

customer care solutions from Nuance

The experience speaks for itself™



Nuance Verifier™ 3.5 :: Voice Authentication Software for Secure Access over the Telephone

Nuance Verifier 3.5, Nuance's advanced voice authentication software, enables businesses to provide secure access to sensitive information over the telephone. Like a fingerprint, Nuance Verifier voice authentication software creates individual voiceprints to authenticate callers and customers with just their voices, enabling secure access to information. Nuance Verifier 3.5 can also deliver improved caller satisfaction through convenient access to key automated speech solutions, including financial & retail transactions and account management, personal information access, time management, PIN reset, and benefit access. Adding voice authentication to these applications may result in increased use of automated systems and reduced fraud, saving call center costs. When deployed with Nuance speech recognition and text-to-speech, businesses around the world can build a range of secure, cost effective applications that can increase automation and improve customer satisfaction. And Nuance Verifier is proven, supporting over 150 million secure calls annually.

meeting the security challenge: voice authentication

Companies today have a wide range of options to choose from for security: touch-tone PINs, agent identification questions (e.g., "What are the last four digits of your social security number?"), pre-chosen passwords and now, voice authentication. Of those options, voice authentication offers the best combination of accuracy, convenience, and cost-effectiveness. This biometric technology captures specific physical characteristics of the human voice, using those characteristics to identify callers, something that other security measures just cannot do. This technology can also be a fundamental component of a multi-factor authentication approach. From securing financial transactions to allowing access to private health records, voice authentication takes security to a whole new level – with just a telephone and the human voice.

reduce the costs of customer service by increasing automation

Typically, security measures such as touch-tone PINs and agent questions have a high cost associated with them. PINs can be forgotten, so a customer service representative must reset them. After resetting the PIN, the representative may not be able to send the caller back to the automated system, requiring them to assist the caller with a transaction that a more cost effective automated system would ordinarily complete. In addition, agent identification questions can take up to 40 seconds to complete, increasing the overall length of an already long and expensive call.

Nuance Verifier can reduce the costs associated with both of these security options. Customers may no longer need to remember long complicated PINs, reducing the costs associated with PIN resets. In addition, no longer needing to reset PINs could allow callers to remain in the automated system to complete their transactions. Using Nuance Verifier to identify a caller prior to transferring the call to an agent can reduce the length of a call by removing the need to ask identifying questions. In addition, agents are freed up to handle more complex tasks rather than identifying the caller.

consumers find voice authentication convenient and secure

A study by Touchpoint Consulting determined that consumers are comfortable using voice authentication as a means of convenient and secure access. In fact, 88% of participants found voice authentication to be more or equally convenient than touch-tone PINs. Seventy-four percent of participants also felt that voice authentication was more or equally secure than PINs.

using Nuance Verifier 3.5

Using Nuance Verifier 3.5 is simple. Callers participate in a brief, one-time enrollment process during which they answer several questions, allowing Nuance Verifier to capture and store their voiceprint. The voiceprint is not a recording, but an encrypted file similar to that found in fingerprinting technology. When a caller accesses the application in the future, Nuance Verifier compares his voice to the voiceprints on file. If Nuance Verifier finds a match, the caller gains access to the system.

state of the art technology

Nuance Verifier 3.5 builds upon years of Nuance research and deployment expertise to deliver high levels of accuracy and security to applications. It allows for a single voiceprint enrollment for ongoing use from any phone at any time, provides high accuracy for use in noisy, wireless and hands-free environments, and has the ability to adapt to changes in a caller's voice to ensure that applications using Nuance Verifier will be easy for callers to use over and over again. While results vary by application, Nuance Verifier 3.5 has achieved false accept rates as low as one percent, before accounting for additional security measures.

maximum flexibility

Nuance Verifier applications can be developed to meet a wide range of customer needs. Applications can be deployed with very high security for access to highly sensitive information such as financial or health care information. Nuance Verifier can also support applications with convenience in mind, such as remote time management reporting. Companies have the flexibility to determine the best mix of security and convenience to meet their application needs. In addition, Nuance Verifier provides options for enrollment and verification that allow groups to share the same identifier, enroll and verify using rotating questions or even verify callers in the background while the callers are completing other tasks.

Nuance Verifier deployments made easier

Nuance enables partners and customers to reduce voice authentication application deployment time by up to 25% through tuning capabilities and mentoring services. Nuance Verifier 3.5 includes application logs that track key performance data, allowing for more effective application tuning and analysis. Nuance also offers Verifier Mentoring Services that provide partners and customers with mentoring on voice authentication application design, testing methodologies and tuning analysis. These services leverage Nuance's expertise in Nuance Verifier deployments and enable partners and customers to deploy effective applications to their customers, and ultimately, deliver satisfied callers.

supporting multi-factor authentication

Multi-factor authentication is becoming increasingly important as a defense to growing threats of security attacks, especially security attacks based on obtaining an individual's password via trickery. The 2005 FFIEC guidance, "Authentication in an Internet Banking Environment", and the follow-on FAQ in 2006 focus on further increasing the security of all electronic banking channels, including the telephone. The FFIEC recommends that financial institutions employ two of the following three factors to maximize security:

- Something the user possesses – (e.g., a token, ATM card, or USB device)
- Something the user knows – (e.g., a shared secret, password, or account number)
- Something the user is – (e.g., a fingerprint, iris scan or voice print)

Speaker verification and speech recognition solutions support a highly secure, cost effective approach to customer multi-factor authentication over the voice channel.

Nuance Verifier 3.5 offering

- Effective in a wide range of environments—landline, wireless or hands free phones
- One-time enrollment for verification during any subsequent call, from any type of phone
- Speaker identification allows multiple users to share an account or identifier
- Ongoing adaptation of voiceprint characteristics as voices change or age, improving the quality of voiceprints for faster verification
- Supports random prompting to safeguard against recording
- Integration of verification and speech recognition that combines “who you are” with “what you know” in a single phrase
- Unique combination of voice authentication and speech recognition delivers multi-factor security (knowledge verification and voice authentication)
- Verification using letters, numbers, alphanumeric strings, phrases, etc.
- Dynamically detects if more information is needed to verify callers
- Advanced logging for more effective application tuning
- Extensive language support
- Can increase system automation and cost savings by reducing reliance on live agents to identify customers
- Can reduce occurrences of PIN resets, reducing call center costs
- Can increase security of information access, reducing the potential for fraud and identity theft
- Can improve customer service with a convenient means of security
- Voiceprint storage is nearly impossible to “reverse engineer” for application access
- Flexible means of verification for individuals or groups
- Simple maintenance, load balancing and fault tolerance

supported languages

- U.S. - Canadian English
- U.K. English
- Australian English
- South African English
- French
- Canadian French
- Latin American Spanish
- Castilian Spanish
- Brazilian Portuguese
- Italian
- German/Austrian German
- Swiss German
- Dutch
- Swedish
- Korean
- Japanese
- Cantonese Chinese
- Mandarin Chinese

operating systems

- Windows® 2000
- Sun SPARC Solaris™ 2.8
- Intel x86 Solaris 2.8
- IBM-AIX for IBM Direct Talk

about Nuance Communications

Nuance is the leading provider of speech and imaging solutions for businesses and consumers around the world. Its technologies, applications, and services make the user experience more compelling by transforming the way people interact with information and how they create, share, and use documents. Every day, millions of users and thousands of businesses experience Nuance's proven applications and professional services. For more information, please visit www.nuance.com.

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