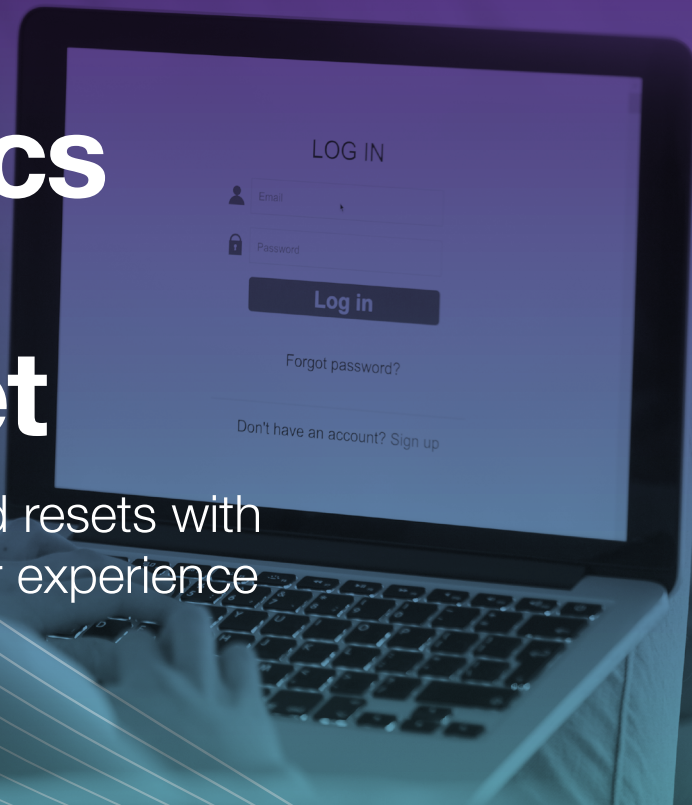


Voice biometrics for automated password reset

Implementing automated password resets with VoiSentry to enhance the customer experience

Case study



Benefits

- Make password resets simple and stress free for customers
- Reduce the time taken for users to reset their passwords
- Enhance security with multi-factor, multi-channel ID verification
- Achieve a self-service success rate of over 99% for password resets
- Reduce volume and frequency of helpdesk calls for password reset
- Deliver helpdesk cost savings and improve agent productivity

Background

Our partner provides outsourced technology services and back-office solutions to banks and credit institutions within a major European economy. Its software solutions are designed to enhance and extend the customer support capabilities of its clients and, ultimately, to improve the end-user experience.

Collectively, its clients offer a wide range of banking and financial services to millions of account holders. Long established and successful, our partner understands that technology outsourcing in turn plays an important role in its clients' business success.

The challenge

Our partner was looking for a way to automate the password reset process for its clients' on-line and remote banking customers; securely verifying identities whilst offering a simple and unobtrusive user experience.

The existing authentication process was flawed, often requiring customer helpdesk support, with email and

SMS exchanges, and single factor, knowledge-based authentication that relied on secret sentences.

Additionally, as helpdesk agents were not authorised for executive action, they could give advice, but couldn't initiate password resets.

Consequently, the service suffered twofold; once in terms of reduced productivity of helpdesk staff and once again in terms of the negative impact on customers.

Our partner's clients needed a solution that provided convenient, 24/7 self-service, reduced the time taken for password reset and offered highly secure ID verification to protect their customers' data from unauthorised access. Essentially, clients wanted a frustration-free experience for all account holders, regardless of the financial application they wanted to access.

VoiSentry
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The solution

Having reviewed a number of alternative solutions, our partner chose VoiSentry (Aculab's speaker verification system) to enable its clients' customers to reset their passwords anytime, from anywhere, simply by using their voice. The integrated solution provides a more convenient, self-service experience that doesn't require the involvement of helpdesk staff, with voice biometrics providing a high level of security.

“VoiSentry provides an ideal system for delivering voice biometric authentication services to multiple clients and in terms of performance and value versus price, we think it's a very cost-effective product, unmatched by other vendors.”

Customers voluntarily enrol, either by calling a password reset phone number, or receiving an automated call-back after clicking an icon on the client's website. Having provided samples of their voice, which are used to create their unique voiceprint, their voice is then used to automatically verify their identity each time they need a password reset.

The process of resetting passwords using voice biometrics is inherently simple:



Customer clicks the reset password icon in their browser



Customer is prompted to speak their secret sentence (using computer's microphone)



Customer's identity is verified using voice biometrics



Speech recognition provides a second, knowledge-based factor



Password auto-resets and customer is sent a temporary password via SMS

The REST APIs provided by VoiSentry meant that implementation was easy. A proof of concept was created in days, and internal trials involving our partner's staff meant the application was readily fine-tuned for deployment.

The resulting solution delivers multi-factor authentication, via 'what you are' biometrics, 'what you know' information and 'what you have' mobile phone, in addition to dual-channel verification via audio and SMS.



“VoiSentry enabled us to create a password reset solution for our clients that met all of our needs for security and convenience. The VoiSentry APIs were easy to use and with the system performing very well in internal trials with our own staff, we were happy to roll out the service to our clients.”

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Outcome

For many people, forgetting their password can be a stressful event and getting it reset needs to be dealt with quickly and easily, without adding to the anxiety.

Our partner's successful implementation enabled its clients to offer their customers a secure, self-service, password reset experience that's available any time of day, automatically and without delay.

The implementation has enhanced the customer experience and resulted in better customer satisfaction metrics. The investment in voice biometrics has paid off, both for our partner and its clients, in a short timeframe.

- Password reset time reduced to under a minute
- Self-service success rate in excess of 99%
- Helpdesk calls for password reset drastically reduced
- Helpdesk agents' productivity increased; costs reduced
- ID verification security enhanced with multi-factor, multi-channel

“ Using VoiSentry, password resets are now a simple, stress free, self-service procedure for our clients' customers and account holders. Helpdesk agents are rarely involved, and end-users are really pleased with how easy it is. ”

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“ Aculab’s professional services team provided excellent support and guidance, and we have nothing but praise for those guys. Also, getting free access to the sandbox facility was a great benefit that enabled us to get to grips with the technology for our development immediately. ”

About partner

Our partner is a cutting-edge software house, specialising in IT outsourcing, computer software, and back-office services for the banking sector in a major EU economy. The company benefits from its long-standing experience in transforming the choice of outsourcing into a competitive advantage for its customers. Its portfolio includes the development of bespoke and turnkey IT products, and the provision of high-added-value services. Hundreds of banking and credit institutions, and their account holders and customers, throughout the region, rely on the company’s services and solutions.

About Aculab

Aculab is an innovative company that offers deployment-proven technology for any telecoms related application. Our advanced speech and enabling technologies serve the evolving needs of automated and interactive systems, whether on-premise, data centre hosted, or cloud-based.

Over 1,000 customers in more than 80 countries worldwide, including developers, integrators, and solutions and service providers, have adopted Aculab’s technology for a wide variety of business-critical services and solutions. Aculab offers development APIs for voice, speech, data, fax and SMS, on hardware, software and cloud-based platforms, giving a choice between capital investment and cost-effective, ‘pay as you go’ alternatives.

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