

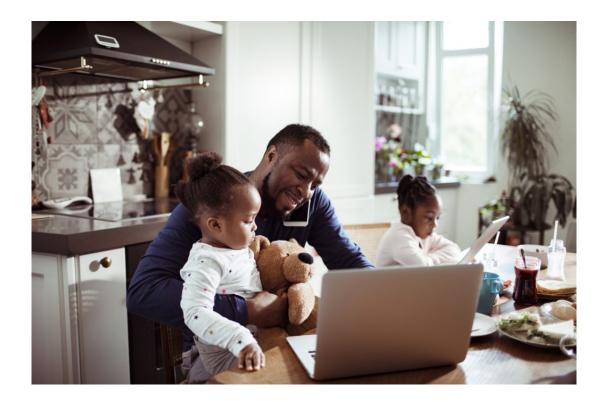


Customer engagement, Digital & messaging

Meeting customers across voice and digital channels with intelligence

Brett Beranek | Vice President & General Manager, Security & Biometrics

April 1, 2021



Exceptional customer experiences have never been more critical to business success, and keeping people intelligently and securely engaged across channels is becoming a must-do for organizations. Over the last decade, conversational AI has emerged as a useful tool in enabling those necessary personalized customer experiences at scale, while at the same time securing interactions through advanced biometrics. But with opportunity comes complexities.

Today's organizations are bombarded with niche vendors offering spot conversational AI fixes whether it be to deal with volume on messaging channels or for fraud detection on a voice call. While in some cases these kinds of quick fixes can be useful, in most situations they are resource intensive and only end up solving one piece of the broader customer experience challenge. In certain situations, they even have the potential to make the experience more difficult for organizations to manage.

Customers engage organizations today across a growing number of channels and expect immediate and effective conversations whether dialing them on the phone or pinging a chatbot on a company's website. Empowering these engagements requires an integrated approach where an organization not only can understand who the customer is on the other side of an engagement, but also authenticate that customer and start personalizing their experience – whether they choose to stay on that channel or leave and come back through a different one. Implementing biometrics in one channel only still offers fraudsters the ability to perpetrate fraud elsewhere in the organization. Nuance's omni-channel approach to biometric authentication and fraud prevention ensures an organization is secure – no door is left open for

fraudsters to walk in through.

While traditional phone channels continue to be important, Omdia predicts investments in digital customer experience will surge following the pandemic and Aite Group found financial institutions plan to prioritize spending for authentication in digital channels due to the explosive usage of digital the pandemic initiated.

Our focus for customers, many who are Fortune 100 companies operating global customer service systems, is to enable a true end-to-end solution that can help solve for the broader challenge – meeting customers across both voice and digital channels with intelligence. By tying together security and biometrics with our broader omni-channel intelligent engagement technology, we focus on not fixing one point problem but partnering with our customers to transform the whole system, moving it to become more secure and digital-first.

A secure and successful customer interaction requires an integrated end-to-end process. Nuance's Intelligent Engagement Platform is the only of its kind that can provide:

- Authentication to personalization: Understand who is calling or reaching out on digital channels through advanced biometrics that includes ANI validation in conjunction with authentication. Nuance technology can help determine if a phone is in use, analyzing 100% of calls pre-answer and for all carriers in the U.S. With that information, Nuance can quickly move a customer beyond the authentication phase and into a personalized experience, through live and virtual agents who can pull from historic interactions to best service that individual based on how they have interacted with the business in the past.
- Password-less digital channels: Proactively detect and prevent account takeovers, new account fraud, checkout fraud and other forms of fraud in web and mobile channels by comparing a known user's actions against their behavioral and conversational profiles. Only Nuance offers behavioral biometrics as part of a complete security platform with other biometric modalities and fraud detectors, delivering integrated, cross-channel authentication and fraud prevention solutions in a unified platform.
- Digital messaging to IVR: Organizations can blur the lines between channels and eliminate silos across their customer service experience by connecting phone and messaging channels for effortless interactions between agents, consumers, and self-service. Enable true engagements between an organization and its customers. Messaging channels are integrated into the Nuance Intelligent Engagement platform to create a seamless customer experience. This allows organizations to treat every incoming message in a channel-appropriate way while customers enjoy the liberty of engaging whenever and however they want.
- Enterprise-grade DIY with option for professional help: Successfully deploying conversational AI in an integrated way across voice and digital channels can be tough, especially if managing a patchwork of external vendors while facing internal skill shortages and siloed teams and tools. Enterprises today need powerful solutions for DIY that can combine with professional help when needed. They need to be able to create advanced and secure conversational experiences across IVR, chatbots, smart speakers and more breaking down siloes so everyone can participate. Nuance Mix allows organizations to design applications once and tailor them for multiple channels—even in multiple languages. No more dealing with the hassle and expense of siloed teams and applications.

Exceptional customer experiences have never been more critical to business success, and keeping people intelligently and securely engaged across channels is becoming a must-do for organizations. Over the last decade, conversational AI has emerged as a useful tool in enabling those necessary personalized customer experiences at scale, while at the same time securing interactions through advanced biometrics. But with opportunity comes complexities.

Tags: Customer experience, Nuance Mix, CX transformation, Biometric authentication, AITE Group, Intelligent virtual assistant

More Information

Engage your customers across touchpoints, channels and devices

Meet customer service messaging needs with the best of automated and live assistance.

Learn more



in

About Brett Beranek

Brett Beranek is responsible for overseeing the security and biometric line of business at Nuance, a Microsoft company. In this role for the past 12 years, Beranek has brought Nuance to a leadership position in the biometric authentication and biometric fraud prevention space. A thought leader in the field of biometrics, Beranek is a frequent contributor in industry events and the media on the topic of Al technology and it's use by the fraud community, and how society can mitigate against these evolving threats. Prior to Nuance, he held various leadership positions in the biometrics and security industry. He has earned a Bachelor of Commerce, Information Systems Major, from McGill University as well as an Executive Marketing certificate from Massachusetts Institute of Technology's Sloan School of Management. Beranek is also a certified Master Fraud Prevention Black Belt professional.

View all posts by Brett Beranek