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Fraud is a continuing and growing issue in most call centers, especially those belonging to financial institutions. Passwords and knowledge based questions are not sufficient to defend against the increasingly more sophisticated professional fraudsters. Adding additional layers of authentication and increasing the complexity of the process tends to make the authentication process slower and irreparably damages the customer's user experience.

When deployed as part of the contact center infrastructure, AGNITIO Voice ID helps reduce call center fraud. Fraud detection is not only about securing authentication, it must also play an active role in identifying them so they can be stopped. The main tool to fight against sophisticated fraudsters is to analyze as many interactions as possible and generate an alert when suspicious activities are detected. Between 75% and 95% of the cases detected are repeated attacks. Being able to spot the voices of those professional fraudsters can have a tremendous impact in fraud reduction.

Any call to a contact center can be compared to a black list of fraudsters' voices. Even when a person is not conducting a transaction, but simply asking for information (the first step in many fraud schemes), their voice will automatically be compared to a black list of over up to 1000 known fraudsters so they can be detected and transferred to a more secure protocol. This process is completely transparent to legitimate

customers with no impact on transaction time.

With AGNITIO KIVOX Passive Detection, the authentication process is completely seamless for transactions performed with call center agents. No enrollment process is needed. Customers' voiceprints are simply created by using historical recordings. And the customer is identified using natural speech. Our accurate free speech technology together with multiple speaker separation capabilities allows a secure multifactor authentication using natural speech in transactions with an agent. Based on the results obtained by our partners, fraud can be reduced by 75% in just months by using our voice detection technology.

KIVOX 360 is deployed in IVR systems where passphrases are the preferred method of authentication. As part of this process, the user first enrolls by repeating a short phrase and subsequently when prompted simply speaks the passphrase to gain account access. With AGNITIO KIVOX 360, the enrollment is fast and easy and can be accomplished through an IVR system or by using a mobile app. It is extremely secure including patented anti-spoofing protection that can differentiate between a real live call and a recording with a high degree of accuracy.

AGNITIO solutions are sold into the contact center through a number of solution providers, including Verint and Pindrop.