

Vicorp Voice Sign



Where the caller's voice becomes their signature – easy, fast and secure

ABOUT VOICE SIGN

Vicorp Voice-Sign is a completely new and very simple way of using a caller's own unique voice print to E-sign documents immediately over the phone.

It uses highly secure voice biometric technology that treats their voiceprint in the same way as a unique fingerprint – that cannot be copied. So, it's precise as well as always being on record.

It's legally valid in the same way as signing with ink on paper – but a bit more 21st Century.

Its ideal for insurance policies, financial services and any other phone based transaction that needs a customer's signature. It also saves all that time preparing printing and sending forms through the post. Saving all that paper can't be bad.

Studies have shown that sales closure rates can improve by 20% or more because you no longer need to wait for a customer to receive, sign and return documents.



HOW VOICE SIGN WORKS

Voice Sign is easily configurable within any voice application and can be built into virtually any contact centre or telephony-based process. Plus it can be customised for use in any interactive voice services that you may have already.

Voice Sign adds to your documentation integrity, and is a great way to ensure you and your clients get process completion - in one go.

Voice Sign works in a virtual, hosted environment that's fully secure, regardless of location. No integration planning or investment. We can also install it on site if you prefer.

INSTANT BENEFITS USING VOICE SIGN

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

A legal voice signature saves on fax, postage costs, paper handling and delay

Sales closure rates improved by 20% or more

Customer satisfaction – no waiting time

100% secure with full audit trail

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

Instant business benefit from day one!

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HOW THE VICORP VOICE SIGN PROCESS WORKS

ALWAYS ON RECORD

All Voice Sign transactions are fully recorded, so not only is the original audio file from the call available but also the Voice Sign components that make up a “signing” transaction. All of the elements that comprise the voice signature are retained in secure and encrypted storage.

TYPICAL APPLICATIONS FOR VICORP VOICE-SIGN

Using a voice signature has many advantages apart from the fact it's quick and easy to use for just about anyone. It can make a notable difference in terms of business closure rates – giving direct revenue improvement of up to 20%. It also 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 signature approval for phone banking transactions
- Obtaining a signed receipt for sensitive information via downloads or in real time.
- Authorising controlled supply processes such as prescriptions, drugs, chemicals etc
- Conforming to legislative requirements and control orders where evidence is needed
- Replacing inked signatures on documents to save the delay and cost of posting

HOW THE PROCESS WORKS

Vicorp Voice Sign is a simple process for callers and can be configured for each type of use. Firstly there's quick and simple enrolment stage in which the voice signature file is created. Organisations use this process to inform clients about the benefits of enrolling (time saved, simplicity and security). Enrolment is quick and requires just one call. Once enrolled Vicorp Voice Sign is ready for use and needs no more effort from the caller. No data needs to be remembered and callers will have the comfort of knowing that all future transactions using Vicorp Voice Sign are secure.

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 signature or a similar form of authenticated approval. Any call can be adapted so that the caller can be invited by an agent – or by an automated prompt – to use a voice signature. From this point onwards the call can also be recorded. The enrolment process can take as little as 20 seconds.

The signature files themselves consist of the voice biometric signature file, a unique transaction identifier code, an encrypted access key and a call identifier for the associated audio file.

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FREQUENTLY ASKED QUESTIONS ABOUT VICORP VOICE SIGN

Is it a legal signature?

Yes it is completely legal but as with most esignature processes (as well as hand written signatures) the legal proof must be strong enough to overcome any attempt at repudiation. This is where Vicorp Voice Sign comes into its own. Because of the processes involved and high degree of accuracy, our voice signatures are strong enough to be used as evidential proof in a courtroom. Working with various “trust” specialists we can advise you on how to design your transactions to make them legally secure.

Why should callers use Voice Sign?

The voice-sign process is one that enables callers to effectively sign a document whilst they are on the phone. So, if you need a caller to complete a transaction immediately, it will be as good as if they had actually signed for it with a hand-written signature – better in fact. It can save time for the caller and they won't need to wait for forms to be sent in the post – although they can always receive these later if desired.

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 Sign makes this very easy for them to complete such processes over the phone without delay or the risk that a transaction could become lost or abandoned.

Are callers safe creating a voice signature?

Yes they are. Anyone's voice pattern is unique to them and is almost impossible to replicate. It's more secure than their own signature and can be compared to using a fingerprint in terms of being unique to each individual. When a caller creates their voice signature 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 that is accessible to fraudsters – so it is tamper proof.

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 Sign can be used to greatly improve these traditional security measures and ensure privacy. The voice data on its own is of no use unless is combined with other information that relates to a transaction.

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

No - the process of creating a caller's voice signature takes a highly analytical map of their voice pattern which is used to create an encrypted file, which is securely stored. Even if someone else recorded an individual's voice and tried to create a false voice signature using that recording, it would be detected by “liveness” or replay testing of the recorded file.

My customers want to read what they are signing – will they lose that ability?

No – not at all. Using a voice signature simply speeds up the process. Most organisations will still continue to send documentation either by email or in the post as a follow up. The choice is yours but your callers won't need to waste time sending back documents that they have already signed with Voice Sign.

What's the real advantage to me doing this?

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

Transactions can get closed instead of being delayed, lost or abandoned - thus improving sales closures by up to 20%.

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

Its very secure and that means no-one else can impersonate the caller or hack into your transactions.

Its always on record and can be retrieved very quickly.

Its confidential to you and the caller.

It's a great way of improving document integrity and document traceability - especially in compliance based operations.

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

The Vicorp Voice Sign processing engine detects the signal strength and quality of the phone connection and audio. Callers will only be able to use the system if the signal strength and quality meet the required standard, which is measured in real-time during the call. Unless successfully completed the Voice Sign process will not retain any of the data and the transaction will be completely aborted.