



Voice biometrics for UK banking?

By Bob Howard

BBC Radio 4's Money Box

Two of the UK's big High Street Banks say they are following developments in voice biometric technology closely.



When a customer calls their voice is compared to their sample pattern

The technology uses voice analysis to identify customers phoning in as an addition or alternative to conventional pins or passwords.

Insurer Australian Health Management installed its system two years ago and it says around 50,000 customers have registered their voice patterns.

But some industry experts feel the technology may not be ready for the UK.

Pattern comparison

The system works by taking a sample of a customer's voice, storing its pattern and then attempting to match it up when the customer next calls to make a transaction.

VeCommerce is one of several companies developing the technology for possible use by UK banks and other companies.

“ The trade off between security and convenience is much better ”

Brett Feldon, VeCommerce

Brett Feldon, General Manager of its European operation, told BBC Radio 4's Money Box programme he believed it had several advantages:

"What voice biometrics lets us do is use the technology where the trade off between security and convenience is much better, the security of knowing you're talking to the right person."

When a customer calls, it compares their voice only to the pattern identified with the particular policy number rather than every voice on the database.

The makers admit that poor phone lines, loud background noises and customers suffering from some illnesses can cause it problems.

The insurer Australian Health Management says it has only had two complaints and has not come across any cases of attempted fraud.

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Rob Thomas, the company's business relations manager, says he expects banks in Australia to follow suit:

"I've spoken to the major banks, they've all come to our offices and visited to see it first hand - they're heavily investing in this."

From interest to reality?

Not all banks are following their trials up.

The Dutch bank ABN Amro has abandoned its experiment.

Some advisers to the banks are not convinced that the technology on offer is robust enough yet.

Nevertheless UK banks are interested.

Barclays says it sees the potential for banks to use voice biometrics, and that this is an area it is following "with interest".

And HSBC says it believes it clearly has the potential to make telephone banking faster and more secure.

Campaigners for greater measures against fraud hope trials will begin sooner rather than later.

Lord Erroll sits on the All Party Communications Group:

"I think it's brilliant.

"I would have thought it wouldn't cost a huge amount, certainly doing a pilot shouldn't.

"People are using this right now."

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