[24]7.ai

[24]7 Voices™ Speaker Verification

Secure and convenient IVR Authentication

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With identity fraud rampant and rising, taking the right steps to verify customers are who they say they are, and to safeguard sensitive customer data, is more critical than ever—especially on the voice channel.

Just consider: More than 60 percent of fraud cases originate in the IVR,[1] instances of identity fraud rose 350 percent between 2013 and 2019,[2] and the COVID-19 pandemic has fueled this trend, with financial services organizations reporting a 23 percent increase in identity theft.[3]

Challenges of Traditional Authentication Methods

PINs, passwords, and answers to security questions are the traditional way to authenticate; unfortunately, they are easily forgotten or breached, and having to remember and manage passwords and PINs hurts the customer experience. These methods also rely on Personally Identifiable Information (PII), increasing the risk sensitive data will be exposed in a breach.

Introducing Speaker Verification for [24]7 Voices

Speaker Verification, a [24]7 Voices feature, authenticates callers using secure and friction-free voice biometrics—customer voice inputs—rather than security questions or passcodes. Here's how it works.

First, the company verifies the customer's claimed identity using its existing security methods. Then the customer registers their voiceprint as prompted by the IVR.

Speaker Verification offers two authentication methods, streamlining the process of verifying an enrolled speaker with either passphrases (text-dependent) or free-form (text-independent) voice input.

- **Text-dependent verification:** Speakers say a passphrase selected from a predefined set for use in both enrollment and verification. The system creates a unique voice signature and records the phrase. Whenever the customer calls, the system verifies the speaker by comparing their voiceprint to the voice signature as well as to the selected phrase.

Why [24]7 Voices

A conversational IVR platform that automates more calls, connects with digital channels, and blends seamlessly with voice agents and digital channels.
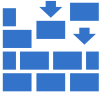
- Increase call containment rate to 70+%

- Improve channel NPS by 10 points

- Reduce agent handle time by 30 secs

- Single platform for conversational IVR and chatbots

- **Text-independent verification:** There are no restrictions on what the speaker says in both the enrollment and verification phrases. The system extracts only voice features to score similarity so, whenever the customer calls, their voiceprint is compared to the voice signature only.

Powered by Azure Cognitive Services' the Speech Service

Speaker Verification for [24]7 Voices leverages state-of-the-art Microsoft technology. The Speech service, part of Microsoft Azure Cognitive Services, unifies speech-to-text, text-to-speech, and speech-translation into a single Azure subscription. It includes enterprise-grade security, availability, compliance, and manageability, and is certified by SOC, FedRamp, PCI, HIPAA, HITECH, and ISO.

The Speech service technology enables you to control customer data by creating, updating, or removing enrollment data for individual speakers at any time.

[24]7.ai™ Value-Added Advantages

[24]7.ai utilizes industry and domain expertise to further enhance the Speaker Verification ecosystem. We provide an application processing framework, enabling accept/reject logic in the context of the application and use case. With application design, we provide templates and use cases for wide-ranging security requirements and ensure optimal security performance. We also provide comprehensive reporting that enables you to gain insights into the authentication success rate and causes of failure.

Voice Biometrics Benefits

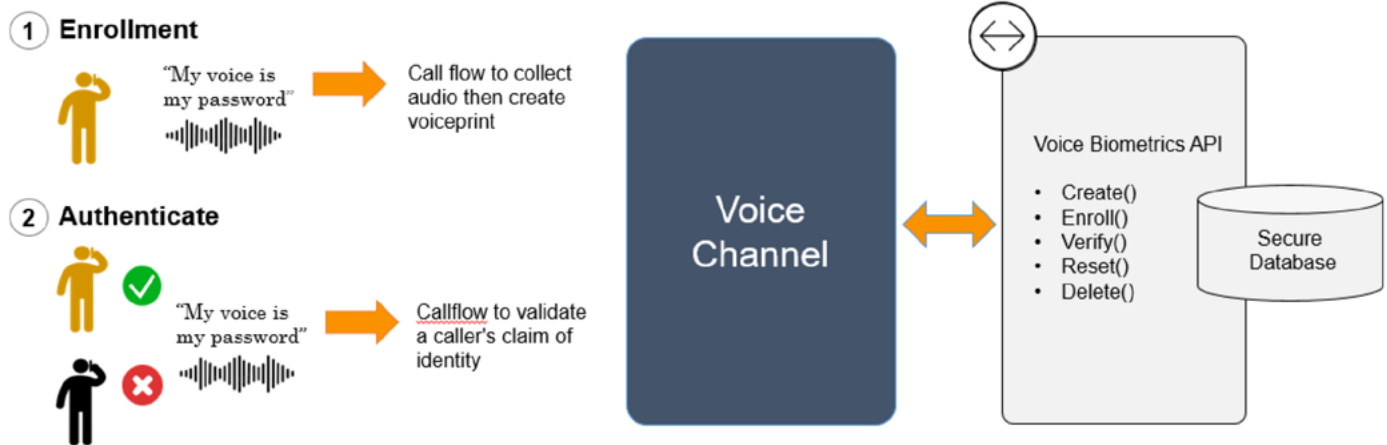| Better Customer Experience	Stronger Authentication, Increased Security	Significant Cost Savings
Customers get the best of both worlds: Security and convenience. Callers no longer need to provide passcodes or PINs or provide answers to challenge questions.	Voice biometrics use unique traits, drastically reducing the risk of theft, hacks, or unauthorized access to information and accounts, which are prevalent with passwords and PINs. Customers don't have to disclose personal information that might later be exposed.	Biometric authentication reduces operational and fraud costs. It enables you to quickly authenticate IVR transactions, increasing containment. It reduces the time a customer spends on the IVR for authentication, improving the customer experience and decreasing the call handling time of agents, and it reduces transfers due to failed authentication. It reduces the IT burden of maintaining/resetting passwords in backend systems.

Take the Next Step

[24]7 Voices brings your IVR experience into the modern era by enabling you to automate and personalize complex conversations, predict user intent, and integrate seamlessly with other voice channels. [24]7 Voices is a key component of our unified, enterprise-scale voice and digital platform, [24]7.ai Engagement Cloud™, which has everything you need for unparalleled customer engagement. Whether you're looking to upgrade your existing IVR system or augment it with [24]7 Voices powered by the AIVA engine, [24]7.ai has a framework to match your needs— today and tomorrow. We're the partner you can rely on to outperform your goals.

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About [24]7.ai

[24]7.ai is redefining how artificial intelligence, human insight, and deep vertical expertise can produce personalized, satisfying customer experiences across all channels. Our advanced conversational AI platform predicts consumer intent and creates frictionless interactions that help the world's largest and most recognizable brands to strengthen customer relationships and increase brand loyalty. With more than two decades of contact center operations expertise, [24]7.ai empowers companies to deliver natural, consistent conversations that increase customer satisfaction while lowering costs.

For more information visit: www.247.ai