

Comment: What happens if HSBC's voice ID fails?

HSBC's rollout of biometrics to identify its customers in the UK raises the question of whether this finally is the technology to replace current password and PIN-based ID systems.



The bank says it will tackle the annoying issue of forgotten passwords, but what happens if the voice ID system fails to correctly identify the customer? Perhaps the bank will ask the customer to use the telephone security password letters or PIN that HSBC has previously used. But then what if the customer, having got used to biometrics, has forgotten their security details?

If the technology is not able to identify the voice (for example in an extremely loud environment), HSBC customers will apparently go through a further unspecified security process with an agent.

Card & Payments World has asked Nuance, which is supplying the voiceprint technology, for details on its rate of false positives and is awaiting a response.

Voice biometric security has been around for several years and while experts claim that it's the future of security, the reality is that the uptake has been relatively slow to date says Martin Hummel, voice biometrics consultant at Soitron UK. "However, it has the potential to replace the password or PIN-based identity verification, which we all acknowledge is antiquated and has many failings from both the business and consumer perspectives," Hummel added.

A successful example of voice biometrics in practice is Tatra Bank in Slovakia. First introduced in 2013, and now with more than 250,000 registered customer voice samples (one third of the whole customer database of the bank), the average time of client identification process has been reduced 66% – to an average of just 27 seconds per customer. Now, 85% of all calls to the bank's contact centre that require authentication are verified by voice.