

E*Pro Technologies launches beta test of security services for banking

Speaker authentication provides additional layer of security

E*Pro Technologies LLC is an e-business solution providers with an offshore development center in India. N.Gopi "Gopalakrishnan, a partner in E*Pro, said that the company is in beta test on a new service that uses speaker authentication (Voice Biometrics) technology as part of a complete solution to make banking transactions more secure. The system does not require the banking customer to be calling in to a customer services center, the model used by most current speaker authentication offerings. A customer using a web site or even an ATM can receive a call (on a mobile phone or any phone line they have specified when setting up the service) to validate the class of transactions that the customer or the bank specified requires validation beyond the usual password. The call is validated by call being received at a number presumable controlled by the customer and validating that set up the account. In a demonstration for *Speech Strategy News* conducted by Aras Pillai, vice president, Client Services, E*Pro, the system worked as described.

To use "One Call Banking," the customer sets up an account through a web site, and

received a call to enroll. The customer is prompted to say a generic phrase such as "My voice is my password at One Call Banking." There is no requirement to remember the phrase, since it is prompted during the verification.

Aras indicated that the extra layer of protection can be specific to the transaction. The transactions that require the extra authentication step can be specified by the bank or the customer – both are supported by the E*Pro Solution. The type of transaction and the rules for voice approval can be quite flexible; for example, requiring voice authentication for a transfer of third-party account which is more than \$10,000. For a transaction so specified, the system will automatically initiate a call to the registered phone number, list the transaction details, and use the customer's voice for approval before completing the transaction. A customer can also simply use the service to log into an account without having to remember a password and to avoid someone stealing their password to access their account.

The system claims "anti-spoofing" capability. It supposedly will not accept the recorded voice the customer as the same as the natural voice.