

# Voice authentication the most effective way to identify customers

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The onus is on companies to protect their valuable customer information from data breaches. Unfortunately, ingenious fraudsters have found ways to circumvent traditional security questions in contact centres, often using the questions themselves as a means of gaining access to data. That's why many companies are either moving to voice authentication as a means of security or considering it.



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Biometric security measures have been around for some time, but financial institutions and other industries that retain customer data have been slow on the uptake in rolling this out as a contact centre feature.

There was some initial scepticism about the software: what would happen if the customer's voice was altered by a cold, for example? The technology behind the software is capable of drowning out background noise, and hones in on certain speech patterns which have been converted to a digital format, so this super-sophisticated method is not merely listening to a recording and trying to recognise a voice, but rather identifying speech patterns unique to individuals.

## Two methods

The contact centre can use two methods of generating the security recording 'voiceprint'. A caller may be directed to make a recording by saying particular phrases or, in a manner that's more discreet, the caller may be recorded while speaking to the contact centre agent. This recording is passive, and can be compared to a database of known fraudsters while the agent is on the call. The agent will then be notified that the caller is verified, and will then be able to stop asking security questions.

The most obvious benefit to this is saving time, the costliest commodity in contact centre calls. Voiceprints speed up the transaction process by cutting out a list of security questions, which can reduce the identification process to around half a minute.

Without voiceprints, a customer could spend an average of up to 70% of the call verifying their identity, representing a significant time saving. If the reason for their call is not resolved in one call, they may have to call repeatedly, leading to excessive time spent on the phone and frustration for the customer.

## **Increased efficiency**

Any time a contact centre can adopt processes that reduce agent time spent on calls, the efficiency and profitability of the centre increases, not to mention the benefit to the customer, whose facilitated experience is more conducive to generating customer retention and loyalty.

There are other methods of biometric identification, such as iris/retina scanning, fingerprints and even odour detection, but, for the purposes of contact centres, voice authentication remains the speediest and most effective method of identifying remote contacts.

Since South African companies are already implementing voiceprints as security measures, it's likely that this form of biometric identification will increasingly become the norm. Companies are beginning to realise that while fraud reduction is one of the biggest drivers of the technology, the customer experience improvements will also reap significant benefits in the long run.

## **ABOUT THE AUTHOR**

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