



The Future of Identity

Frictionless experience for customer care

January 2017



**WATCH THIS HACKER
BREAK INTO
MY CELL PHONE ACCOUNT
IN 2 MINUTES**

Traditional Identity Proofing is Dead

A constant barrage of data breaches has led to widespread compromise of personal data and user credential.

An average of **15% to 30% of customers fail** identity proofing, while up to 60% of criminals pass.

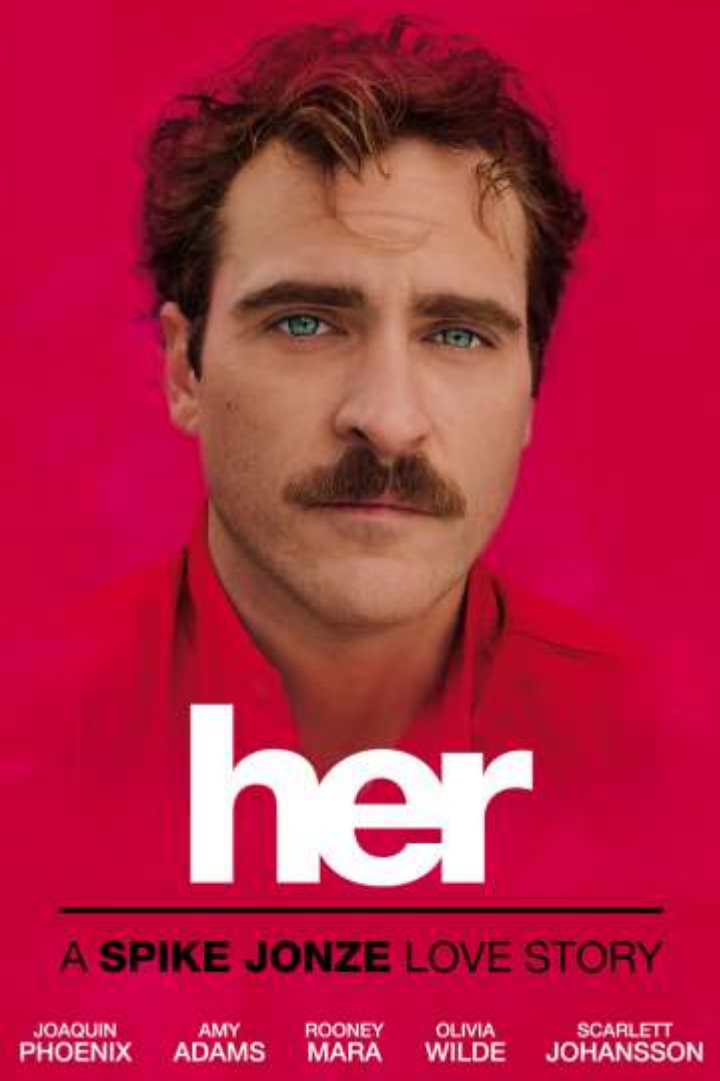
Avivah Litan, Gartner Analyst
Absolute Identity Proofing is Dead, November 2015

How do we fix this?

Identity and Authentication
needs to become **Intelligent**
and entirely **Effortless**

The logo features a large, stylized letter 'X' on the left. The 'X' is composed of two overlapping, semi-transparent blue rectangular planes that intersect at a central point. To the right of the 'X' is the text '-ray' in a bold, blue, sans-serif font. The entire graphic is set against a light gray circular glow on a dark gray background.

X-ray



Our interactions with technology and organizations will become **seamlessly personalized**.

Explicit identification and verification will disappear.

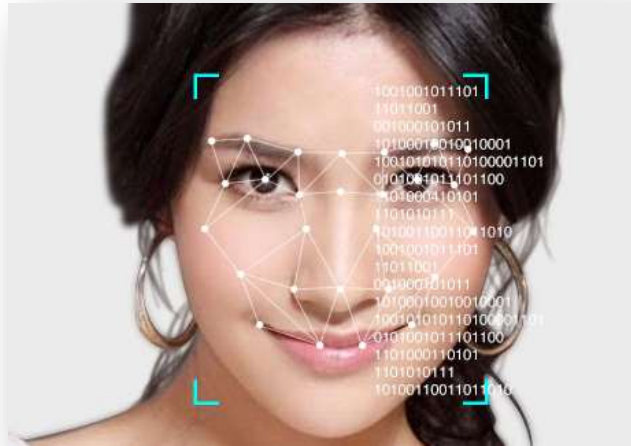
It will feel like the devices, applications and organizations we interact with know who we are, **like a friend** does when they hear our voice or see our face.

Our identities will be known and validated passively through **biometrics, device identifiers** and **contextual factors**.

Intelligent Identity Verification

Passive Biometrics for Speechless Interactions

Facial



Fingerprint

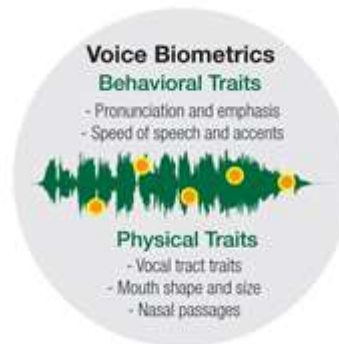
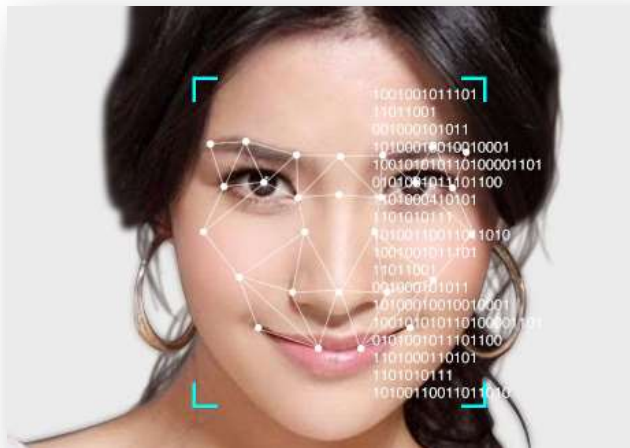


Behavioral



Intelligent Identity Verification

Fusion of biometric factors for high-security
Facial + voice biometrics



Voice Biometrics Adoption Landscape

300+

Worldwide
deployments

150M+







Voiceprints in use
by our customers

3B+








Verifications worldwide



Delivering improved CX

Customer	Reported Result
Tatra Bank 	51% increase in NPS
iiNET 	8 point increase in NPS
T-Mobile 	20% increase in Customer Sat. Score
Eastern Bank 	90% of customers prefer VB 85% of customer think it is more secure
Barclays Wealth 	93% of customers rate authentication 9 or 10 out of 10
Royal Bank of Canada 	8.8 / 10 customer sat

Delivering cost reductions

Customer		Reported Result
Manulife		Increased call containment by 32%
Turkcell		Increased call containment by 4%
Vanguard		Reduced processing times for high-risk transactions from 3 weeks to 3 minutes
Santander		Reduced AHT by 42 seconds
TD Waterhouse		Reduced AHT by 22 seconds
Tatra Bank		Reduced AHT by 60 seconds
Barclays Wealth Management		Decreased agent absenteeism by 6%

Client Authentication

Nuance® Security Suite



Self-Service



Agent



Recordings

Fraudster Detection



Nuance Security Suite

Security & Fraud Prevention for All Channels

Omni-Channel Security & Fraud Prevention

