

customer care solutions from Nuance

The experience speaks for itself™



Nuance Verifier™ 4.0 :: Voice Authentication Software for Secure Access over the Telephone

Using Nuance Verifier 4.0 is simple. Callers participate in a brief, one-time enrollment process during which they answer several questions, allowing Nuance Verifier to capture and store their voiceprint. The voiceprint is not a recording, but an encrypted file. While a voiceprint is similar to a fingerprint in that it is used for the comparison, unlike a fingerprint, it is impossible for a third party to use a voiceprint to create an example of a voice which would match the voiceprint. When a caller accesses the application at a later point, Nuance Verifier compares the caller's voice to the voiceprints on file. If Nuance Verifier finds a match, the caller gains access to the system.

state of the art technology

Nuance Verifier 4.0 builds upon years of Nuance research and deployment expertise to deliver high levels of accuracy and security to applications. It allows for a single voiceprint enrollment for ongoing use from any phone at any time, provides high accuracy for use in noisy, wireless and hands-free environments, and has the ability to adapt to changes in a caller's voice to ensure that applications using Nuance Verifier will be easy for callers to use over and over again. While results vary by application, Nuance Verifier 4.0 has achieved false accept rates lower than one percent.

maximum flexibility

Nuance Verifier 4.0 applications can be developed to meet a wide range of customer needs. Applications can be deployed with very high security for access to highly sensitive information such as financial or health care information. Nuance Verifier 4.0 can also support applications with convenience in mind, such as remote time management reporting. In addition, Nuance Verifier 4.0 provides options for enrollment and verification that allow groups to share the same identifier, enroll and verify using rotating questions, or even verify callers in the background while the callers are completing other tasks.

Nuance Verifier deployments made easier

Nuance enables partners and customers to reduce voice authentication application deployment time by up to 25% through tuning capabilities and mentoring services. Nuance Verifier 4.0 includes application logs that track key performance data, allowing for more effective application tuning and analysis. Nuance also offers Verifier Mentoring Services that provide partners and customers with mentoring on voice authentication application design, testing methodologies and tuning analysis. These services leverage Nuance's expertise in Nuance Verifier deployments and enable partners and customers to deploy effective applications to their customers, and ultimately, deliver satisfied callers.

supporting multi-factor authentication

Multi-factor authentication is becoming increasingly important as a defense to growing threats of security attacks, especially security attacks based on obtaining an individual's password via 'social engineering' (trickery). The 2005 FFIEC guidance, "Authentication in an Internet Banking Environment", and the follow-on FAQ in 2006 focus on further increasing the security of all electronic banking channels, including the telephone. The FFIEC recommends that financial institutions employ two of the following three factors to maximize security:

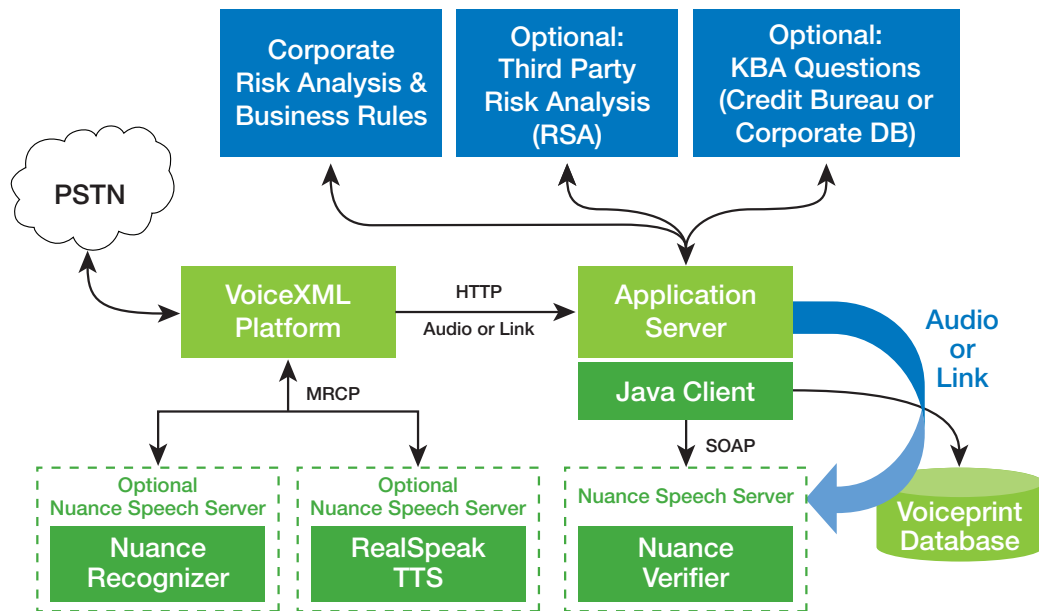
- Something the user possesses – (e.g., a token, ATM card, or USB device)
- Something the user knows – (e.g., a shared secret, password, or account number)
- Something the user is – (e.g., a fingerprint, iris scan or voice print)

Speaker verification solutions support a highly secure, cost effective approach to customer multi-factor authentication over the voice channel.

Nuance Verifier 4.0 offering

- Effective in a wide range of environments—landline, wireless or handsfree phones
- Language-independent, does not require speech recognition
- High accuracy
- One-time enrollment for verification during any subsequent call, from any type of phone
- Simple maintenance, load balancing and fault tolerance
- Speaker identification allows multiple users to share an account or identifier
- Channel and gender identification
- Server architecture supports high transaction volumes
- Ongoing adaptation of voiceprint characteristics as voices change or age, improving the quality of voiceprints for faster, more accurate verification
- Supports liveness testing to safeguard against ‘spoofing’ with recorded speech
- Runs as it’s own Web Application, accessible from standard VXML applications via a SOAP interface
- Support for SQL Server and Oracle databases
- Support of Windows® Server 2003 and Red Hat Linux ES 4.0

Nuance Verifier 4.0 Flexible Deployment Architecture



about Nuance Communications

Nuance is in the business of helping companies better support, communicate with and understand their customers while maintaining operational efficiency goals. Nuance currently supports over 8 billion care interactions around the world. No other company has as much experience as Nuance in understanding how customers interface with a care operation. Our vision is to make every customer interaction a winning experience. For more information about our customer interaction solutions, business consulting and professional services, please visit www.nuance.com/care.

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