secure, and most said they would now rather be identified by their voice than any other method.

Al doesn't just drive smarter, stronger authentication at the ATO. It also chats with citizens, understanding their needs and resolving their issues. Alex is the ATO's always-on Nuance Virtual Assistant. In her first 18 months of service Alex handled over 2 million conversations, delivering first contact resolution rates well about the industry average. As her capabilities have grown over time, she's contributed towards an 8-10% reduction in the ATO's contact center call volumes.

# HM Revenue & Customs: An agile response to unprecedented needs

In March 2020, the UK (like a lot of countries) entered a state national lockdown. But as the pandemic forced many organizations to a standstill, HM Revenue & Customs (HMRC)—the UK's tax, payments and customs authority—had to move with even greater speed.

HMRC needed to roll out multiple, new government support schemes and help millions of businesses and individuals to understand and access them. So, it called on AI for help. HMRC used the Nuance Virtual Assistant to help UK citizens self-serve across a number of major support schemes; if the virtual assistant wasn't able to resolve an issue, it could seamlessly transfer the conversation to a live chat agent equipped with Nuance Live Assist.

Within just thirty minutes of the UK's Job Retention Scheme going live, Nuance Virtual Assistant and Live Assist had supported 67,000 claims. By the end of the year, they had helped the HMRC to deliver £4.8 billion of financial support through the Job Retention Scheme alone.

## Pensiones Banorte: Making social security more assessable

To prevent social security fraud, Mexico regularly requires its retired citizens to prove that they're still alive. But for Mexico's growing pensioner population—especially those in poor health, with reduced mobility, or living in remote or rural areas—traveling to a branch to demonstrate 'proof of life' can be a major challenge.

Pensiones Banorte, one of the companies that manages and distributes annuity payments under Mexico's social security program, wanted to find a better way. With the help of Nuance voice biometrics, it created an automated phone service that allows pensioners to confirm their identity—and in the process, prove they're still alive—simply by placing a call.

The service, which has a 98% authentication success rate, has only become more useful since the advent of COVID-19. As Andres Gallegos, Customer Service Sub Director for Pensiones Banorte explains, "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 [...]."

Pensiones Banorte isn't alone in using Al-driven biometrics to help ensure citizens continue to receive their pension checks, regardless of where they live, and how easy it is to travel. Similar services have also

been pioneered by Pensiones BBVA Bancomer (a project that even won a Stevie Award) and Banco Santander.

## Stepping up citizen engagement? It's more achievable than you might think.

In these transformative stories, we see not only the opportunity for smarter citizen engagement, but the increasing ease with which it can be grasped. Today, government agencies can draw on Al-driven solutions that have been thoroughly tested and honed in the commercial realm. The ROI is proven, deployment options are flexible—and the business case for serving citizens more simply, quickly, and securely? It's often very compelling indeed.

**Tags:** Government, Biometric authentication, Customer success story, Contact center strategy, Citizen experiences

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### **About Tony Lorentzen**

Tony has more than 25 years of experience in the technology sector, spending the last 17 with Nuance where he is currently the SVP of Intelligent Engagement Solutions within the Enterprise Division. Before that he served as the leader of several teams at Nuance including Sales Engineering, Business Consulting, and Product Management. A proven leader in working with the cross-functional teams, Tony blends his indepth knowledge of business management, technology and vertical domain expertise to bring Nuance's solutions to the Enterprise market, partnering with customers to ensure implementations drive true ROI. Prior to Nuance, Tony spent time at Lucent and Verizon where he led teams that applied the latest technologies to solve complex business issues for large enterprises. Tony received a B.S. from Villanova University and a MBA from Dowling College.

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