

Authentication & fraud prevention, Customer engagement

Recommended viewing: The Fintech Show's biometrics special

[Nuance Communications](#)

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Whether you need a primer on biometric security, or you're ready to learn how leading banks are already taking advantage of the technology, you won't want to miss Episode 4.03 of The Fintech Show. You'll hear AIB and NatWest explain how they've successfully deployed biometric authentication—while our own Brett Beranek busts some lingering biometrics myths.

We love talking about biometric security. So, we were delighted to contribute to The Fintech Show's recent episode on biometrics in finance.

Also featured are Fergal Coburn of Allied Irish Bank (AIB), and David Crawford from NatWest, telling their banks' biometric authentication stories. You can [watch the episode right now](#), or learn a little more about what's in store, as we share our own highlights below.

How did consumers so suddenly become comfortable with biometrics?

Given the resistance that some consumers were displaying just a few years ago, it's a great question. Nuance's Brett Beranek tackles it early on in the show.

"There are two key things that have changed. One is that biometrics has become ubiquitous. Specifically, with these devices..." says Brett, holding up his smartphone. "So, consumers have an ability to use biometrics on a daily basis. And most choose to do so."

He explains that, whether they're putting a finger on fingerprint reader, or looking into a camera to use

facial recognition software, consumers now understand the convenience that biometrics can provide.

The second key development? Consumers are increasingly aware of the weakness of traditional, knowledge-based authentication. "We've all read in the news about widespread hacking, and fraudsters having access to compromised credentials," says Brett. "That creates a lot of anxiety among consumers."

How have customers and staff reacted to your new biometrics?

Fergal Coburn explains that AIB has already established two types of biometric service. The first is allowing customers to use face or touch ID to access its mobile banking app. The second is voice authentication.

"We're the first company in Ireland—in any industry, not just banks—to have actually implemented a Voice ID solution," says Fergal. "In the last year, 200,000 of our customers have chosen to enrol for the service."

How does the service work? "If you phone an AIB branch number, your voice is your identification, and you're into a much more seamless engagement with staff," Fergal explains. AIB's contact centre agents are also seeing the benefits. "When they're engaged with a customer, it just takes out that 20-30 seconds of a call that's friction-full and not adding value for the customer," says Fergal. "So really positive for staff, and really positive for customers."

(Full disclosure—we did already know about the great results AIB is seeing with voice biometrics. Because its Voice ID service takes advantage of Nuance Security Suite.

Watch the show for a snapshot of biometrics in finance:

If you're in finance, and your institution has yet to make the leap to biometric authentication, this episode of The Fintech Show is a must-watch.

Between them, Brett, David, and Fergal also explore:

- The myths that still persist around biometrics
- What different types of biometrics are currently available?
- How to walk the line between security and customer experience
- Where the biometrics industry is headed

So, find a spare 20 minutes, and settle down with the full show.

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