

# Tatra Banka Taps Nuance Voice Biometrics to Identify Customers by the Sound of their Voice

## **Enhancing Both Convenience and Security, Secure Voice Biometrics Solution Replaces Cumbersome Token-Based Authentication Process**

BURLINGTON, MA and LONDON – November 6, 2013 – Nuance Communications, Inc. today announced that Tatra Banka, a subsidiary of Raiffeisen Bank International AG, has deployed Nuance's FreeSpeech voice biometrics solution to securely and automatically authenticate the identity of its customers – using the sound of their voice. Simply by speaking with an agent, customers can be authenticated by voice, making the process quick, secure and transparent.

Until very recently, when Tatra Banka's customers contacted the bank's customer service department, they had to prove their identity by scanning a card with a card reader before proceeding with their phone call. Today, when customers call Tatra Banka, they simply engage in 10 to 15 seconds of natural conversation with the service agent in order to verify their identity by voice and gain access to DIALOG Live, Tatra Banka's customer service system. During the customer's conversation with the agent, Nuance FreeSpeech voice biometrics technology compares the customer's voice to their unique voiceprint on file with Tatra, and silently signals to the service agent when the customer's identity has been verified, allowing them access to DIALOG Live. Since the introduction of Nuance's FreeSpeech voice biometrics at Tatra Banka, more than 90,000 customers have enrolled in the solution.

"Client servicing trends in banking are contradictory at first glance – fast and simple services for clients with the highest possible level of security. We succeeded in meeting these two conditions thanks to voice biometrics. As the first bank in Central Europe to deploy a voice biometrics solution in this way, we allow our clients to access our banking services with a unique security tool they carry with them at all times – their voice," said Igor Vida, CEO and Chairman of the Board of Directors of Tatra Banka.

Customers have clearly conveyed their frustration when it comes to proving their identity through token-based and knowledge-based authentication processes such as PINs, passwords and security questions. In fact, more than 85% of people in a recent survey noted that they are fed up with these legacy authentication methods. Banks around the globe are recognizing this growing consumer frustration and addressing it head-on, using Nuance's secure voice biometrics technology to make customer authentication more convenient, and more secure than knowledge-based authentication.

"We're seeing unprecedented global interest in biometrics for user authentication, and voice biometrics in particular offers a solution for the enterprise that is both secure and convenient, and which simplifies the first point of customer service contact - currently a common frustration point for so many consumers," said Robert Weideman, executive vice president and general manager of the Nuance Enterprise Division. "Organizations like Tatra Banka are able to deliver a much more convenient and secure experience to their consumers by simply engaging them in conversation to authenticate, as opposed to requiring special hardware, passwords or PINs. The entire experience becomes smoother for both the consumer and the agent, an added benefit beyond the security."

At this week's [Opus Research Voice Biometrics Conference in London](#), visitors will learn more about Nuance's voice biometrics solutions and will hear first-hand from customers, including Tatra Banka, who are using voice biometrics to improve their customer service. Nuance voice biometrics technology leads the industry, with over 35 million voiceprints deployed by its customers, representing over 80% of the commercial market. (Opus

Research: Research Report: Voice Biometrics Vendor Survey and “IntelliView” 2013, July 2013). Large organizations the world over have leveraged Nuance voice biometrics technology to automate fraud detection for their contact centers, speed account access for their customers and even automate password reset processes for employees. To see recent data around consumer attitudes about authentication and voice biometrics, please read [“Surveys Show: Consumers Ready to Say Goodbye to PINs, Passwords, and Probing” \(May 8, 2013\)](#). To learn more, visit [www.nuance.com/voice-biometrics](http://www.nuance.com/voice-biometrics).

## **About Tatra Banka**

Tatra Banka was established in 1990 as the first private bank in Slovakia. During the 23 years of its existence it always came up with innovative solutions while focusing on simplicity and convenience for its customers. Tatra Banka is leading in corporate investments and it has also the biggest market share in private banking in Slovak market. It meets client’s needs also thanks to its daughter companies Tatra Asset Management, supplementary pension company DDS Tatra banky and Tatra Leasing. For more information, please visit [www.tatrabanka.sk](http://www.tatrabanka.sk)

## **About Nuance Communications, Inc.**

Nuance Communications is a leading provider of voice and language solutions for businesses and consumers around the world. Its technologies, applications and services make the user experience more compelling by transforming the way people interact with information and how they create, share and use documents. Every day, millions of users and thousands of businesses experience Nuance’s proven applications. For more information, please visit [www.nuance.com](http://www.nuance.com).

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