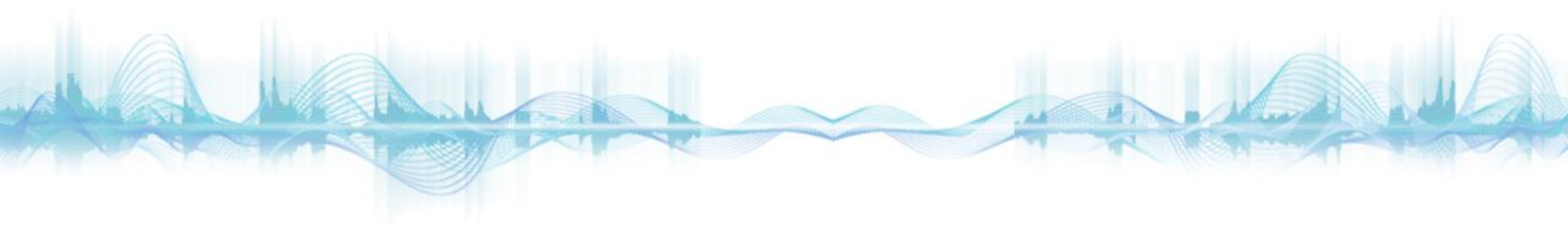


# VoiceVault Biometrics

Travis True VP Business Development



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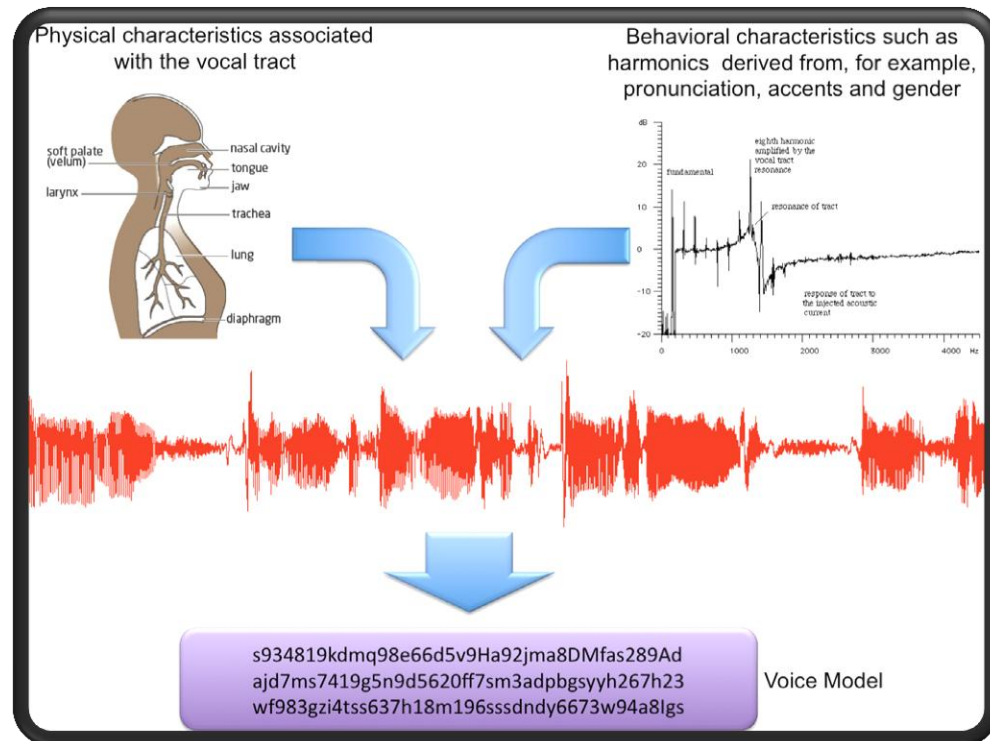
# Voice Biometrics Overview

The voice, as with other biometric characteristics, is unique to an individual.

Voice biometrics is the technology behind voice (or speaker) verification, which in turn is an application of the core technology.

In voice biometrics, a user (a caller) speaks an utterance that is captured by the biometric system that then compares it to a previously stored voiceprint. This comparison process produces a score of how well the new utterance matches the stored voiceprint.

In application today, voice biometrics is one of the most effective and affordable biometrics solutions for a large, mobile, user base.



# Drivers of Biometric Authentication Adoption



## Consumerism

- Mobile transactions estimated to be \$670B by 2015
- Demand for identity protection
- Multi-channel interaction
- Automated identity verification and eliminated KBA (knowledge based authentication)



## Regulatory

- FFIEC - 12 CFR parts 41, 222, 334, 571, and 717; 12 CFR parts 30, 208, 225, 364, and 570, App B.
- HIPAA (Health Information Privacy Accountability Act)
- CMS (Rules of Medicare and Medicare Best Practices)
- FDA – CFR Part 11
- E-Sign Act



## Security

- High Risk/High Value Transaction Protection
- Multi-Factor Authentication
- Mobile Consumer Integrity
- Corporate Personal Security and Liability
- Patient Health Information



## Competition

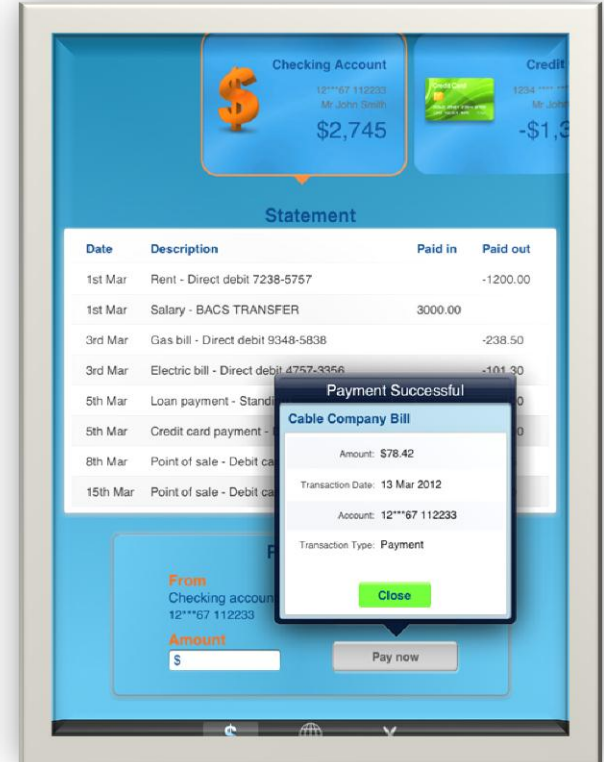
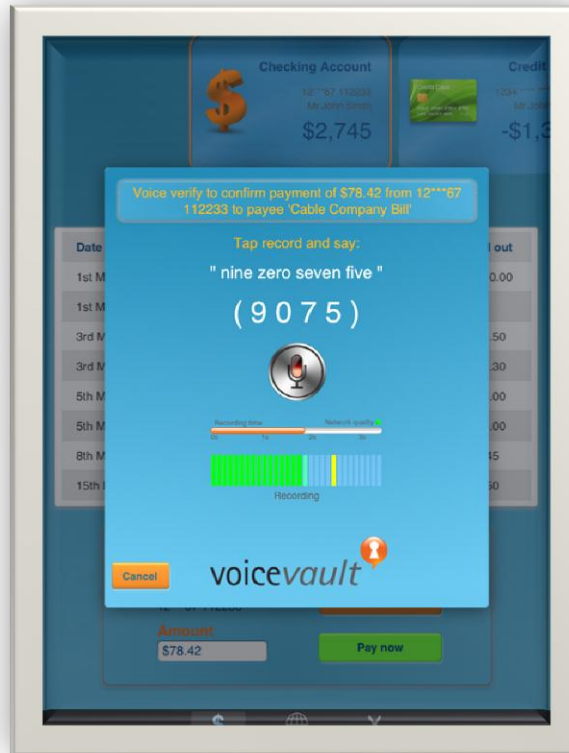
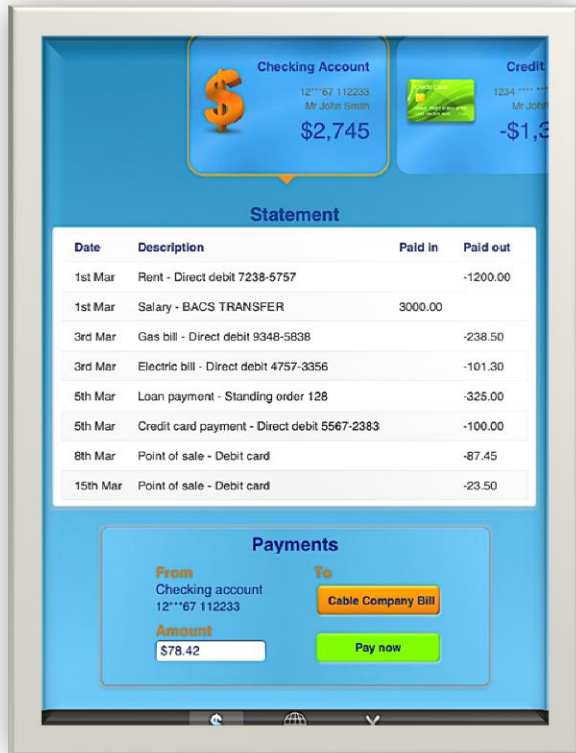
- the “me too”
- Innovation
- Branding integrity
- Differentiation strategy

# Voice Biometrics as a Security Solution

- Far more secure than easy-to-phish passwords
- Strong authentication
  - Facilitates regulatory compliance
  - Costs compared to alternative authentication methods
- Easily ported to wide range of devices
- Strong multifactor authentication
- Device and platform independent
- Intuitive use of the natural device interface – voice / speech
- Flexible and versatile
  - Extensive range of possible uses
  - Can be combined with location services to create rich functionality



# Voice Biometrics for Consumers



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