NUANCE | WHAT'S NEXT BLOG

Authentication & fraud prevention, Customer engagement

Allied Irish Banks and Deutsche Telekom pioneer voice biometrics to ease customer effort

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

24 July 2019

Entering PINs or passwords is a major source of friction for customers. Voice biometrics promise to make authentication instant and seamless, but how well does it work in reality? Two pioneering companies shared their experiences at Nuance Customer eXperience Summit London.

Improving the customer experience is all about removing friction from every interaction. The easier it is to interact with your brand, the more likely your customers are to stay long-term.

But what could be more frictionful (if that's a word) than calling an IVR and having to answer a multitude of security questions? Not only does it take time, but it's also not always practical, and the result can be frustration and even defection.

That's why so many organisations are interested in voice biometrics for customer authentication in the IVR. If the customer enrolls a sample of their voice, the IVR can recognise them when they call and authenticate them without asking for any other details.

Allied Irish Banks and Deutsche Telekom share their experience with voice biometrics

At our recent Customer eXperience Summit in London, delegates packed into a standing-room-only session to hear how two brands – Allied Irish Banks and Deutsche Telekom – have pioneered voice authentication for their customers, and the results they've seen.

Here's a rundown of the advice they gave, in response to extensive questioning from the floor:

How do you enroll customers in the initiative?

The two companies have taken different approaches to enrollment. At Deutsche Telekom, an automated enrollment hotline takes the customer through the process of recording their voice print – essentially repeating the same phrase three times.

"It's much less expensive to do it this way than to train 16,000 agents," said Caroline Clemens, Senior User Interface Designer at Deutsche Telekom. "We actually get a lot of calls directly to the hotline, which we didn't expect. It turns out people like to leave their voice print!"

Allied Irish Banks, meanwhile, has majored on customer-led enrollment, with agents offering customers the chance to enroll, and then taking callers through the process of repeating the same phrase three times.

"Lots of customers call us, so it's a good opportunity to enroll them as we talk to them," said Liz Harmon, Digital Development Manager at AIB.

AIB has 800 agents, so training them was less of an issue, and they were heavily involved at all stages of the voice biometrics implementation, Liz Harmon explained. Agents were asked to input into the design of the CRM screens; they attended training workshops on the enrollment process (for example, making sure the customer is in a quiet place); and each team had a dedicated voice biometrics champion to make sure enrollment happens smoothly.

Is voice authentication secure?

Questions about fraud and security permeated all conversations about voice biometrics at the Summit, and the customer panel session was no exception.

What if a fraudster enrolled their voice print before the real account owner was able to do so? What if a family member (or even an 'evil twin') with a similar voice managed to fool the system? What if you recorded the account owner's voice and replayed it to the IVR?

"You need to know your account number to enroll your voice print," said Deutsche Telekom's Caroline Clemens. "When a voice print has been enrolled, we send an SMS to the customer to ask them to confirm it was them who enrolled it."

Nuance's Brett Beranek, VP and GM for Nuance's Security business, expanded on the relationship between voice biometrics and fraud. Modern, AI-based voice biometrics can recognise over 1,000 individual characteristics of a person's voice, he said, which means each voice has a unique print. That makes AI-powered systems like Nuance's very hard to 'spoof' with a similar voice or voice recording.

Voice biometrics should always be used in combination with other technologies to maximise fraud prevention, he added. Nuance's ConversationPrint™, which compares the patterns of speech, vocabulary, sentence structure, grammar, and more that are unique at an individual level with the ones used by known fraudsters, is a powerful new tool for detecting fraudulent calls, even when the request is being made by unknown fraudsters.

AIB's Liz Harmon added that the bank is using Nuance's Security Suite, which uses voice biometrics to record the voiceprints of known fraudsters. "It's helping fight fraud across the bank, because a fraudster often starts in the phone channel before targeting other channels. This way we can tackle fraud relatively early in the process, rather than at the point of loss."

Does voice authentication increase the volume of

inbound calls?

Some audience members were interested to know if an easier authentication experience meant a higher volume of calls into the contact centre.

“We’re not specifically measuring that,” said Caroline Clemens. “But it’s safe to say that nobody calls their telecom provider just because it’s an easy experience!”

At Allied Irish Banks, the enrollment process has led to a temporary increase in Average Handling Time, according to Liz Harmon. “AHT will go up while we enroll people, but it will decrease when a lot of people are enrolled. It’s an investment we’re making now, for a payoff in the future.”

The bottom line: voice biometrics improves CX – and has many other benefits besides

As a way of reducing customer effort – and thus improving the customer experience – voice biometrics is paying off for both brands.

“We went live in 2018 and we now have 260,000 voice prints enrolled,” says Caroline Clemens, “Our customers like it because it’s easy to do and there’s no mental effort. And our agents like it because they can just get straight into resolving the customer’s query.”

It’s paid off for Deutsche Telekom in terms of brand perception, too. “We were the first telco in Germany to roll this out, so it’s boosted our reputation for innovation,” said Caroline.

At Allied Irish Banks, Liz Harmon sees further potential beyond improving the customer experience. “The regulatory environment is changing in Ireland, with initiatives like PSD2 and Open Banking coming in. They have an emphasis on strong customer authentication, and voice biometrics is helping us move fast on that front.”

Learn more about voice biometrics with Nuance

Deutsche Telekom and Allied Irish Banks are using AI-powered voice biometrics technology from Nuance to record voice prints and authenticate callers. Learn more about Nuance Security Suite.

Tags: Telco, Customer success story, Financial services

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 AI 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