

Virginia Credit Union Taps Nuance Voice Biometrics to Bring “Voice ID” To Members for Fast and Secure Authentication

Voice Biometrics Brings Innovation and Security to Virginia Credit Union; Members Use the Unique Sound of Their Voice to Prove Identity

BURLINGTON, Mass., – November 15, 2016 – [Nuance Communications, Inc.](#) today announced that Virginia Credit Union has launched its voice biometrics technology in the call center to authenticate members by the unique sound of their voice. The program, coined “[VACU Voice ID](#)” by the credit union, analyzes a member’s unique behavioral and physical voice characteristics to establish and confirm their identity when they call the credit union to conduct business, eliminating the need for frustrating PINs and passwords, and making the authentication process fast and secure.

Virginia Credit Union is a member-owned financial cooperative with more than 251,000 members. In an effort to improve the banking experience, while also protecting their members’ information and valuing their time, the credit union sought to implement a solution that offered increased security yet was fast and convenient. The service, which is available to all members, can be used to authenticate a member’s identity without requiring the typical information of PINs, passwords, and security questions.

Once a VACU member is enrolled in the optional Voice ID service, each time they call, Nuance’s FreeSpeech voice biometrics technology analyzes the member’s voice to compare it with their unique voiceprint on file. The system signals the call center representative in real time when the member’s identity has been confirmed so that their query or request can be resolved seamlessly. Voice biometrics measures over 140 different characteristics, including the size and shape of a person’s mouth, vocal tract and diaphragm, as well as the speed of speech and pronunciation, to create a voiceprint that is totally unique to each individual.

“Just as everyone has their own unique fingerprint, each person’s voice is unique too. This system measures the unique characteristics of a voice, so it creates a digital ‘voiceprint’ that can be used to authenticate a member’s identity without requiring a list of security questions,” said Tim Kelly, Executive Vice President of Member Services for Virginia Credit Union.

“Today, customer expectations for effortless, effective, and secure service from the companies they do business with are higher than ever before,” said Robert Weideman, executive vice president and general manager, Enterprise Division, Nuance. “Through voice biometrics, Virginia Credit Union is not only streamlining the experience for customers but also tightening security. For members, verifying their identity

will now be a natural and intuitive process that simultaneously offers proven fraud prevention.”

Opus Research’s latest voice biometrics census, completed in July 2016, shows dramatic growth in enrollments (more than 84% annually), signaling voice as a ubiquitous, highly personalized authentication factor with the capability to combine command and control with identification and access management. Voice biometrics technology has been embraced worldwide, with other large organizations such as [ING Netherlands](#), [Tangerine Bank](#), [Tatra Banka](#), [Turkcell](#), [Santander Mexico](#) and [Vodacom South Africa](#) adopting the technology.

To learn more about how voice biometrics can reinvent a customer experience, go [here](#).

([Tweet this news](#)): .@VACreditUnion Taps @NuanceENT Voice Biometrics to Bring “Voice ID” To Members for Fast and Secure #Authentication <http://bit.ly/2fIWjLr>

About Virginia Credit Union

A member-owned financial cooperative with more than 251,000 members, Virginia Credit Union provides a variety of affordable banking services, loans, mortgages, and free financial education resources with a focus on helping people feel more confident about their finances. Virginia Credit Union is an equal housing opportunity lender and is federally insured by NCUA. For more information, visit www.vacu.org.

About Nuance Communications, Inc

Nuance Communications, Inc. 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 devices and systems. Every day, millions of users and thousands of businesses experience Nuance’s proven applications. For more information, please visit www.nuance.com.

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Contact Information

For Press

Nuance Media Contact:

Erica Hill

Director Corporate Communications

Tel: 781-888-5518

Erica.hill@nuance.com

Virginia Credit Union Media Contact:

Glenn Birch

Director of Public and Media Relations

Tel: 804-560-5664

glenn.birch@vacu.org

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