

Customer engagement, Authentication & fraud prevention, Financial services AI

# How to get your voice biometrics implementation right: 5 top tips from a success story

[Nuance Guest Blogger](#)

October 15, 2020



Since 2016, Virginia Credit Union has been working with Nuance to improve member experiences and protect against fraud using voice biometrics authentication. Paul Hendricks, Chief Information Officer and Senior Vice President, shares some top tips from his experience of the project.

**This blog was contributed by guest blogger, [Paul Hendricks](#), Chief Information Officer for Virginia Credit Union.**

---

To a credit union like ours, nothing is more important than the experiences we provide to our members. Our contact center fields about 4,000 member calls every day—and every one of those callers needs to be authenticated before they can get access to their account.

In the past, we used traditional knowledge-based techniques to verify members' identities, like PINs, passwords, and security questions. But that process could easily take a couple of minutes per person. We also knew that knowledge-based authentication wasn't as secure as our members deserved. Both we and our members wanted a faster, more secure way to authenticate. So, we started working with Nuance to redesign our caller authentication system.

Today, the VACU Voice ID system uses Nuance security and biometrics solutions to verify our members' identities in less than 6 seconds based on the unique biometric characteristics of each voice. Everything is much easier now for our members and our staff.

If you're looking at implementing voice biometrics in your own organization, here are five lessons I've learned over the last few years that have helped us achieve success:

## 1. Communicate clearly with your members—existing and new

There are many different ways to get the word out about voice biometrics. We used newsletters, statement inserts, web banners, and on-hold phone prompts that explained how the VACU Voice ID worked and encouraged customers to enroll.

Offering voice biometrics is an excellent selling point for new customers, too. Make sure you integrate the benefits of the technology into your general marketing messaging, so potential customers know that you're offering the latest security measures to protect their accounts.

## 2. Make enrollment as straightforward as possible

It's important to remember that fraudsters don't want their voice to be recorded, so introducing biometric authentication actually acts as a deterrent. But if you're too cautious, and make enrollment overly complicated, you risk putting off your customers as well—this really hurt us in the beginning.

We found a good balance by letting our members use their drivers' license number as part of their proof of identity. As those numbers aren't publicly accessible without specific permission from the DMV, it creates a good, simple-yet-secure verification layer.

## 3. Consider mandatory enrollment

We never like to force our members to do anything, but depending on your circumstances, mandatory enrollment can be a great way to get folks on board quickly.

Some customers may be reticent, but most won't mind having to enroll. Just make sure to communicate clearly what the system is, explain how it will help protect them and their assets, and make the process as simple as possible (while maintaining proper security!). Of course, adding the option to opt out is always key if you choose to go this route.

## 4. Introduce gamification

If you don't decide to make enrollment mandatory, there are other ways to encourage and enable your contact center agents to sign members up. One great way is to gamify the process and incentivize enrollment.

Here at VACU, our team was already excited about no longer having to ask all those verification questions. But offering gift cards to the agents that enrolled the most members every week added an extra bit of competition and made it more fun for everyone.

## 5. Create training materials for your people (and your customers)

If you want your implementation to go off without a hitch, you need to support your own team and make things as easy as possible for them.

A key piece is consistent training: Your customers should get the same answer to any question about your voice biometrics system, no matter where they look or who they talk to within your organization. At VACU we've also put together [FAQs](#) and [an instructional video](#) specifically for our customers, so they can find their own answers when they need them.

## Learn more

I hope you find these tips useful for your own implementation. If you're interested in learning more about how we worked with Nuance to improve member experiences and agent satisfaction, listen to a [recent webinar](#) featuring our experience or [check out this case study](#).



**About the author:** [Paul Hendricks](#) serves as the Chief Information Officer for Virginia Credit Union. He has more than 30 years of experience as a transformational leader with a strong focus on member experience, process automation, operational stability and security.

**Tags:** [Voice biometrics](#), [Fraud prevention](#), [Financial services](#)