



enabling trusted interactions

Web Service for Voice Authentication



Voice Authentication - Beyond Biometrics

- Identity and Authentication
- Great Customer Experience
- Consistent Across All Touchpoints
- Focus on Process Change
- Risk Decision Support
- Balance Security & Convenience
- Privacy Protection



Identity & Authentication





Great Customer Experience

Gartner Predicts 2010: Customer Service Meets Social CRM

“the single most logical way to differentiate the business is through great customer experiences...”

“...measure the consistency and effectiveness of customer interactions across all touchpoints from the customer’s point of view”



Anywhere, Anytime, on Any platform, using Any device



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“From CAPEX to OPEX”

- Achieve enterprise-wide solution availability
- Shorten deployment times
- Reduce/eliminate up-front expense
- Accelerate ROI achievement



Increase Customer Convenience & Reduce Operator Costs

IVR or Operator involved
knowledge-based
authentication takes from
30 seconds to 2 minutes

Voice Authentication
using the *Voice Signature
ServiceSM* takes
less than 9 seconds



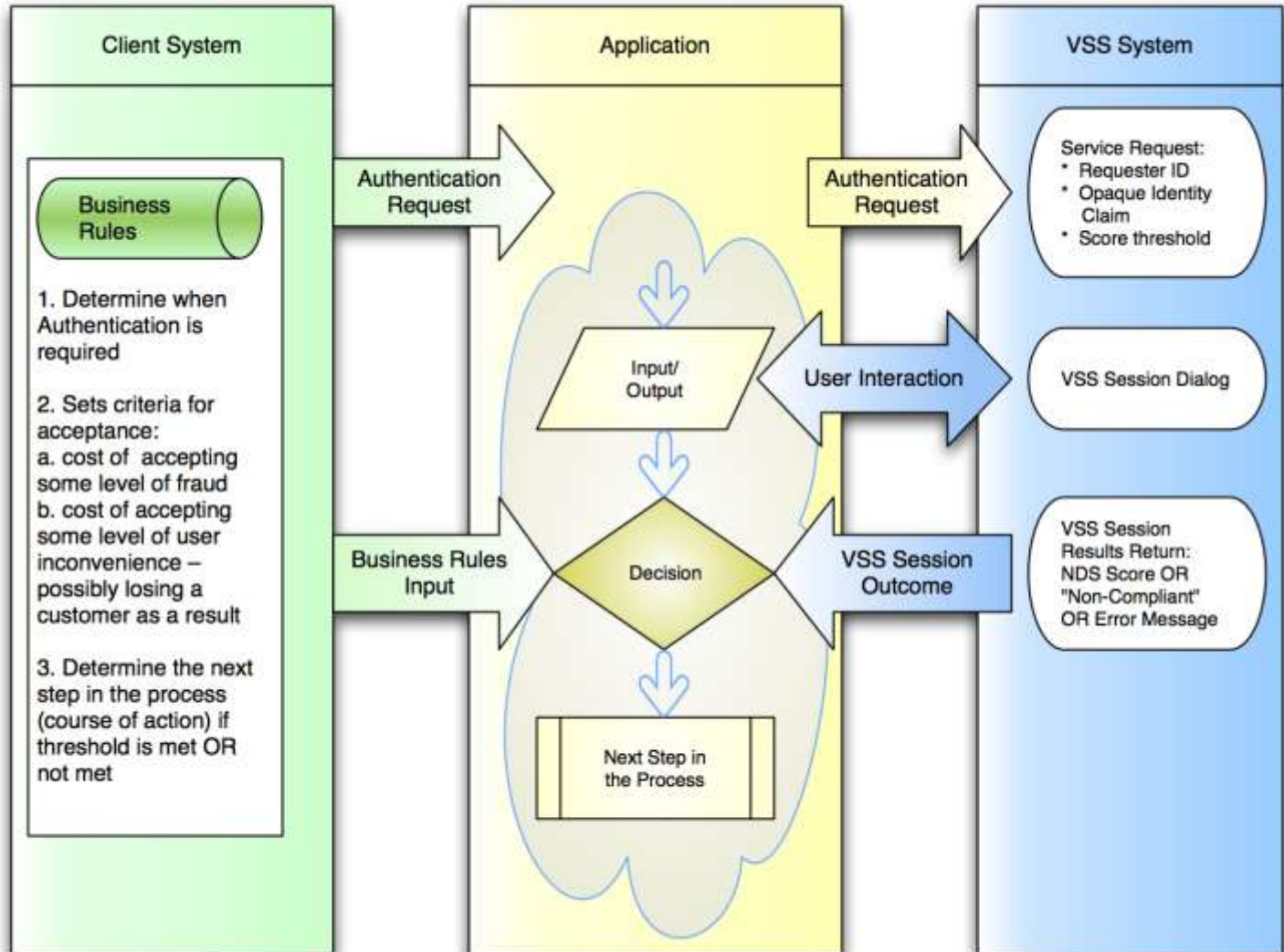


Focus on Process Change





Components of Effective VSS Solutions

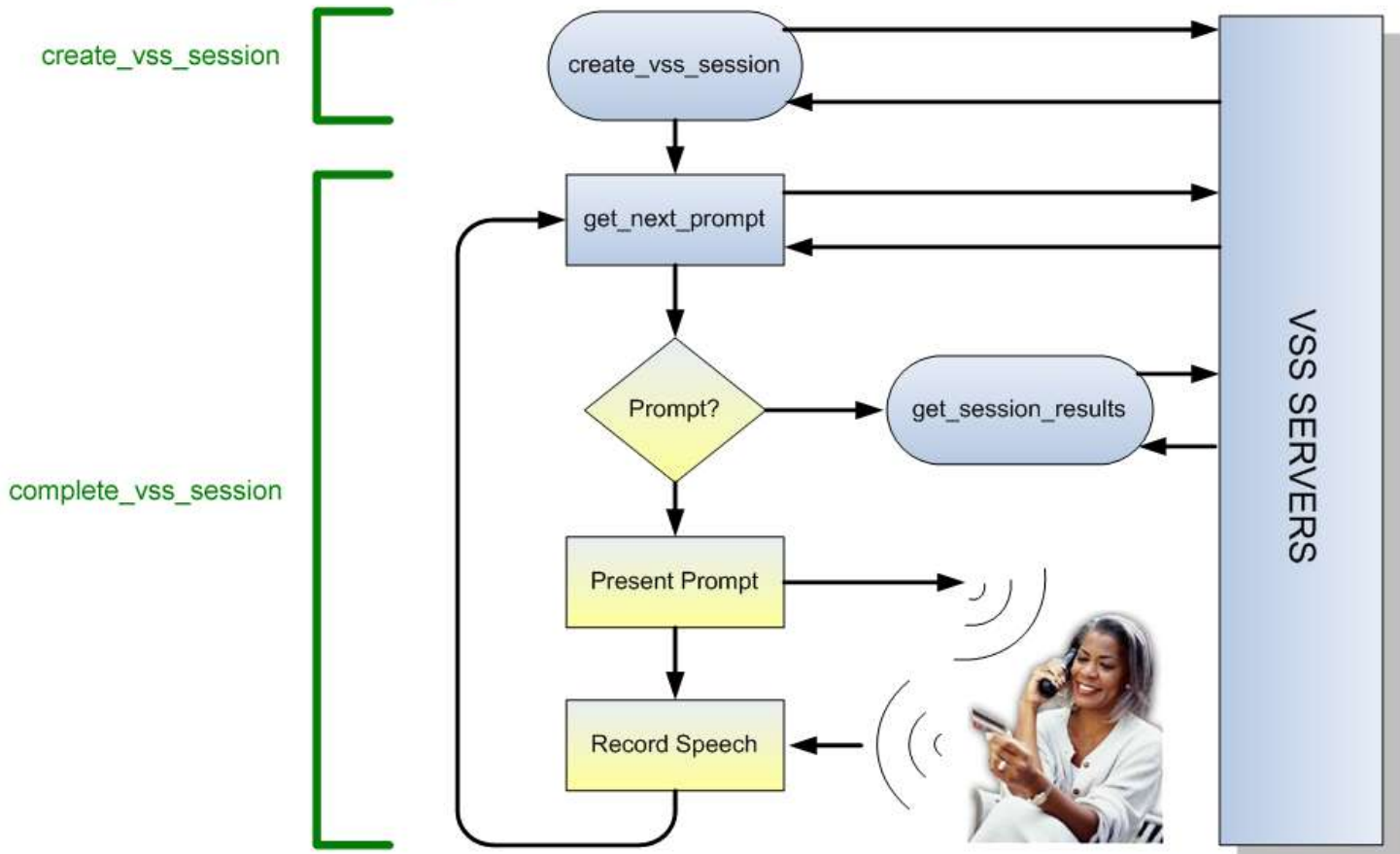




VSS VoiceXML & XML API

VSS VoiceXML subdialog

VSS XML Interface



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VSS Platforms

Voice Signature ServiceSM Certified Platforms





“Beyond SaaS”

- Superior economic model for the customer
- Best way to leverage new technology
- Eases the pain of integration
- Reduces the maintenance burden
- Facilitates cross-platform capability
- Enables enterprise-wide availability

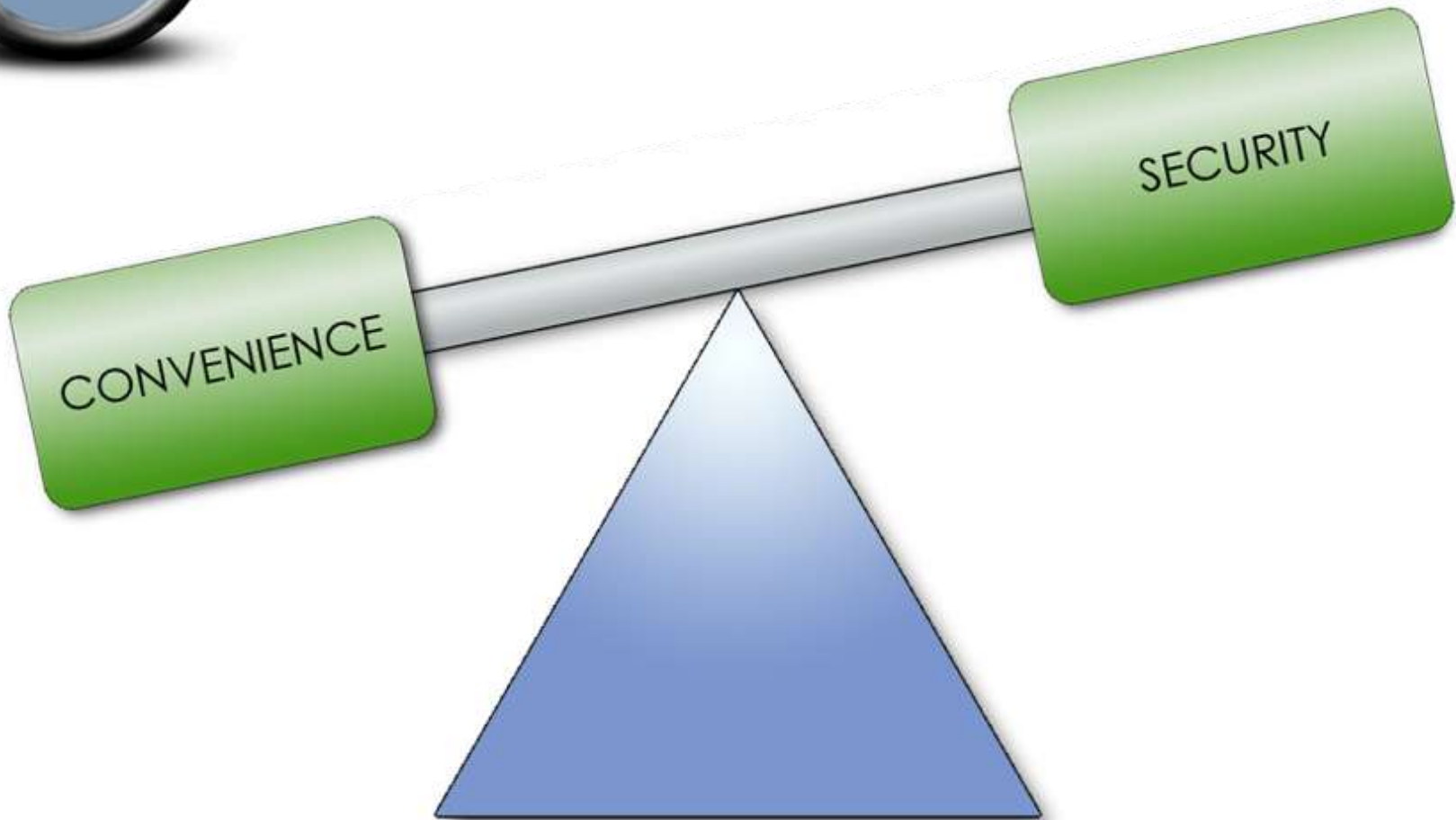


Voice Authentication as Risk Decision Support





Convenience / Security Balance

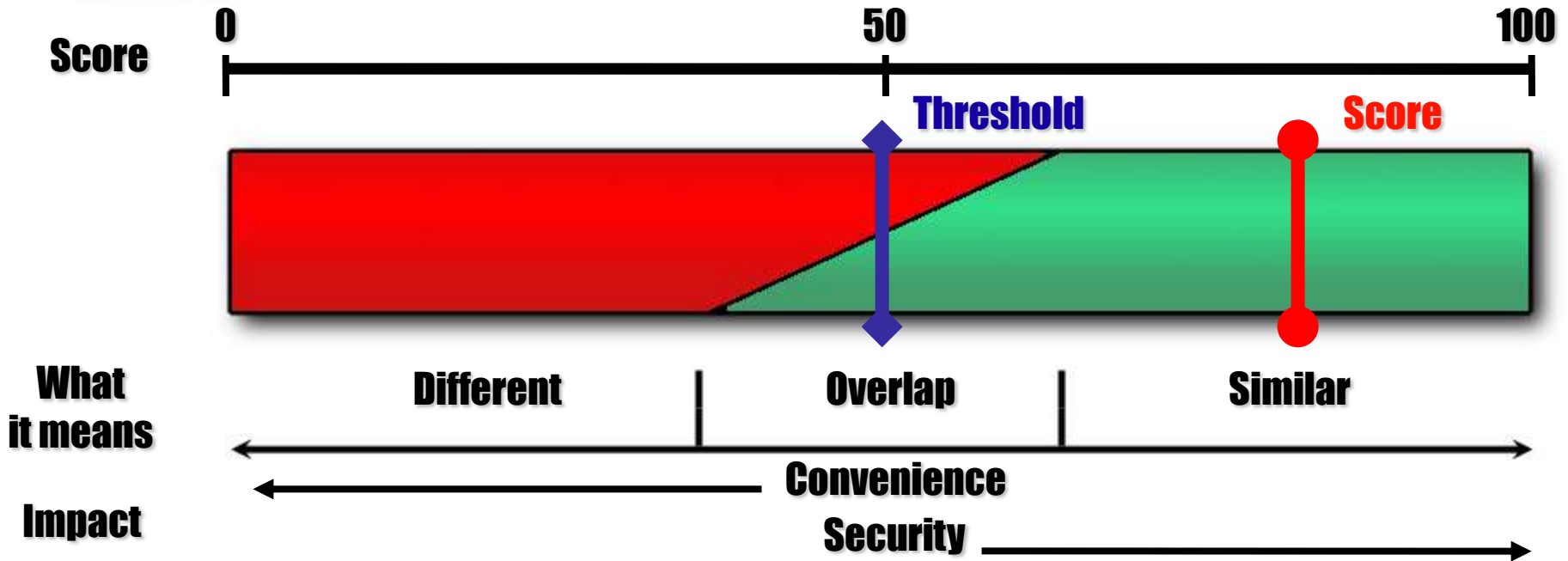


MORE SECURITY = LESS CONVENIENCE

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VSS - NDS[®] Confidence Score



- A higher *Threshold* requires higher scores, which provides higher security, and can potentially inconvenience more legitimate users.
- A lower *Threshold* allows lower scores, which provides lower security, but will inconvenience fewer legitimate users.



Normalized Detector Scale[®]

The NDS scale has four regions:

- A. Highly likely to be authentic – 91 to 100,
- B. Relatively likely to be authentic – 51 to 90,
- C. Relatively unlikely to be authentic – 11 to 50,
- D. Highly unlikely to be authentic – 0 to 10

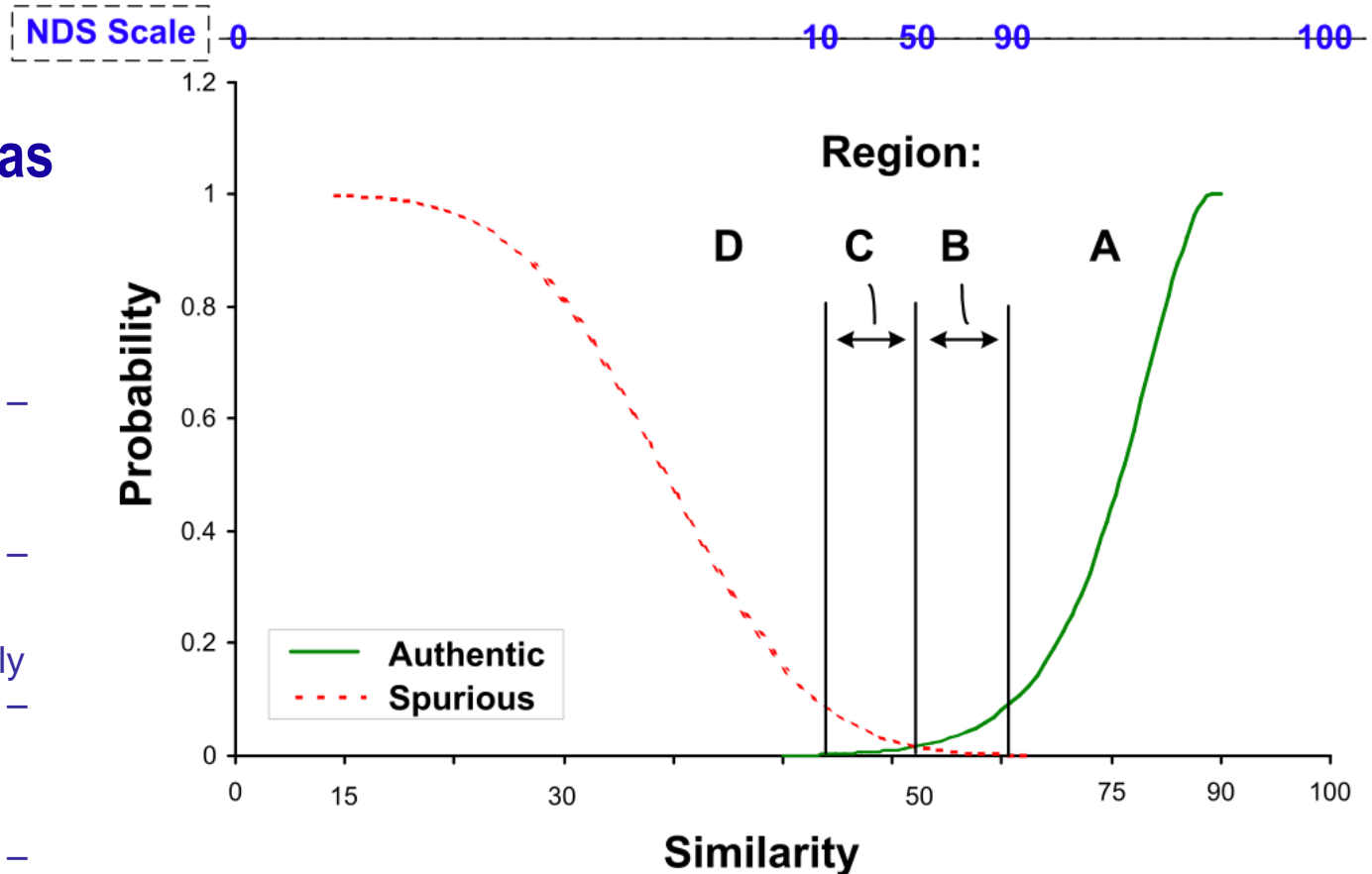


Figure 9. Four Segment Scale



Privacy Protection





The VSS Process

User



Step 3
VSS Interacts with User to Collect Voice Signature over the Telephone or Internet
(Directly, or through the Requester's system)

Step 1
User Claims Identity (Phone or Internet)



Step 2
Requester Makes Voice Signature Service Request (Opaque Identity Claim)



Requester

(IVR system, Call Center, or Website)



Step 4
VSS Returns an NDS Score to Requester

Step 5
Requester Makes a Decision (based on their business rules)



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