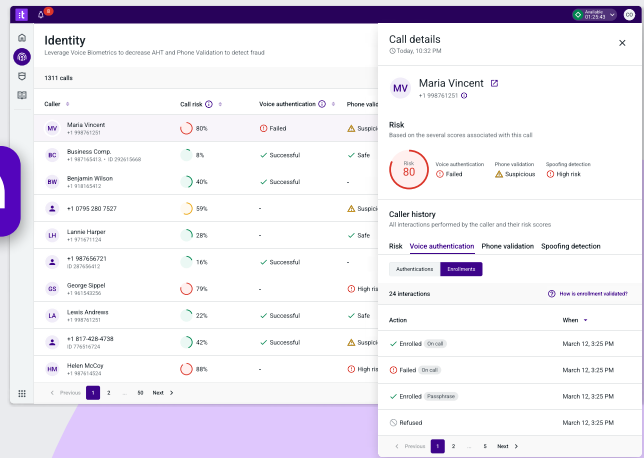




# AI that actually improves self-service with voice authentication.

Serve your customers faster and securely.



## The challenge.

Companies face increasing pressure to comply with data security and privacy. To support this, contact centers need more robust and secure authentication methods demonstrating a company's commitment to protecting customer data and avoiding fraud.

Customers often dislike giving personal information on the phone, as they prefer to keep it private and feel uneasy about sharing it. They are concerned about security and potential mishandling of their information.

Poor customer authentication too often increases handling time by adding extra steps to the call, slowing down the process, and causing difficulties for both the agent and the customer.

## How Talkdesk solves it.

Talkdesk Identity™ is an AI-powered authentication and fraud detection solution designed specifically for contact centers. Talkdesk Identity offers self-service voice authentication, which is faster, more convenient and comfortable for customers, helping to reduce the average handle time (AHT). By quickly authenticating the caller prior to the call, customers and agents can immediately focus on what's important.

Voice authentication serves as a first line of defense for contact centers to prevent fraud. It uses voice biometrics technology, which relies on unique biological characteristics, to verify an individual's identity. Unlike passwords or PIN codes, voice can't be stolen or lost and AI algorithms can detect spoofing or synthetic voices.

Talkdesk provides contact centers with improved levels of security against threats while improving customer experience through the authentication process.

## The Talkdesk difference.



### Improve customer experience.

Remove the frustration associated with cumbersome authentication processes by quickly and securely verifying caller identity using AI-powered voice biometrics. This helps callers get to resolution faster, which has a positive impact on customer satisfaction.



### Reduce costs.

Prevent calls from being escalated and reduce AHT on those that need to be handled by an agent to lower operating costs.



### Detect and prevent fraud.

Proactively identify fraudulent activities with phone validation and ensure fast and secure authentication. Make voice biometrics part of the automation flow to decrease AHT and free agents to focus on more complex cases.



### Increase the self-service rate.

Allow customers to identify themselves at the beginning of an interaction without sharing personal information, providing a more comfortable customer experience.

## Business value.



Automate

Implement self-service authentication and remove human errors.



Prevent

Prevent fraud and protect customer data by continuously assessing risk factors and providing additional authentication steps, such as multifactor authentication.



Contain

Route high volume, low-complexity calls to IVRs and virtual agents to increase call containment.

## Authenticate customers automatically.

### Active and passive voice biometrics

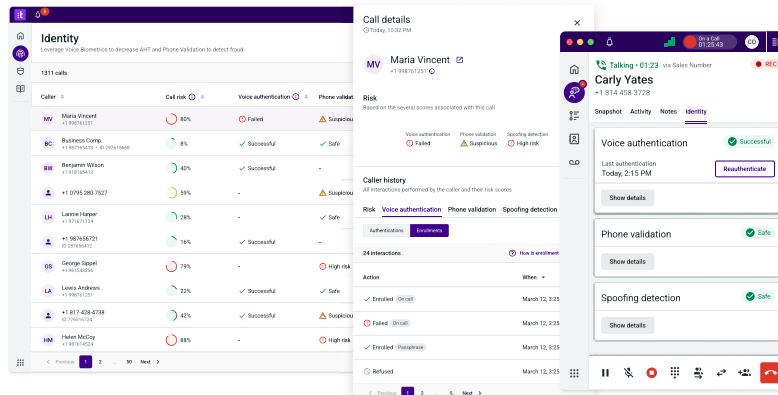
Add an additional layer of security that utilizes AI to verify the caller's identity based on unique vocal characteristics. Authenticate users by asking them to repeat a phrase (active) or in the background during a conversation (passive).

### Phone validation

Use near real-time and historic phone validation information to route calls to the agent best equipped to handle the call. Phone validation can be used in inbound calls to get device and phone number fraud-related insights.

### Risk scoring

Allow users to understand if and which callers are a risk to the contact center to quickly eliminate fraudsters.



Active and passive voice biometrics

## Can voice biometrics technology be tricked with mimicry or recording?

When we mimic someone else's voice, we copy language mannerisms that contain high-level language-production features; however, voice biometrics systems exploit low-level features that relate to each speaker's vocal tract. It's easy to copy the way a person talks—accent, mannerisms—but impossible to change speech.

Voice biometric technology can identify recording devices and detect a replay. Voice biometrics engines “hear” better than humans and can pick up on audible anomalies, like pinpointing the absence of the highest and lowest frequencies, to detect a recording. Additionally, voice replaying creates audio distortion, which is also picked up by replay detection algorithms.

To learn more, download the [Voice biometrics FAQ guide](#) and read the blog post [“Debunking the 5 myths keeping you from implementing voice biometrics in your contact center.”](#)

# Use cases across industries.



## Healthcare

### Challenges

Providers and payers seek to give patients and members quick access to manage their care while meeting the privacy requirements of regulatory agencies.

### Solution

Talkdesk Identity provides a self-service authentication system that relies on unique biological identifiers (like a voiceprint) to quickly connect only authenticated healthcare consumers with their data. Talkdesk Identity allows organizations to create a synchronized and connected experience for patients, members, and caregivers.

### Impact

By implementing Talkdesk Identity, healthcare organizations improve their consumers' experience while protecting their data and medical records. They can also improve reporting accuracy, reduce administrative overhead costs, and decrease productivity downtime costs.



## Banking

With the rise of digital services, banks and credit unions need to give customers and agents quick access to financial records and confidential accounts while meeting the privacy concerns of customers and regulatory agencies.

With Talkdesk Identity, financial institutions can offer a self-service authentication system to their clients or members to quickly and securely access account information. Voice biometrics reduces the time to verify identity, leading to faster call resolutions for customers and higher productivity for employees.

Offering a self-authentication for customers increases self-service rates, reduces inbound call volume, and reduces handle times before connecting to a live agent. This not only improves customer experience but also optimizes agent experience, leading to higher employee satisfaction.



## Insurance

Contact center agents at insurance carriers and brokers often interact with customers facing frustrating or stressful situations. Insurers must provide personalized support while keeping their customers' personal data safe.

With automated, self-service authentication, customers have fast access to their policy information and claims coverage which can alleviate stress and ambiguity. If a live interaction is needed, a caller can be quickly routed to an agent best equipped to handle their needs.

Offering customers a quick and safe way to authenticate reduces inbound call volume, allowing agents to handle complex interactions with a personalized and empathetic response. The elevated customer service experience results in higher customer retention and loyalty.

## Use cases across industries (cont.)



### Retail

#### Challenges

With the rise of online shopping, frontline employees need to be quickly connected to customers, while protecting their personal data and account information from fraudsters and unauthorized users.

#### Solution

Talkdesk Identity gives retailers a safe way to quickly connect agents with authenticated customers through active and passive voice biometrics. Brands can also reduce risk by assessing fraud indicators related to the number calling.

#### Impact

Customer satisfaction, brand trust, and loyalty are improved as customers spend less time and effort authenticating while knowing their information is safe. Identity also allows retailers to reduce administrative overhead costs and contact center volumes.



“Talkdesk Identity provides self-service authentication through voice biometrics, or voice print identification, and allows customers to identify themselves using their voice instead of entering account numbers and passwords. It even flags suspicious activities like the use of burner phones and calls from other countries, routing this information to our fraud specialists in real time.

(...) More clients are choosing self-service options to get the information and perform the transactions they need, thanks to voiceprint identification and our AI-driven chatbots. Those who speak to customer service agents are connected to live assistance in 28 seconds instead of waiting almost five minutes. Voiceprint identification and AI-driven chatbots allow clients to self-serve better and get the information they need.”

— DUSTIN HUBBARD, CHIEF TECHNOLOGY OFFICER, [WAFD BANK](#)



#### About Talkdesk

Talkdesk® is a global AI-powered cloud contact center leader for enterprises of all sizes. Talkdesk CX Cloud and Industry Experience Clouds help enterprises deliver modern customer service their way. Our trusted, flexible, and innovative contact center platform leverages AI and automation to drive exceptional outcomes for their customers and improve the bottom line.

[Learn more](#) and take a [self-guided demo](#) at [www.talkdesk.com](http://www.talkdesk.com).

**:talkdesk®**

Experience. A better way.

[Talkdesk Identity](#)

