

ValidSoft

YOUR VOICE MAKES YOU UNIQUE

Welcome to a world with no PINs, passwords or security questions



INTRODUCTION

ValidSoft is the world's leading voice biometric solution provider , offering The best possible customer experience and the fastest, most secure, most precise, easiest to deploy voice biometric solution on the market.

ValidSoft saves money, stops fraud losses and eliminates consumer frustration by providing a seamless, secure, omni-channel solution to enable highly-secure customer engagement over all channels.

ValidSoft is a voice biometric provider and offers both active and passive voice-based authentication, whether using self-help IVR, IVR-based pre-authentication or live agent in-call authentication.

A silhouette of a person in profile, looking down at a mobile phone. The background is a bright, overexposed area, possibly a window or a screen, creating a high-contrast scene.

“One of the largest global mobile telecoms operators has seen call centre fraud reduce by **90%** since deploying ValidSoft’s voice biometrics.”

FEATURES

ValidSoft's integrations allow clients to choose the workflow and solution that best meets their voice biometric authentication and identification needs.

The ValidSoft platform supports both passive, conversational text-independent and active, prompted text-dependent modes, the latter also supporting customised phrases and languages of the customer's choice. Fully automated self-help IVR solutions use text-dependent, namely a predetermined static phrase prior to menu options.

Where agents are involved, authentication can occur either passively whilst the caller is in conversation with the agent or actively through a prompted pre-authentication initiated by the agent.



Text-dependent phrases require less than 2 seconds of audio, with a near-instantaneous authentication score, whilst text-independent authentications typically require less than 10 seconds of audio, with initial indications returned to the agent in as little as 3 seconds.

Other standard features authentication and identification features include:

-  **Replay detection**
-  **Synthetic voice detection**
-  **Gender detection**
-  **Utterance verification**
-  **Liveness support (ASR)**
-  **Watchlist processing; for the identification of known fraudsters through a federated blacklist or the identification of premium customers for a tailored experience**
-  **Speaker separation**
-  **Language agnostic**
-  **Full omni-channel capability**

BENEFITS

Voice biometric technology provides clients with a number of benefits, with the primary business driver for contact solutions typically being either fraud-prevention and/or cost reduction.

Convenience and User Experience

These are the two less quantifiable but still important benefits of using voice biometrics over and above traditional KBA. Whilst abandonments are quantifiable, caused by the inability of genuine callers being able to answer certain questions or recall certain information, they are a frustrating form of identification and certainly don't make for a good user experience. Voice biometrics is natural, fast and convenient, and convenient, with absolutely nothing to remember, or forget.



Fraud Prevention

Voice biometric authentication defeats fraud by replacing knowledge-based authentication (KBA). Fraudsters can pass KBA challenges by obtaining the necessary information through various (illicit) means or bypassing it using forms of social engineering. Voice biometrics does not rely on knowledge, it relies on inherence, which is something that cannot be stolen, learnt or bypassed. For IVR solutions that use a fixed phrase, the ValidSoft solution also incorporates replay (recordings) and synthesis detection (computer generated audio).

Black lists: the voice models of known fraudsters, can also be stored, meaning every caller is cross-checked against the black-list in real time

“Independent evaluations show ValidSoft’s precision voice biometric solution to be **up to 10 times** more accurate and faster than other market-leading voice biometric solutions.”

Cost Reduction

Cost reduction typically occurs in two ways. Firstly, in contact centres where agents are involved, it greatly reduces Average Call Handling (ACH) time by replacing KBA authentication. Whereas questions and answers are a time intensive exercise, as well as frustrating and a cause of abandonments, passive voice biometric authentication can be achieved in as little as 3 seconds. Using an IVR pre-authentication eliminates it entirely.

The second form of cost reduction is the ability to securely provide IVR-based self-service solutions. Whereas perceived high-risk or sensitive transactions, or access to information, was previously not considered suitable

for self-service because of the lack of strong authentication, voice biometrics makes it possible. Self-service obviously drives down call center costs.

Omni-channel Authentication

ValidSoft's voice biometrics offers the ability to apply the same level of security to all customer engagement channels. Meaning, customers can have a consistent and consistently secure authentication experience whichever way they choose to interact with the service provider. For example, If they enroll on the IVR channel, that model can then be leverage for authentication on other channels, such as the contact center channel, for authentication as well as the IVR.

DIFFERENTIATION

ValidSoft's precision voice biometric solution differs from other call center solutions because it is completely standalone and is not dependent on clients having to buy other 3rd party solutions such as call analytics or call-recording systems.

Deployment of ValidSoft's voice biometric solution is rapid because it is simple to switch on or be customised to individual clients. For clients who want voice biometrics without other systems that they don't require, ValidSoft is the ideal solution. And, ValidSoft's voice biometric solutions are the fastest and most accurate in the market, proven by independent head-to-head comparisons.

