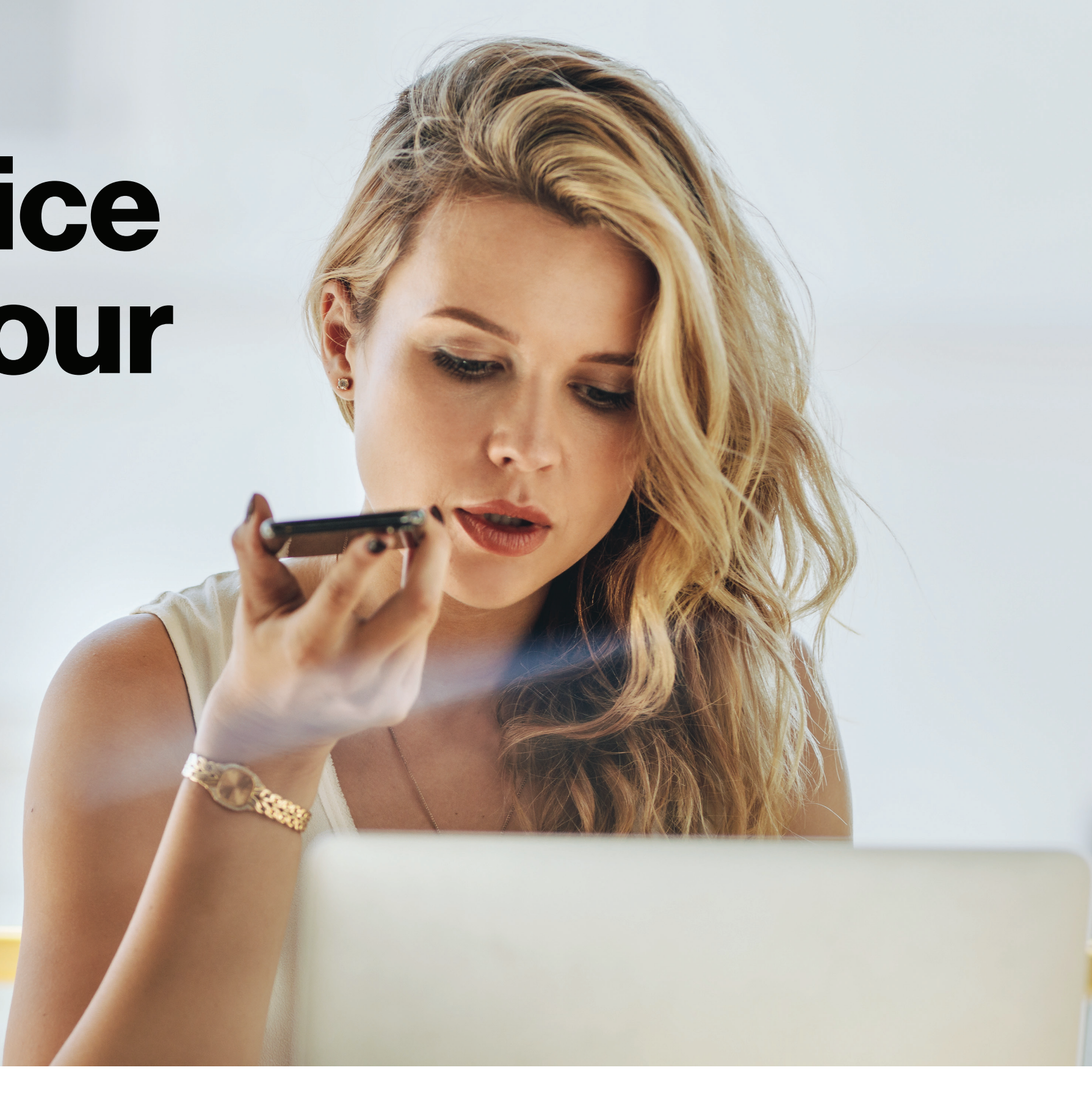


Don't let great customer service compromise your enterprise.



Today's businesses and consumers are under attack and face critical questions about balancing security with customer experience.

“How do we protect the enterprise from fraud, maintain customer's privacy and improve CX?”

“What is our anti-fraud and authentication strategy, tools and process?”

“How do we reduce the risk of fraud in our voice channels?”

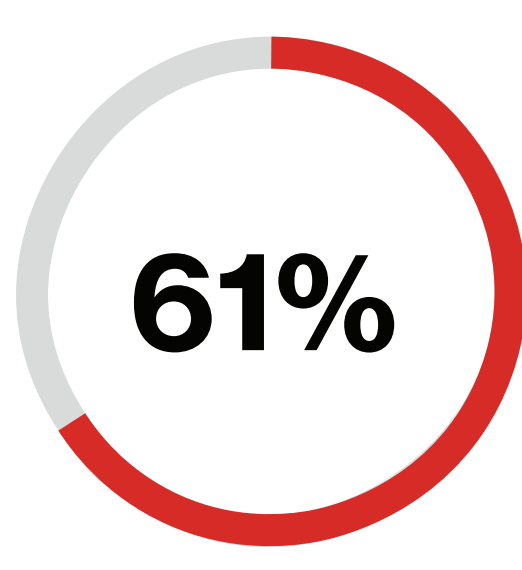
“What is the solution to frictionless authentication?”

“How do we increase self-service capabilities?”

“How do we increase call center operational efficiency and increase agent productivity?”

“How do we manage transaction risks without treating legitimate customers like fraudsters?”

“How do we manage regulatory compliance?”



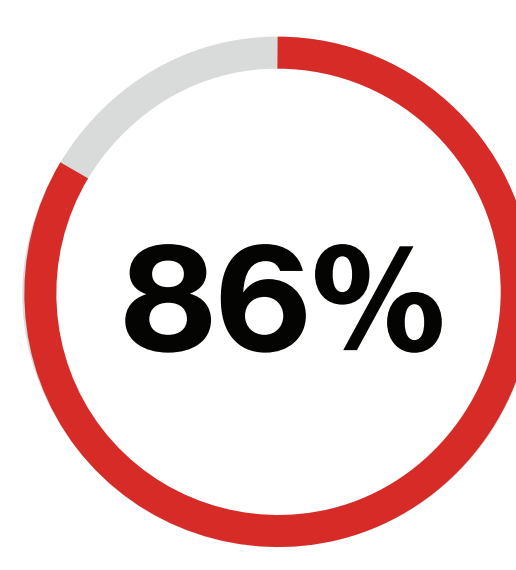
Today 61% of fraud is originating in the call center¹.



Spent on ineffective authentication²



In 2017, 1 out of every 638 calls to a contact center are fraud. This represents a 355% increase over the past 5 years.³

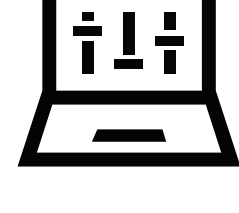


Today, 86% of calls use a live agent for authentication.²

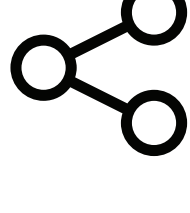
Enterprises need a solution that combines anti-fraud and automated authentication to manage risk, safeguard the brand and build consumer trust.

Consumers expect a great customer experience, and want assurances that their personal identifiable information (PII) is protected.

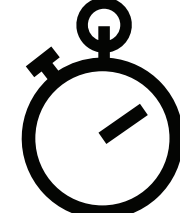
The Role of Anti-Fraud and Authentication.



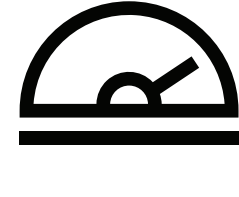
Increase self-service adoption with automated authentication.



Establish call flows with conditional rules based on risk scores.



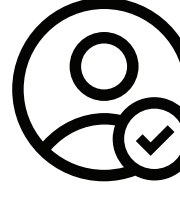
Increase consumer authentication rate with passive enrollment



Decrease the risk of fraud before call arrives to agent.



Gain insight, fraud info and authentication analytics.



Improve CX with automated authentication.

Balancing the requirement of Enterprise Security and Customer Experience.



Fraud
1 in 638 calls are fraud-related on-average³



Authentication
existing customers fail current KBA (Knowledge Based Authentication)

Security Enforcement Anti-Fraud

Customer Experience Authentication

Operations

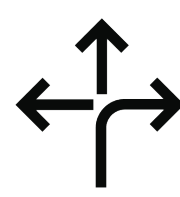
Additional costs per call to authenticate.

Verizon VoIP Inbound Anti-Fraud and Authentication.

Core technologies that drive the solution.

Something you use

NETWORK



Media Forking

- Global network
- Intelligent routing
- Duplicate Media
- Passive and Secure
- Enhanced SIP Headers

Something you are

VOICE



Deep Voice™ Biometrics

- Deep learning voice biometrics
- Designed for limited speech
- High enrollment rates

Something you have

DEVICE



Phoneprinting™ Technology

- 1380 feature signatures
- Anomaly detection and whitelisting
- Uses natural caller interactions

Something you do

BEHAVIOR



Toneprinting™ Technology

- Pattern recognition
- BOT recognition
- Reconnaissance detection

Verizon

Supplies IP header via media forking

Pindrop

Analysis provides fraud and authenticating indicators to contact center via API

Verizon Anti-Fraud and Authentication Best Practices:

- **Perform an Anti-Fraud and Authentication Assessment** – Complete a discovery and pain point diagnostic including a narrative of the challenges, a listing and definition of the problems, business priorities and a map that links the pain points to priorities
- **Establish an Anti-Fraud and Authentication Strategy** – Create a holistic approach and framework for all stakeholders including a listing of value statements, a technology roadmap and with estimated cost savings achieved with a cloud – based solution platform
- **Develop an Anti-Fraud and Authentication Dashboard** – A report illustrating the top transactions types, instances of suspected fraud and authentication process step failure points (abandons, zero out) to determine root causes
- **Perform a Current-Future State Gap Analysis** – A diagram of the current state and desired future states of the technology architecture and solution components. A listing of key business drivers and technical requirements needed to move customer to future state
- **Eliminate Knowledge Based Authentication** – Reduce and eliminate the use of verification questions and PII such as DoB, SSN-4, mother's maiden name, zip-code and etc.
- **Integrate Risk Analytics into Contact Center Platforms** – Enable channel specific and cross-channel analytics to detect high-risk activities that may fall outside of existing thresholds

Find out how a balanced integrated solution can help you reduce risk and increase customer satisfaction. Contact your account representative today or visit us at:

<https://enterprise.verizon.com/products/customer-experience-services/transport-and-intelligent-routing/voip-inbound-anti-fraud-and-authentication>

¹ Source: 2016 The Fraud Enablement Channel, Aite Research Group

² Source: 2017 US Contact Center Decision-Makers Guide (10th edition) ContactBabel

³ Source: 2018 Voice Intelligence Report - Pindrop Labs