

Top 5 Global Bank

Deploys Voice Biometrics in Mobile App

Business Drivers

Understanding the use case requirements



In December 2012, JPMC deployed voice biometrics as one factor in a multi-factor authentication approach for app login and for countersigning money transfers.

Driven by need for multifactor authentication for high value transactions

FAR of each factor must be 0.01% or better

Solution must be customer friendly, FRR of less than 3% and quick (limited speech required – 2 verification utterances)

Demonstrate robustness against replay attacks

Solution Launch

Meeting requirements and user experience

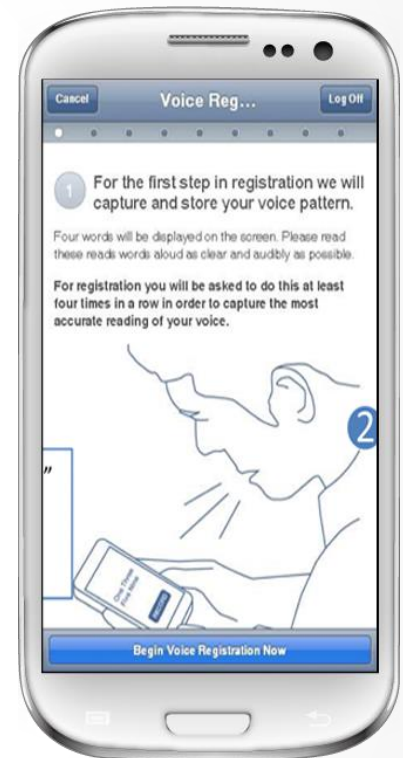
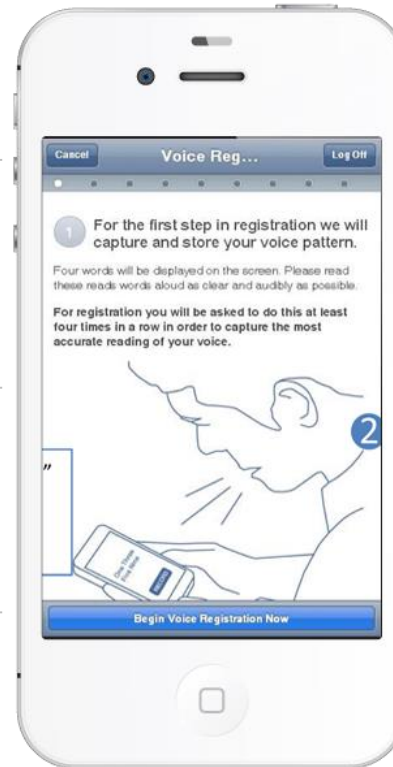
Platform Independent

Mobile device independent, iOS or Android

Intuitive / No Training

UI/UX had to guide the user through the audio collection

Active User Consent



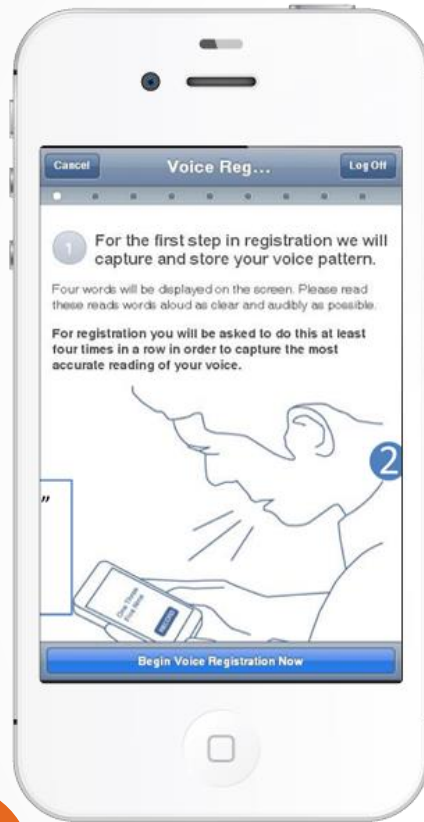
Launch

Dec. 2012 Jan. 2013 Feb. 2013 Mar. 2013 May 2013 Jun. 2013 Jul. 2013 Aug. 2013 Sep. 2013 Oct. 2013 Nov. 2013



Soft Launch

US Customers



“We have put our production application in the app store and will be available to some pilot customers on 12/8. We have validated a real authentication and wire release using voice/swipe from an Android phone – very exciting. We’re still working through legal and risk in some of the international regions – when we said we were going live, it seems some groups decided to finally pay attention”

In one month, 330 enrollments

Soft Launch

Dec. 2012 Jan. 2013 Feb. 2013 Mar. 2013 May 2013 Jun. 2013 Jul. 2013 Aug. 2013 Sep. 2013 Oct. 2013 Nov. 2013

Official Launch

March 23, 2013 30+ Countries



March 23, 2012 general population launch

30 Countries represented in 2 weeks

Billions of dollars in money transferred with the app

“ Just thought I’d drop you a quick note to let you know our voice/swipe solution went live for the general population in the US on 3/23. It has gone smoothly so far and we seem to have some decent adoption and usage. ”

Launch

Dec. 2012 Jan. 2013 Feb. 2013 Mar. 2013 May 2013 Jun. 2013 Jul. 2013 Aug. 2013 Sep. 2013 Oct. 2013 Nov. 2013

User Experience

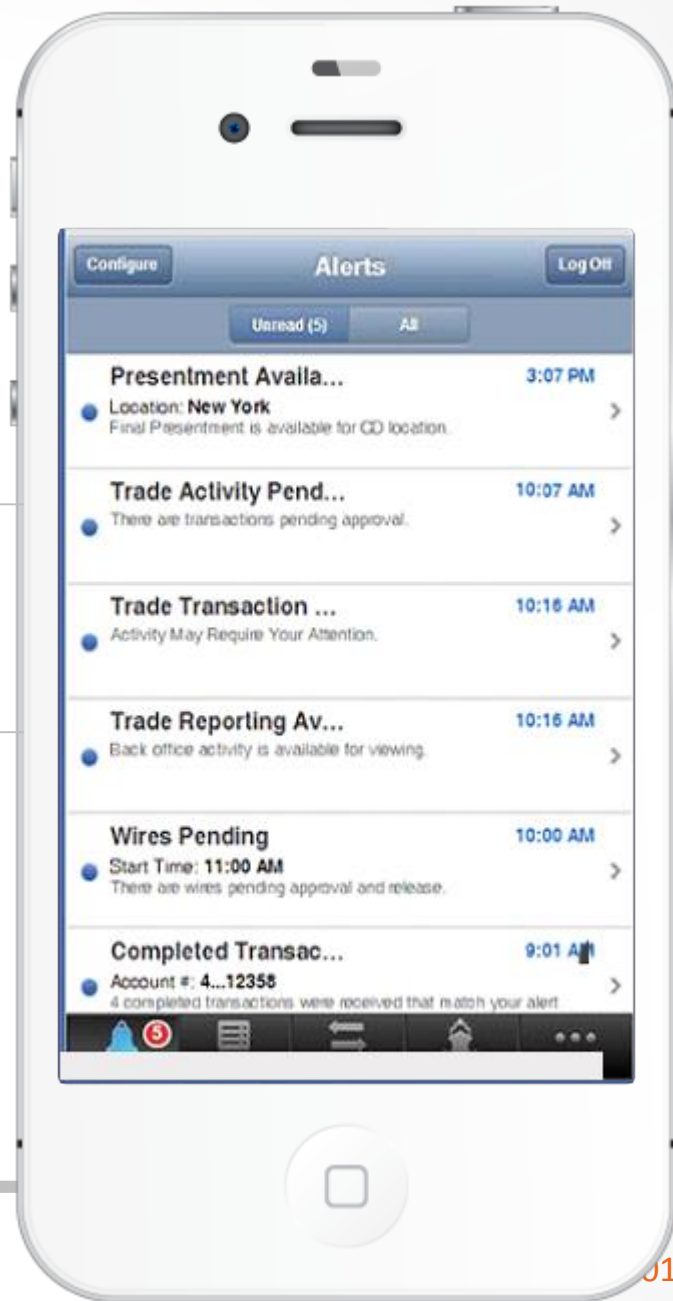
App Flow

Enrollment

Verification

Soft Launch

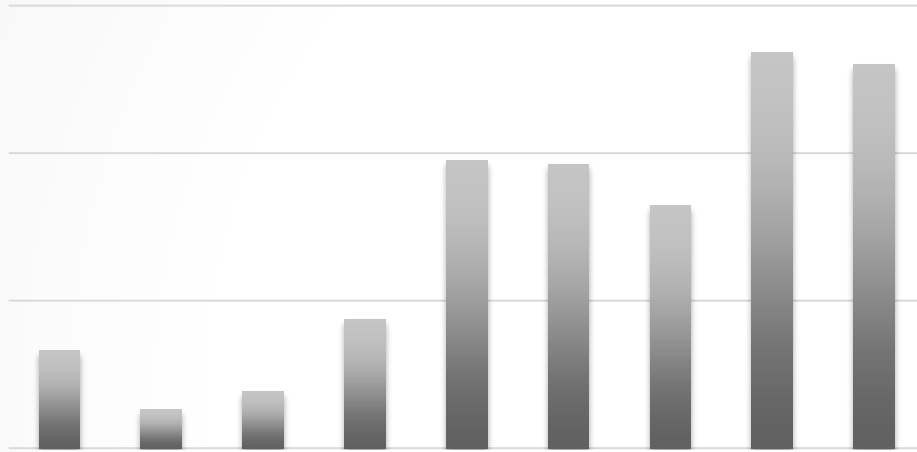
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voicevault

The App Today

March 2014



Over **500** Corporations Utilizing the App

Billions \$ in transfers completed with voice biometrics as one factor of multifactor approach



Questions?

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