customer care solutions
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Launching a Successful Identity and Verification (ID&V) Solution

Getting Users to Opt-in and Use the System

This paper focuses on the primary issues to be addressed in order to effectively launch an improved ID&V solution to the consumer market. It presumes that clear business objectives (balancing caller convenience with security) have been defined, and that an appropriate ID&V solution has been identified to meet those objectives. It also assumes that testing, both for usability and security effectiveness, has been accomplished, yielding a well tuned solution that meets the defined business objectives.

The remaining step in the deployment process is an effective launch of the solution. This step is also governed by the business objectives defined at the beginning, and is comprised of two major components; getting consumer users to enroll and making sure that the enrollments are genuine (not imposters).

user recruitment

There are several elements involved in the recruiting strategy. These are guided by the business objectives and include the following, each of which we will explore:

- Recruitment messages
- Message delivery strategies
- Measurements to close the loop

Recruitment Messages

The "offer" messages to consumer users for a new and improved ID&V solution typically falls into one of three categories: convenience, security, or balanced.

The selection of an optimal message (or even set of messages) is not to be taken lightly. The message must be consistent with the brand messaging that consumers are seeing and must be compelling enough to generate the decision to enroll. While surveys show that consumers are very interested in security and the protection of their privacy, they are even more motivated by maximizing their own convenience. Early adopters are most often emphasizing convenience and are seeing strong consumer user response to that message.

Convenience

The convenience message emphasizes the ease of use, simplicity, and/or streamlined nature of the caller experience.

Examples

"Easier access to your account"
"Saving you time"
"Knowing you (customer) by your voice"
"No PIN to remember, no PIN to forget"

Security

The security message emphasizes the improved security, usually leveraging a continuing relationship of trust

Examples

"The next step in keeping you account safe"
"The next level in protecting your privacy"
"More secure than ever, for your peace of mind"
"Safer is better"

Balanced

Balanced messages make both points, usually putting some emphasis on one of the two.

Examples

"More convenient, without compromising security"
"More secure, without compromising convenience"
"Secure convenience – getting it right"

Message delivery strategies

The message delivery strategy is determined by the speed and degree of control the enterprise desires for the enrollment and usage process.

If the primary goal is to optimize the usage and automation of the new ID&V process, then it makes sense to focus the enrollment process on frequent callers that are authenticated manually. These callers are already calling frequently, so they don't need to be targeted, and delivering the message and making an offer at agent call wrap up is a natural opportunity. Most often the complexity or inconvenience of the previous ID&V process resulted in most of the manual authentications, so a strong convenience message will be important to yield a good acceptance rate on the enrollment offer.

If the primary goal is to control an orderly enrollment process, a more constrained message delivery strategy is appropriate. This usually involves targeting a specific subset of users and delivering the message to them in defined groups. The message delivery could be pro-active (email, paper mail, phone call, etc.) or re-active (after an online or phone transaction). This approach is often used to "trial" the message and measure user response and feedback. Another strategy is to focus on new customers rather than existing customers.

If the primary business goal is to gain customer loyalty or deliver a perceived customer service differentiator, then a large scale pro-active message delivery strategy is appropriate. This strategy presumes very effective testing of the message on consumer users and is rarely used at the outset. The large scale "blitz" usually targets big segments of the user population for each phase and tends to move through them rapidly. It requires aggressive message delivery, both to the users, but also to the market at large. Successfully implemented, this approach can increase brand value, customer loyalty, and thought/market leadership.

There are many variations of these primary strategies depending on the specific business objectives of the new ID&V solution.

Measurements

It is important to measure the effectiveness of the launch process and map it back to the business objectives. Carefully measuring the following is important:

- Messages delivered via each strategy
- Enrollment rate (enrollment started) for each message and strategy
- Enrollment completion rate for each message and strategy
- Utilization of new ID&V process, tied to each message and strategy

These and other related measurements allow the effective tuning, not only of the solution, but also the messages and delivery strategies. These measurements will also show the impact of the message on user expectation as reflected in the enrollment completion rate and subsequent usage of the new ID&V solution.

enrollment certification

Fundamental to the integrity of the enrollment process is making sure that the true user is enrolling their voiceprint and any other credentials that may be used in the ID&V process. This enrollment certification must be consistent with the business objectives, marketing messages, and the message delivery strategy defined

above. An inconsistent or cumbersome certification process will frustrate users, yielding a lower enrollment completion rate, negatively impacting the business benefit of the project.

Two primary components of the enrollment certification process are pre-enrollment verification and post-enrollment confirmation.

Pre-enrollment verification

The design of the pre-enrollment verification process flows out of the messaging and message delivery strategies. For example, in a pro-active messaging campaign it is rather easy to include an enrollment code as a one time password (OTP) in the outbound message. In a re-active messaging campaign, if the enrollment offer is made at the end of a successful call, the user may already be verified sufficiently to proceed with enrollment. Incremental credentials could be added if necessary, but don't overlook the credentials validated earlier in the call.

The range of pre-enrollment credentials is vast, but here are some of the most commonly considered:
- enrollment code (OTP)
- existing phone transaction credentials (PIN, last 4 SSN, zip code, mother's maiden name)
- transactional information (last transaction info, recurring transaction info, payment info, etc.)
- out of wallet information (previous address, loan info, personal history, etc.)

It is important that the pre-enrollment verification process (although only experienced once) does not contradict the primary message of the offer (convenience, security, balanced) in order to avoid customer confusion.

Post-enrollment confirmation

A technique that is very effective at ensuring correct user enrollment is post-enrollment confirmation. This involves "pending" an enrollment for 1 – 5 days so that the user of record on the account may be notified through trusted channels to confirm their enrollment in the new ID&V process. Should an imposter get past the pre-enrollment verification process (often easy for relatives or good friends) this method provides a form of passive (or active) confirmation by the true user before activating the new credentials.

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