

# Vicorp Voice ID

Where callers simply say who they are – easy, fast and secure



## ABOUT VOICE ID

Vicorp Voice ID is a very simple and intuitive way of using a caller's own unique voice print to verify who they are immediately over the phone.

It uses secure voice biometric technology that treats the caller's voiceprint in the same way as a unique fingerprint – that cannot be copied. It's virtually tamper-free, and gives a very high level of security.

Voice ID provides a level of security that is very hard to beat.

It can improve network and data security – or help speed up customer services over the phone.

It can speed up access to data or processes, and can augment or even replace traditional passwords.

It's virtually impossible for fraudsters to beat and helps prevent identity theft.

It's also very cost effective and can be set up easily and quickly.



## HOW VOICE ID WORKS

Voice ID is completely configurable within any phone-based application and can be built into virtually any contact centre or telephony-based process. It can easily be customised for use in any interactive voice services.

With multi-factor authentication you and your clients get process completion - in one go.

Voice ID works in a virtual, hosted environment that's fully secure, regardless of location. No integration planning or investment. It can also be installed on site if preferred.

Transaction costs can fall by up to 80% from day one.

The great thing is – you can try it out for yourself! Just give us a call or email us at [Voice-ID@vicorp.com](mailto:Voice-ID@vicorp.com)

### INSTANT BENEFITS USING VOICE ID

A ready to use service that's securely hosted and easy to access

No deployment hassles or investment needed

Instant transaction processing at a fraction of the cost

Protects Identity  
Voice ID is extremely difficult to copy or mis-use and will deter Identity theft

Customer satisfaction –  
Faster access and less data required

Easy to set-up and even quicker to re-use

Instant business benefit from day one!

## HOW THE VOICE ID PROCESS WORKS



### INTUITIVE

Voice ID works so easily that anyone can use it without any prior knowledge or training. It simply uses the callers' voice to create the equivalent of a voice passport, that can be used time and again to match up with the caller's spoken voice. It is also very secure.

### TYPICAL APPLICATIONS FOR VOICE-ID

Using a Voice ID has many advantages apart from the fact it's quick and easy to use for just about anyone. It provides a very high level of security for transactions where it is important to know that the caller is who they say they are. Here are some examples:

- Providing a safe and fully traceable identification for phone banking
- Obtaining sensitive information via downloads or in real time from the Internet.
- Setting up and renewing secure passwords
- Conforming to legislative requirements and control orders

### HOW THE PROCESS WORKS

Voice ID is a two stage process – firstly there's a quick and simple enrolment stage in which the voice file is established securely, followed by the operational stage in which the caller uses their voice for one or more voice identification transactions.

Typically a caller will be engaged on a phone call (fixed line or mobile) with an organisation, often via a call centre, in which a transaction needs to be completed that requires either the caller's ID or a similar form of authenticated approval. The call is designed so that the caller will be invited by an agent – or by an automated prompt – to use Voice ID. From this point onwards the call can also be recorded.

The caller is simply asked to repeat a short number sequence. This is done 3 or 4 times until the speakers' voice details are fully captured – and that's it. The system will confirm that a Voice ID has been created. After creating the Voice ID, the caller can use it to identify themselves.



## FREQUENTLY ASKED QUESTIONS ABOUT VOICE ID

### **Why should callers use Voice ID?**

The Voice ID process is one that enables callers to identify and verify who they are – often in conjunction with other data, whilst they are on the phone. So, if you need secure ID&V to be easily and quickly available, this is an ideal and intuitive method.

It can save time for the caller and they won't need to look up and extraneous information to use Voice-ID.

It may be that a caller needs to give authority for a bank transaction – or order some goods that they would normally only authorise by signing in person. Voice ID makes this very easy for them to complete straight away over the phone.

### **Secure Access**

Some organisations – possibly your own – won't allow users to access sensitive or personal information unless they know and can demonstrate that they are who they say they are. This could mean access for a website, access to a process, PIN number access or other controlled access requirements to personal, private or commercially sensitive or secret data. With countless examples of identity fraud in the press, many organisations want the peace of mind of knowing that they are using a very secure personal access method. Voice ID provides a highly secure second factor authentication that is ideal for these processes as well as being user friendly.

### **Are callers safe creating a Voice ID?**

Yes they are. Anyone's voice pattern is unique to them and is almost impossible to replicate. Voice ID more secure than a caller giving out a PIN (for example) and can be compared to using a fingerprint in terms of being unique to each individual. When a caller creates their Voice ID it is done via a securely hosted speech biometric platform that operates from a data centre which cannot be accessed without stringent access controls – and even then the access is carried out using encrypted key files. There is absolutely no information about the caller's voice print stored within the enterprise – so it is tamper proof. Even if anyone could obtain access to Voice ID files, they would not know who they belong to.

### **Multi-factor identification**

We are all used to using more than one item of information to confirm who we are. This usually involves a piece of information about the individual ( eg mothers maiden name) and a pass or PIN number. Voice ID is used either with one of these other security measures or in addition, when higher security is needed. The voice data is of no use unless is combined with other information that relates to the transaction itself.

### **Can anyone else use a caller's Voice ID file fraudulently?**

No - the process of creating a caller's Voice ID takes a highly analytical map of their voice pattern which is used to create a encrypted file. Even if someone else recorded their voice and tried to create a false voice Voice ID using a recording, it would be detected by "replay attack" monitoring. There is a simple and very effective way in which false voice recordings are detected within the system. In addition we test for "liveness" during the use of the Voice ID service by requesting non-predictable data to be spoken.

**Can caller's use their Voice ID again next time?**

Yes. Once a caller has enrolled and created their Voice ID file, they can verify who they are time and time again without the need to re-enrol.

**What's the real advantage to me doing this?**

Its quick (around 20 seconds), very intuitive and simple. Anyone can use it.

Callers don't need to remember anything or write anything down.

A Voice ID is very secure and virtually impossible to impersonate - so caller privacy can be ensured.

There is a full audit trail available.

It can save on call times and lead to better customer service.

**What if the caller is on a bad line or gets cut-off?**

The Voice ID processing engine detects the quality of the phone connection and audio.

Callers will only be able to use the system if the call quality meets the required standard, which is measured in real time during the call. Unless successfully completed the Voice ID process will not retain any of the data and the transaction will be completely aborted.