



# ICR's Guide to Automated ID&V



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## Automating Caller ID&V - Overview

The process of identifying (establishing who they are) and then verifying (proving who they are) a caller in a customer service environment can be a cumbersome and time consuming exercise for both the caller and the contact centre.

Manual processes usually involve the customer service agent asking the caller to answer a series of knowledge questions (such as mother's maiden name, date of birth, recent transactions etc) or to repeat password/PIN information before starting to deal with the real reason for their call. The result is more time per call, and therefore more cost per call as well as increased customer wait times and customer frustration.

The manual methods used to verify the caller are also open to fraud from within the contact centre and there are known cases of rogue employees selling information they have collected from callers during manual processes.

Caller ID&V can be achieved via telephony based automation using either touch-tone or Speech input. In this case agent call time and cost is significantly reduced as is the opportunity for fraud.

Further efficiency gains can also be made if the callers' details are "popped" onto the agent screen following ID&V and during the call transfer to the agent. This further improves customer service as well as a reduced call time.

Interestingly, advances in technology in the area of biometrics mean that callers can now be identified and verified based on the characteristics of their unique vocal patterns. This adds an additional level of caller convenience and as well as increasing security.

## Methods of Automating the Caller ID&V Process

### Technology - Touch-tone Vs Speech

Both touch-tone and Speech Recognition are appropriate means of data input. Each has its own advantages and disadvantages and therefore careful thought should be given as to which to use or (or both if possible). For example, using touch-tone input on a mobile telephone is possible but cumbersome (although less so in recent times using a smart

phone's touch screen and speaker), whilst some people may prefer not to speak personal details out loud. Touch-tone is restricted to inputting numeric data whilst speech recognition opens up a much broader vocabulary. However, Using Speech Recognition can significantly increase the cost of the solution.

### **Process Design - Caller Identification**

#### **How does the caller identify themselves?**

The first question to ask is how does the customer currently identify themselves and is it possible to use this as a "token" in an automated system (as this is more convenient for the customer).

Typically, a numeric identifier such as account number or membership number can be used in either touch-tone or Speech systems. This is usually easy for the customer to remember or find.

Note: Whilst callers could be identified from their Calling Line Identity (CLI) there are inherent risks attached to this in that a stranger could be using the phone. However, CLI can be used to add additional security in certain call handling scenarios.

### **Process Design - Caller Verification**

#### **How does the caller prove they are who they claim to be?**

Again, ask what questions/answers are currently used. These may or may not be suitable as tokens in an automated system. For example answers to knowledge questions such as mother's maiden name are not feasible for touch-tone systems which only accept numeric input, and are difficult for speech systems due to the complexities involved in programming the technology to recognise words.

Most solutions revolve around the introduction of PINs or new passwords. Callers are asked to speak or use touch-tone to input particular digits from a PIN or the numeric location of a particular letter in their password.

### **Failed Identification or Verification**

Callers failing ID&V will be transferred to an agent who can carry out the task or help the caller with their ID&V problem and if necessary transfer them back into the automated system to complete their task (for PCI compliant payments for example).

## Return On Investment (ROI)

Typically, anything up to half of each call's duration can be spent on identifying and verifying the caller. Using an agent to perform this task is expensive compared to the cost of automating it. Agents can instead concentrate on adding value to each call.

Also, because the automated process is quicker it will require less incoming lines and telephony charges will be less.

Screen popping a caller's details onto an agent's screen also saves time and improves customer satisfaction as can routing calls to the correct agent or group depending upon who the customer is.

The costed benefits of reducing fraud is specific to the organisation but likewise is no less obvious than the above.

## Evolution

Whilst the benefits of automating the ID&V process are compelling in their own right, advances in technology mean there are even more options and reasons to adopt automated ID&V.

### *Speaker Verification – Voice biometric?*

Using the unique characteristics of a person's voice, a voiceprint can be created for each customer. When they subsequently call in their utterances can be compared to the stored voiceprint to confirm their claimed identity. Customers don't even need to remember a password as they can be asked to repeat random digit strings. Similarly verification using voice biometrics can be implemented in a 'passive' mode where the caller is verified in the background whilst speaking to an agent.

The advantages of using speaker verification are greatly improved customer convenience and satisfaction (customers are overloaded with the number of passwords and PIN codes they need to remember) as well as a significant improvement in security.

For more information on Speaker Verification see our [Guide to Voice Biometrics](#)

## Summary

The manual procedures for identifying and verifying customers are unsatisfactory both in terms of customers' convenience and from a cost view point. Coupled with this, the significant improvements to security that can be achieved by deploying the latest speaker verification technologies mean there is a compelling case for considering the automation of the ID&V process.

## Why choose ICR?

ICR has designed and delivered many automated ID&V applications across all industries using both touch-tone and speech input. Some of our automated ID&V transaction completion rates regularly achieve +90% without agent interaction saving the organisations a great deal of agent time and associated costs.

ICR is independent from technology vendors and are therefore able to provide truly objective advice and provide solutions utilising best of breed technologies.

Go to these success stories for some examples of our ID&V implementations:

[Increasing the Benefits of Existing Applications](#)

[Retail – JD williams](#)

[Delivering ivr applications and integration layers for a new bank](#)

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