

Reduce the risk of fraud with voice biometrics

Customers increasingly expect a seamless, frictionless experience in the contact centre. But they also want to be safe and secure. Each month, 58 million calls are a fraud attempt – and 40% of victims say they would never buy from the brand involved again.

Fraudsters are becoming increasingly sophisticated, and they're discovering new ways to obtain passwords and personal data. As a result, traditional knowledge-based authentication is becoming less secure. It's also a real headache for customers, as they're required to recall details from years ago. Nuance Gatekeeper avoids all this by using a customer's voice as their password. It's a win-win situation: reducing the risk of fraud and improving the experience for customers.

In recent years, there's been a 50% increase in the amount of time taken to authenticate calls, with the average time now at 34 seconds using knowledge-based authentication.

It's time-consuming and frustrating for everyone involved – and not as secure as it should be.

That's why organisations now are looking for ways to increase security and reduce the risk of fraud, without impacting the customer experience.

Nuance Gatekeeper takes security to new levels, as biometrics are incredibly difficult to bypass fraudulently. It's an omnichannel solution, allowing customers to connect via: call centers and IVRs, mobile and web apps, messaging channels, and even smart TVs or other connected devices.

A better customer experience with added security:

- reduce the risk of losses and customers becoming victims
- help customers save time by not having to remember or reset passwords
- improve customer satisfaction and remove frustration
- cut costs with quicker call times and agents handling more calls
- enable customers to do more via self-service as you know their identity
- increase agent satisfaction – by reducing the number of frustrated customers they must interact with.

\$56bn

lost globally to identity fraud in 2020

61%

of fraud losses involve the contact centre



Security comes from the voice of the customer

How does it work?

Nuance Gatekeeper uses voice biometrics authentication, which analyses characteristics unique to an individual to verify their identity.

There are two types of voice biometrics:

- **text dependent or active** – users say a set phrase which is then compared against the stored voiceprint.
- **text independent or passive** – doesn't require the user to say anything specific but instead compares the natural speech to a stored voiceprint.

Nuance Gatekeeper also comes with additional elements such as voice and text data security, which performs analysis on transcribed text. This includes ConversationPrint, fraud pattern detection, topic spotting and all other text security capabilities.

Fraud prevention works in two ways:

- **real-time** – compares call characteristics in real-time, flagging a risk score for suspected fraudulent activity.
- **offline** – analyses past calls looking for patterns and suspicious behaviour. For example, identifying that a certain caller appears 17 times using 11 different identities.

Beyond voice and text, Nuance Gatekeeper's behavioral biometrics looks at how an individual interacts with an electronic device: how they hold the phone, scroll, or tap the screen.

Why choose BT?

We integrate voice biometrics within our extensive portfolio, in particular our voice products. We've got a standard solution set up ready to go and can capture recording from our network – making it quicker, cheaper and easier to set up than our competitors.

Our experience managing infrastructure and security for our own customers, both locally and globally in 180 countries – makes us the ideal partner to help you. Our breadth and depth of experience is built on:

- one of the largest security and business continuity practices in the world with over 3,000 security professionals
- monitored customer devices around the clock from our 16 global security operations centres
- recognition from IDC as a leader for delivering outstanding Managed Security Services
- proven track record as experts in compliance and regulation

What could Gatekeeper Nuance with BT do for you?

Speak to your account manager today

Offices worldwide

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