CASE STUDY

# BANK OF NEW ZEALAND

Allowing Customers to Verify with their Voice Everyday Using ArmorVox™

**300k**

enrolments and verifications within weeks of implementation

**47%**

of customers enrolled and verified within 14 months of implementation

# AURAYA

World Leaders in Voice Biometrics

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## CASE SUMMARY

Vodafone has implemented a voice verification system powered by Auraya's ArmorVox voice biometric engine for the customers of Bank of New Zealand. This allowed customers to speak their access identification numbers for easy and secure verification. The bold move by the Bank of New Zealand saw them become one of the first banks in the world to deliver voice biometrics technology to enhance security and convenience for its customers.

## SUCCESSFUL IMPLEMENTATION

Within weeks of implementation, over 300,000 customer calls were enrolled or verified successfully. New Zealand has a wide range of accents and spoken languages such as Maori, Pacific Islanders, Chinese, Asians, Indians, Middle East as well as Europeans. Speakers from all these language groups were enrolled and verified with great accuracy by ArmorVox. Within 14 months, over 47% of the Bank of New Zealand customer base had verified using their voice print. Additionally, the Bank of New Zealand can utilise the impostor mapping features of ArmorVox to detect and flag any fraudulent attempts, further bolstering the security of the Bank of New Zealand's call centres.

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"A skilled imitator would have no hope of hoodwinking the voice biometrics system. A voice print has 40 markers, for comparison, unlike a fingerprint which has only 14.

Then if you add in tone, inflection and accent, that can actually increase to 120. So, it's really, really impossible for anybody to replicate your voice."

**Melissa Cadman, Head of Direct Business Retail and Marketing of Bank of New Zealand**

## GENERATED VALUE

Bank of New Zealand wanted to reduce agent handling time, improve customer experience and reduce wait times. By implementing ArmorVox, the Bank of New Zealand improved self-service rates as those customers who were verified in the IVR were offered relevant information about their accounts. For those customers who wanted to speak with an agent the agent was able to serve the customer from the very beginning of the call because the agent screen displayed the customer details and verification status when the call was delivered to the agent. This improved call control by the agent and provided customers a seamless and secure experience when verifying their identity with their bank.

"Customer satisfaction and overall experience with the new technology rose sharply post implementation, relative to all other banks." **– Melissa Cadman, Head of Direct Business Retail and Marketing of Bank of New Zealand**



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## ABOUT AURAYA

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Auraya, a world leader in voice biometric technology, empowers people and organizations to interact and engage with security and convenience in all channels.

As a specialist voice biometric technology developer, we have a track record of delivering unparalleled security performance that is simple to deploy, integrate and maintain whilst delivering the most delightful customer experience. The team at Auraya has been involved in the science, technology development and implementation engineering of Voice Biometrics since the formative years. They have gained unique, real-world insights into key business drivers and customer expectations for voice biometrics and innovate for evolving market requirements and opportunities.

## ABOUT ARMORVOX™

**ArmorVox™**

ArmorVox uses machine learning algorithms to create speaker-specific background models for every individual to deliver the best performance. Our algorithms set thresholds for each voice print that are empirically derived to meet your desired security performance requirements. Additionally, with automated tuning features, ArmorVox works irrespective of language, accents or dialects or channel.

Through various enrolment options of active, passive and background enrolment, customers can enrol at anytime, anywhere and in any method. Furthermore, you can use text-dependent, text-independent and text-prompted token types, all in a single software licence. ArmorVox utilises hot lists and impostor mapping to drive down fraud with our fast cross-matching features. Fraudsters and suspects are identifiable in real-time from hot lists and impostor mapping, allowing you to protect your customers' information and identity.

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