Verint Identity Authentication and Fraud Detection

One of the unfortunate realities in today's contact centers is the persistence — and sophistication — of fraudulent callers. Increasingly, centers face the need to authenticate legitimate customers in a way that is effective, but unobtrusive, while identifying fraudsters as quickly as possible.

Verint® Identity Authentication and Fraud Detection™ is a powerful solution that leverages recorder-embedded voice biometrics to authenticate callers faster, more easily, and more securely than traditional methods of authentication, while providing high levels of accuracy. It can passively screen calls in the contact center against dynamically updated databases of customer and fraudster "voiceprints" — digital representations of a person's voice that are unique to each individual. Screening is performed in real time, without disrupting the customer experience for legitimate callers.

By minimizing or removing the need for authentication questions that often frustrate callers, the solution can help contact centers deliver a better customer experience. It can also help enhance security by deterring professional fraudsters, who often defeat security questions and passphrases using a combination of social engineering, personal data found online, and repeat calls.

Now you can:

- Enhance customer security and reduce fraud-related losses in the contact center by passively identifying legitimate customers and detecting potential fraudsters at the start of a call.

- Deliver a better customer experience by reducing or eliminating the need for security questions.

- Reduce average agent handle time and contact center costs.

VERINT®

Verint Identity Authentication and Fraud Detection

Benefit from a Unified Solution from a Proven Provider

With over 25 years of experience capturing real-time data in the contact center, Verint is uniquely positioned in providing voice biometrics technology natively embedded in its unified workforce optimization suite. If you've already deployed one or more solutions in the suite, adding Verint Identity Authentication and Fraud Detection can be as easy as enabling a license key. Since all of our workforce optimization solutions share the same navigation, administration, and user interface, you can reap the benefits from your new solution quickly, while minimizing administrative overhead and training time.

For maximum flexibility, Verint Identity Authentication and Fraud Detection is also available as a completely independent, fully integrated solution for end-to-end authentication and fraud detection in contact centers. Its functionality can also be licensed as discrete applications that address each of these areas independently:

- **Verint® Identity Authentication**™ is a voice biometric solution that can verify the identity of customers calling into the contact center in real time. The solution can passively enroll customers by generating voiceprints from their interactions with an agent, without requiring them to perform additional actions or provide passphrases. In subsequent calls, the system passively analyzes callers' voiceprints to help verify their identities within seconds. Having verified a customer's identity, the system notifies the agent, who can decrease the number of security questions and provide assistance more quickly, helping to reduce average handle time.

As an added layer of security, Verint Identity Authentication can delay the use of customer voiceprints immediately following automatic enrollment. This interval provides the opportunity for confirmation to be sent to customers, either by mobile device/SMS or another method, informing them that they have been enrolled in the system and that no action is required if they are aware of the transaction. This "cooling-off" period helps prevent enrollment bypotential fraudsters.

- **Verint® Fraud Detection**™ can help contact centers screen incoming calls against a watchlist of known fraudster voices, without disrupting the customer experience for legitimate callers.

The solution incorporates passive voice biometrics to profile and recognize the voiceprints of callers. As calls arrive, it silently screens them against the list, notifies the agent and/or fraud management system when a match is detected, and updates the list as necessary. Armed with this insight, contact centers can take actions to enhance their security.

Part of the Verint Customer Engagement Portfolio

Verint Identity Authentication and Fraud Detection is part of a patent-protected portfolio of customer engagement solutions that help organizations enrich customer interactions, improve business processes, and optimize their workforces to enhance loyalty, increase revenue, mitigate risk, and manage operational costs.

The Customer Engagement Company™

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