

Biometric Speaker Verification

Unique \ Innovative

Recent Trends & Deployments of Speaker Verification

Presented by: Almog Aley-Raz, CEO
SpeechTEK West, 2007

Trends



Regulation trends effecting market growth

Financial Services:

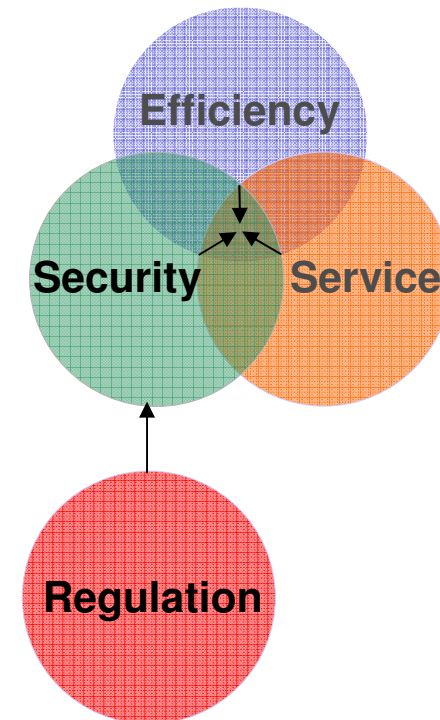
- **International: Basel Committee on banking supervision**
 - Risk Management Principles for Electronic Banking
- **US: FFIEC Guidance on Authentication in an Internet Banking Environment**
 - FAQ (Published Aug 2006):
“A-2- While the guidance focuses on Internet banking systems, its principles apply to all forms of electronic banking, including telephone banking systems.”



- **Israel: Bank of Israel directive 357**

Healthcare:

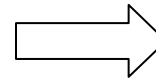
- **HIPPA**
 - Multi-factor authentication



Technology trends effecting market growth

— Customer end: Increased usage of new communication channels

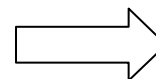
- Web channel
- Mobile (data) applications
- VoIP
- Contact Center diversion



Search for convenient
2nd factor across all
communication channels

— Enterprise infrastructure

- VoIP
- VoiceXML 2.0, 3.0
- Hosting
- ASR
- Web services

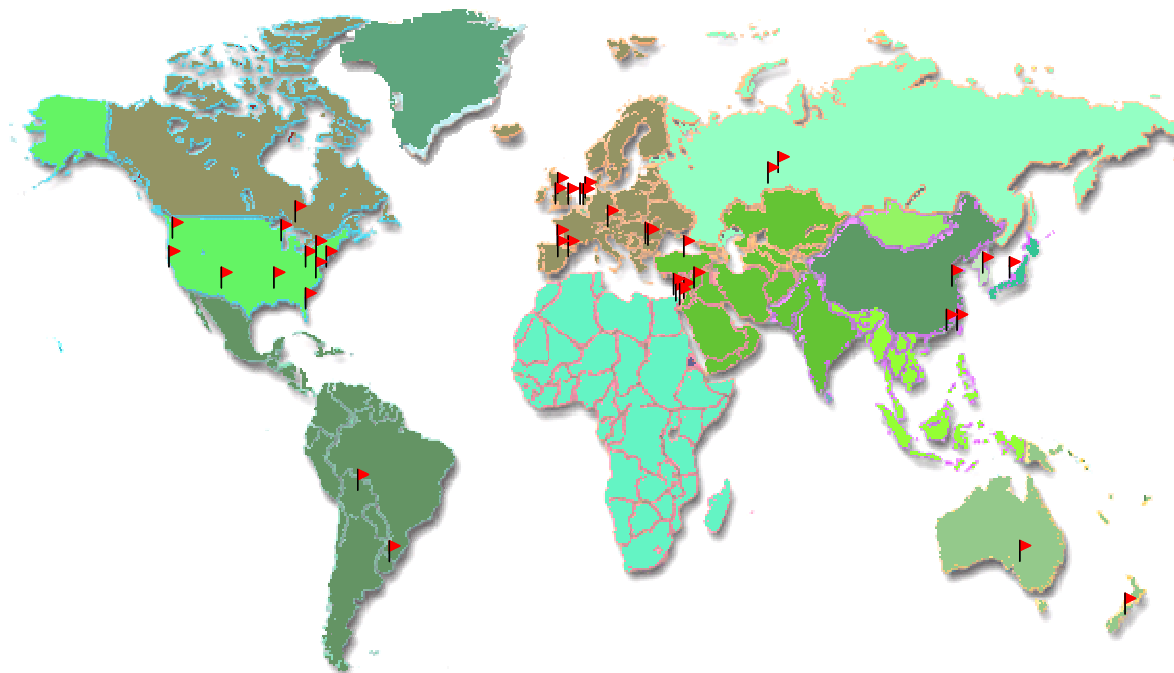


Ease of deployment -
reduced barrier of entry



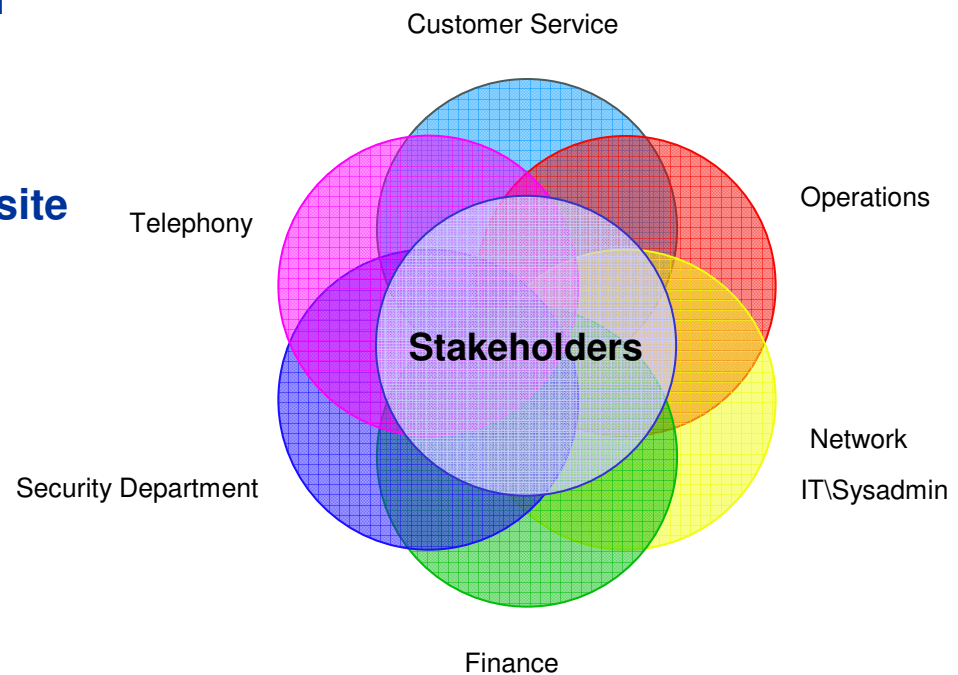
Deployments

Technology Perspective



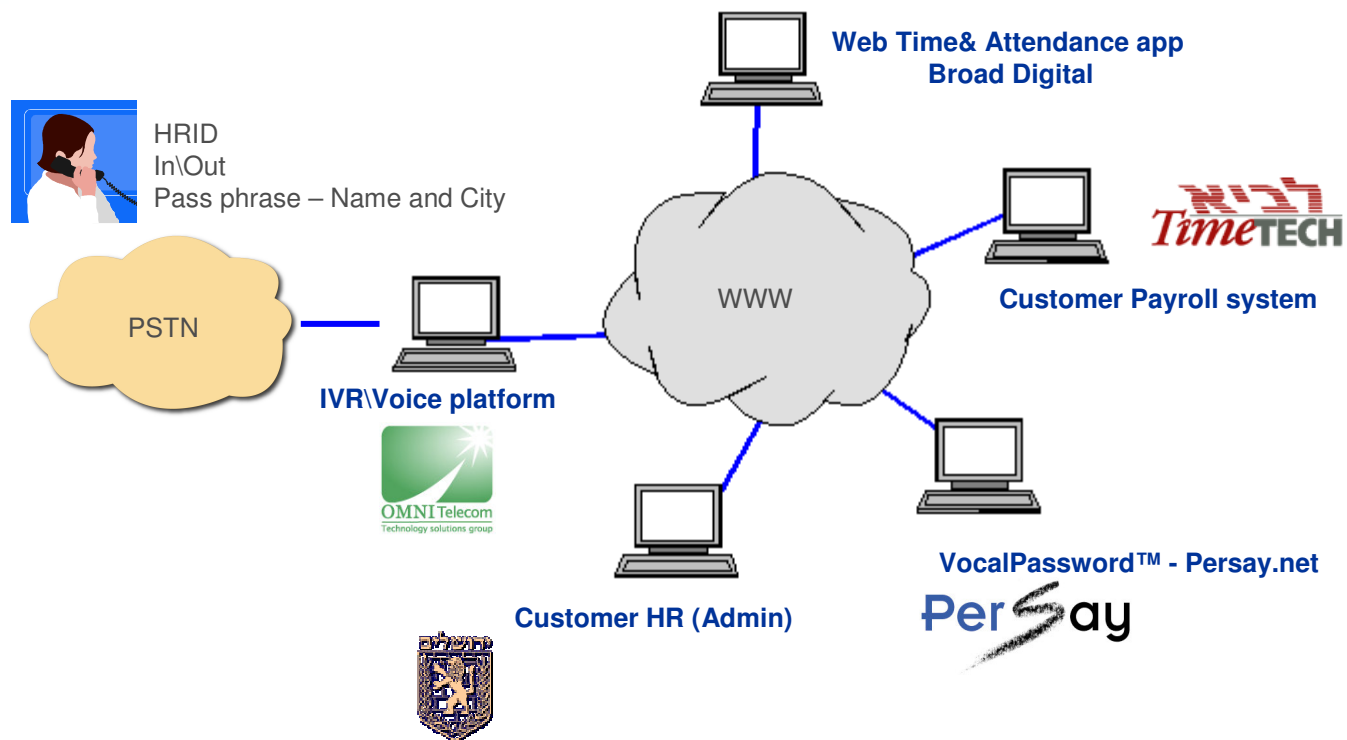
Deployments - diversified assurance

- Accuracy (Internal pilots & 3rd party evaluations) & evaluation tools
- Scalability
- High availability – single\multi site
- Maintainability
- Security
- Usability
- Professional services
- Integration
- Administration (Backup\reports\configuration . . .)



Time & Attendance – WWW2 (Wild Wild Web)

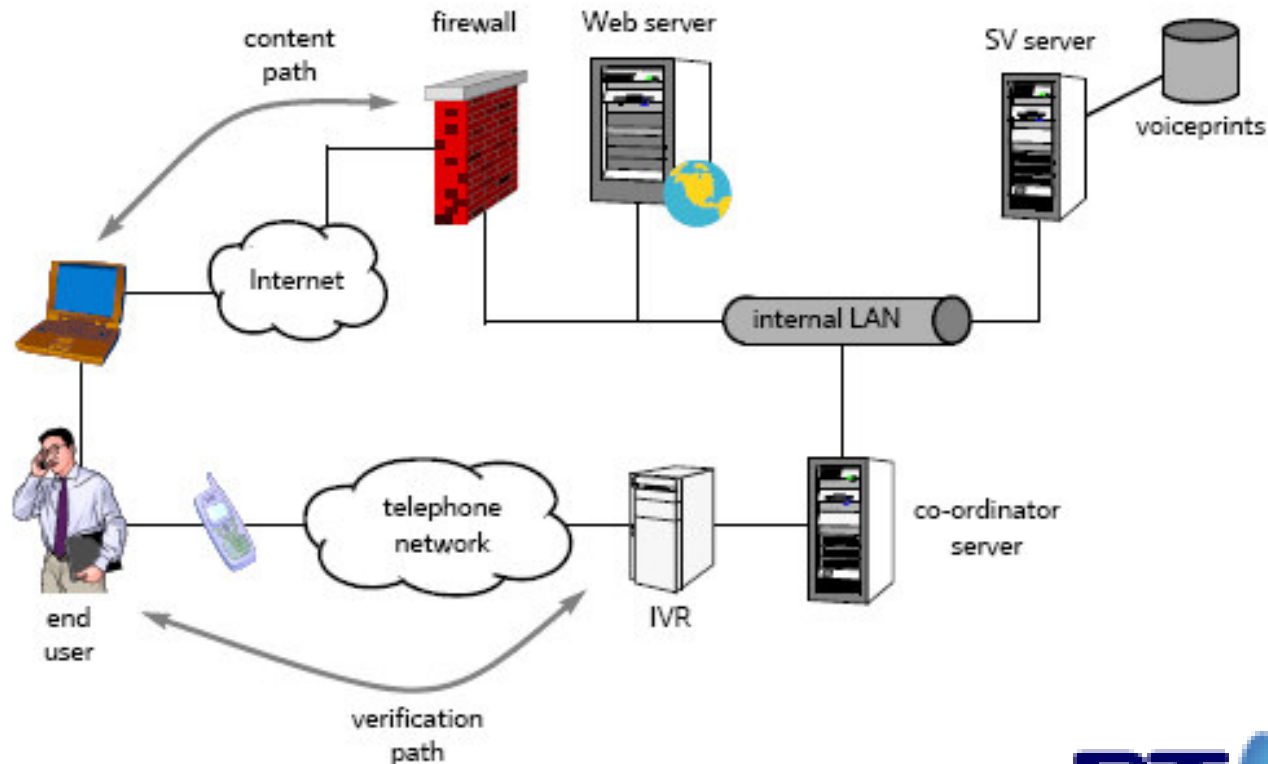
- Turns mobile & landline phones into secure biometrics enabled terminal



First Success Story: The Municipality of Jerusalem

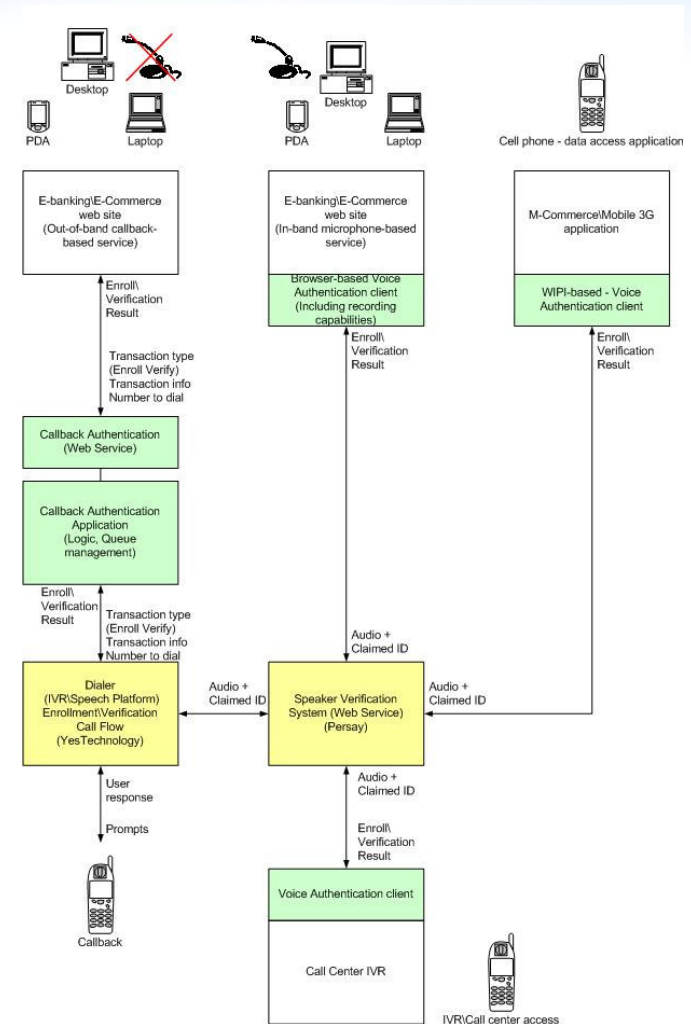
BT URU Authentication Service

URU Plus — a scalable component-based speaker-verification system for BT's 21st century network



Persay\Yespeech - Multi-Channel Speaker Verification

- R&D project – supported by Korea-Israel bilateral fund (KORIL-RDF)
- Development - Channels:
 - Inbound (PSTN)
 - Web callback (PSTN\VoIP)
 - In band (Browser)
 - Mobile (Data channel)
- Research – cross channel effect optimization



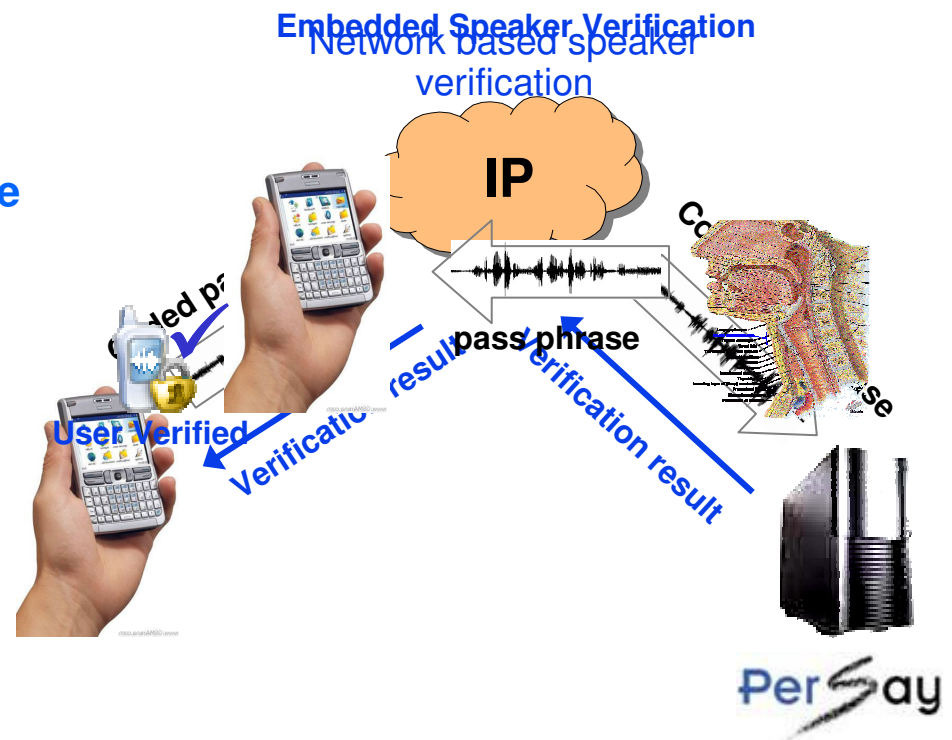
Embedded speaker verification

— Principle of the technology

- Network (client-server) & client based (embedded) biometric text-dependent speaker verification

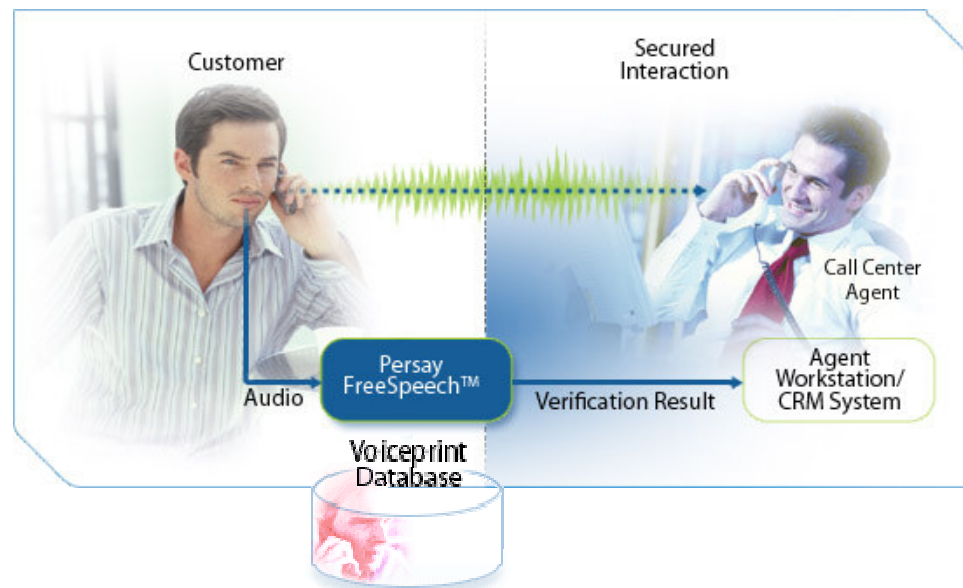
— Advantages:

- Conveniently secure the phone (anti-theft), SIM, content, applications, service access, m-banking, m-commerce, payments



First FreeSpeech™ VoIP deployment – Bank Leumi

- Hybrid deployment: VoIP sniffing\TDM tapping
- Verification + black list check
- Multi-site high availability



Per Say

Biometric Speaker Verification

safe &
sound

