

experience · security · efficiency™

## VESECURE® SOLUTION OVERVIEW

VeSecure is a suite of voice-enabled caller identification and verification (ID&V) applications that allow organisations to meet their security and privacy obligations whilst improving the customer experience.

Identity fraud is an increasing problem today, and solutions that can assist with reduction in such fraud are becoming of greater importance. An example by which identities can be - and have been - stolen, is during conversations with call centre agents. VeSecure enables the automation of this task using a variety of methods, thus reducing the possibility of such theft through a call centre.

### HOW VESECURE CAN CREATE VALUE FOR YOUR ORGANISATION

- Automation of ID&V, reducing handle time and freeing agents for higher value tasks
- Reliable automated ID&V supporting self-service initiatives
- Identification and prioritisation of high-value customers for increased service / up-sell / cross-sell rates
- Decreased e-fraud and call-centre-based identity theft by improving Identification and Verification security processes
- Improved customer experience through reduced ID&V time, greater privacy of personal information and intelligent transfer to agents with pertinent information

Even for the most basic of services, callers are typically required to provide personal information - full name, date of birth, address, mother's maiden name, and do forth - to an agent or system. By automating this business process before transferring the call, VeSecure saves agent time eliminating this routine task and shortens call handling times to reduce the cost of servicing the customer.

The caller's privacy is also improved and the organisation's liability reduced, as callers are no longer required to divulge personal information to an agent. The ability to correctly identify a caller before reaching an agent or self-service initiative allows the organisation to prioritise callers and provide personalised service while reducing the risk of financial or identity fraud.

### VESECURE FEATURES

Consisting of a suite of components and tools that support their customisation, deployment and tuning, VeSecure is available in three versions. Depending on a customer's security requirements and technical environment, VeSecure can be deployed utilising features from all three variants:

### VESECURE

In its simplest form, VeSecure allows an organisation to ask a caller to recite details such as their account code/number, PIN or other information, and use the responses to grant or deny the caller access. By removing the limitations of the telephone keypad, VeSecure can cater for environments that include

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alphanumeric characters within their codes. This method is widely used and confirms that the caller knows the appropriate identification information.

This spoken information can also be recorded and stored against individual transactions, thereby providing an electronic permission and authorisation record keeping service. When utilised in this manner, VeSecure can replace resource-intensive paperwork and be used as legal proof of an activity or transaction taking place.

## VESECURE ID&V

VeSecure ID&V allows an organisation to establish a caller's identity by verifying a caller's response with information already known and stored on record. VeSecure ID&V is able to replicate the callers existing 'identification conversation' with a call centre agent, for example asking for, and understanding, information such as name and address, postcode, date of birth, invoice number and so on. By verifying customer specific information, organisations are able to provide accurately personalised service to their callers and an additional layer of identity security.

## VESECURE BIOMETRIC

VeSecure Biometric offers the highest level of security by confirming the callers unique identity. The application allows an organisation to accurately authenticate a caller's claimed identity based on the unique characteristics of their voice, dramatically increasing security and the ability to offer truly personalised service. Utilising the latest developments in both voice recognition and biometric verification technology, VeSecure Biometric creates a distinct and secure voice print, captured over the telephone, which can be verified reliably, and appended permanently to an individual's ID credentials. This allows organisations to accurately confirm a claimed identity, ensuring that a person really is 'who they say they are'.

VeSecure Biometric can be accessed from any telephone – anywhere – and unlike something you own (a passport or license) or something you know (your birth date or mother's maiden name), your voice is something that cannot be forged, stolen or guessed, dramatically reducing the risk of either identity or password related fraud. VeSecure Biometrics is the solution to address the current fraud and security issues being encountered by many companies worldwide.

## VESECURE AND VECONNECT - WHO AM I AND WHY AM I CALLING?

By combining the functionality of VeSecure with VeConnect Directed or VeConnect Open, an organisation is able to correctly identify a caller and then find out why they are calling. Once this has been done, the call can be quickly transferred to the best skilled resource for assistance, dramatically improving customer service, business profitability and enhancing agent effectiveness.

VeSecure has been deployed across the globe in Australia, New Zealand, Europe and North America and in a variety of industries including banking & finance, telecommunications, utilities, healthcare and government.

## ABOUT SALMAT VECOMMERCE

Salmat VeCommerce has developed voice self-service solutions since 1998 and today is one of the most experienced and successful application developers and systems integrators in the industry focusing on automated and scalable voice enabled caller identification and verification (ID&V) solutions.

Salmat VeCommerce assists organisations deliver exceptional customer interactions. This is achieved through a detailed analysis of existing customer processes and the development and provision of applications that utilise speech recognition, voice biometrics and other related interaction technologies.

The organisation has worked with its customers to deliver business benefit driven industry innovations including, the world's first commercial natural language wagering solution, the first voice biometric solution for the insurance industry, the first natural language call routing solution for the financial services industry and the first voice self-service real-time credit card bill payment system.

Over 60 customers globally, including: NAB, Suncorp, Telstra, Westpac, Link Market Services, ahm, Pizza Hut, Ticketek, Child Support Agency, TelstraClear, Standard Life, Australian Hearing, New Zealand's Ministry of Social Development and Inland Revenue Department and Tabcorp.

Salmat VeCommerce is a sponsor of the Voice Leadership Group, an industry association whose members are organisations that have deployed, or plan to deploy, voice self-service or speaker verification solutions.

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