

Easy, secure biometric authentication.

Authentication that customers and agents love,
and fraudsters hate.

Make life easy for customers and tough for fraudsters

Nuance Security and Biometrics solutions enable easy and secure authentication by identifying a person based on their human traits; like their voice, fingerprints, face or even how they use their devices. The problem with PINs, passwords and knowledge-based authentication is that these credentials are forgotten and (increasingly) stolen. This is not the case with biometrics. Voice, fingerprint and facial recognition provide much higher levels of security. For this reason as well as their convenience, in study after study, customers prefer biometric authentication over traditional methods.

Increasing customer dissatisfaction with PINs, passwords and security questions, and the costly process of manual authentication by agents, make a persuasive business case for biometrics in any customer-facing organization needing to authenticate customers, operate cost-effectively and improve customer satisfaction. In addition, biometrics is a proven way to slash fraud-related costs by more than 50% in a contact center. The choice for biometrics for authentication and fraud detection is obvious.

Nuance Security and Biometrics solutions for active or passive biometrics authentication, as well as fraud detection, make up the leading biometric products in both innovation and implementation, with more than 400 million registered voiceprints at top enterprises like TalkTalk, Australian Taxation Office, Barclays Wealth, Banco Santander Mexico, Manulife, HSBC and many more.

Key benefits

Reduce fraud through strong authentication of legitimate customers

– With the robust security provided by secure biometrics, businesses can be confident that the person on the phone/app is who they claim to be thus reducing fraud and protecting your company from bad publicity and upset customers.

Increase customer satisfaction

– In survey after survey customers state their preference to biometric authentication over pins/passwords and especially challenge questions. By simply moving to these secure authentication methods, your customers will be happier.

Achieve a proven positive ROI

– Reduce operational costs by increasing automated self-service and reducing average handle time by agents. Gain better agent utilization and lower costs associated with fraud.

Key facts

- There are over a billion account credentials (user name/password) for sale online
- Voice biometrics is **80% faster** to authenticate versus PINs and passwords
- There was a **92% increase** in phone banking fraud in the UK from 2014-2015¹
- Voice biometrics can help **reduce the cost of fraud in the contact center by 90%**, and via the mobile channel by 80%

“Biometrics-based solutions have proven that they reliably detect imposters and prevent fraud at large scale.”²

Opus Research Voice Biometrics
2016 Census

“Stronger security on online and mobile channels has driven cybercriminals to focus their energies on conning phone reps.”³

AmericanBanker.com

¹ FRAUD THE FACTS 2016 (Financial Fraud Action UK) <https://www.financialfraudaction.org.uk/>

² Cser, Andras. Siliotes, Alexander. Maxim, Merrit. Forrester Research. “Best Practices: Maximize The Business Value Of Biometrics” (Forrester Research Oct 17, 2017)

³ Crosman, Penny. American Banking. “To Case the Joint, Press 1: Crooks Refocus on Bank Call Centers” (American Banker, 2016, March 01). <https://www.americanbanker.com/news/to-case-the-joint-press-1-crooks-refocus-on-bank-call-centers>

Nuance Security and Biometrics

Nuance Security and Biometrics solutions are unified platforms that provide authentication and fraud detection across interactive voice response (IVR) systems, contact centers, mobile apps and the web. Available on the cloud as a SaaS model with Nuance Gatekeeper, or on-premise with Nuance Security Suite, they deliver the kind of fast, easy customer authentication experience that helps differentiate your brand.

Key capabilities

Reduce fraud through strong authentication and flexible architecture:

- **Significant reduction in average handle time (AHT)** by either authenticating before they reach the agent or in the background while the agent is helping the customer. Many companies achieve a reduction in AHT by over 40 seconds.
- **Nuance Lightning Engine™** – The latest version of our voice biometrics engine boasts a leap in performance due to 4th generation DNN-based algorithms. This allows fast and accurate authentication of legitimate callers for active or passive biometrics. The new engine also boosts performance of passive biometrics in the IVR.

Secure biometric authentication



- **ConversationPrint™** – A form of behavioral biometrics that can identify fraudulent activity in real-time based on choice of words, and patterns of speech or writing, during an interaction with a human or virtual assistant.
- **Behavioral biometrics** – Further behavior patterns are analyzed including how a person types, uses a mouse, holds their smartphone or even how they pause when accomplishing a task. These behavioral patterns create a profile of the user that can be compared to an expected profile.
- **Intelligent Detectors** – New AI-powered technologies layered together form a profile to verify legitimate users and flag fraudulent activity including spoofing attacks using synthetic speech, recording attacks, mimics, and more.
- **Multiple ways to authenticate** on a smartphone lets customers choose the authentication method that works best for them.
- **Smart adaptation** – Enables automated adaptation of the callers' voiceprints as they use the system. The system

learns by analyzing legitimate users failed authentication attempts (due to noise variations, different devices, natural aging process) and enhances existing voiceprints, resulting in improved authentication accuracy.

Market leading technology

Nuance Security and Biometrics solutions are designed to work together to enhance the customer experience across a number of enterprise channels such as the IVR, contact center, and mobile touch-points.

Third parties have consistently rated Nuance voice biometric algorithms as delivering the highest levels of accuracy. Nuance's biometrics solutions are used around the world to create secure, convenient and personalized experiences for consumers. Today, Nuance has over 400 million voiceprints deployed by its customers.

For more information about Nuance Security and Biometrics go to www.nuance.com/omni-channel-engagement/security.html.



About Nuance Communications, Inc.

Nuance Enterprise is reinventing the relationship between enterprises and consumers through customer engagement solutions powered by artificial intelligence. We aim to be the market leading provider of intelligent self- and assisted-service solutions delivered to large enterprises around the world. These solutions are differentiated by speech, voice biometrics, virtual assistant, web chat and cognitive technologies; enabling cross-channel customer service for IVR, mobile and web, Inbound and Outbound; and magnified by the design and development skill of a global professional services team. We serve Fortune 2500 companies across the globe with a mix of direct and channel partner selling models.