

Vicorp Secure Online™

Making online banking secure



ABOUT VICORP SECURE ONLINE™

Vicorp Secure Online™ is one of the easiest and most secure methods of making online banking secure – in a way that customers are assured of privacy.

Customers can subscribe to this “premium” highly secure banking service in just a few moments and thereafter they will hardly ever know it is in use. No password or other numbers to remember or change.

The customer’s own voice acts as the proof of identity each time they make a transaction. It can even take place without them realising its there.

But if anyone else attempts to carry out a fraudulent account access – they will get blocked immediately.

Which makes this great for banks and for their customers.

Secure Online™ provides a level of security that is very hard to beat and is an effective measure against identity theft and “man-in-the-middle” attacks.

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



INSTANT BENEFITS™ USING SECURE ONLINE™

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

Choice of deployments.

Easy to test and trial.

Very user friendly and unobtrusive.

Protects Identity for the caller - Secure Online™ is extremely difficult to copy or mis-use and will deter Identity theft, which makes it a strong selling point.

Customer satisfaction.

Faster access and less data required.

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

Instant business benefit – better and more successful on-line banking.

HOW SECURE ONLINE™ WORKS

Secure Online™ is completely configurable within any banking telephone or web-based self-service environment and can also be seamlessly integrated into virtually any contact centre or telephony based process. It can easily be customised for use with any secure on-line transaction.

As a part of multi-factor authentication you and your clients get process completion - in one go. It's user friendly and anyone can understand it easily.

Secure Online™ works either in a virtual, hosted environment that's fully secure, regardless of location, or it can be installed on-premise.

It makes on-line banking acceptably safe for customers who have stayed away from using the Internet because of identity theft concerns.

The great thing is – you can try it out for yourself! See the video or call or email us at Voice-secure@vicorp.com



HOW VICORP SECURE ONLINE™ WORKS

INTUITIVE

Secure Online™ 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 SECURE ONLINE™

Using Secure Online™ 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

Secure Online™ 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 Secure Online™. From this point onwards the call can also be recorded.

The caller is simply asked to say either a pre-determined short phrase (it could be their account number) or provide any of the required data for the transaction. Their voice is matched in the background without requiring any further intervention.

The caller simply proceeds with completing their task, unless of course the voice file match does not work, in which case the call can be directed in a number of different ways - usually back to a live agent.

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FREQUENTLY ASKED QUESTIONS ABOUT SECURE ONLINE™

Why should callers use SECURE ONLINE™ ?

The Secure Online™ process is one that enables callers to identify and verify who they are – without any effort. Once enrolled all they need to do is speak normally – for example whilst giving a PIN number or account number – and the Secure Online™ does the rest. Whilst they are talking it checks that the voice of the person on the phone is a match with the customer's real (ie enrolled) voice – and if it is – well nothing else happens because that's OK.

Where the caller's voice does not match that of the enrolled customer it would seem that someone else is attempting to use their bank details. If this happens the system can be configured to carry out many optional tasks. These include recording the voice on the phone, switching the call to an agent and/or carrying out additional security checks.

Customers who care about their privacy and security will see the benefits of Secure Online™. It's an attractive message to assure on-line customers that their banking can be virtually guaranteed to be safe. Some organisations may opt to place a form of guarantee in place.

For callers it's probably the easiest identification method possible. Speaking naturally to create a secure voice file and then never having to remember passwords or PIN numbers to use it is a great step forward and one that any customer can relate to.

It can be made available to all customers – there is no limit to scaling up the system.

Secure Access

Some transactions may be just too sensitive to entrust to current two-factor authentication methods such as something known (a code) and something personal (a maiden name). So banks are forced to use risk-based assessments for different types of service. Secure Online™ broadens the basis of opening up more on-line banking transactions as it greatly reduces risk.

There are also many financial transactions that need to be not only secure but also binding and non-repudiable. Using Secure Online™ has the benefit of creating many additional uses for secure banking – whether for securities, foreign exchange dealing with other products.

With countless examples of identity fraud in the press, consumers want the peace of mind of knowing that they are using a very secure personal access method. Secure Online™ provides a highly secure method of ensuring this.

Are callers safe creating a Voice file?

Yes they are. Anyone's voice pattern is unique to them and is virtually impossible to replicate. Secure Online™ is 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 file at enrolment, it can be 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. Voice files are recorded so as to be not only impossible to access by hackers but also so that they are

virtually useless on their own, with knowing how they operate and can be de-encrypted. Even if anyone could fraudulently obtain access to a voice file, they would not know who it belongs to or how to make any use of it.

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

No - the process of creating a caller's voice file (enrolment) takes a highly analytical map of their voice pattern which is used to create an encrypted file. Even if someone else recorded their voice and tried to create a false "replica" voice using a recording, it would be detected by "replay attack" detection. There is a simple and very effective way in which false voice recordings are detected within the system. In addition any organisation can test for "liveness" during the use of the Secure Online™ service by requesting non-predictable data to be spoken. Few systems available today have this level of sophistication built in.

After enrolment can callers use the service multiple times?

Yes. Once a caller has enrolled and created their voice identity file, they can undertake any transactions over many months without ever having to re-enrol.

What's the real advantage to a bank from doing this?

It's quick (around 20 seconds), very intuitive and simple. Anyone can use it so not a hard sell. It's a premium enhancement to both service and security - it's what customers want to hear. It's a way to grow on-line banking transactions, by convincing a new group of customers that it's safe to do so at last.

It's extremely low cost and very easy to implement. There is a simple business case.

It's auditable, traceable, manageable, and brings greater transactional transparency and integrity.

It can save on call times (reducing costs) and lead to better customer service.

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

Secure Online™ 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.