
Bell's Voice Identification Service: Making Privacy Protection More Convenient

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Bell Canada Is...

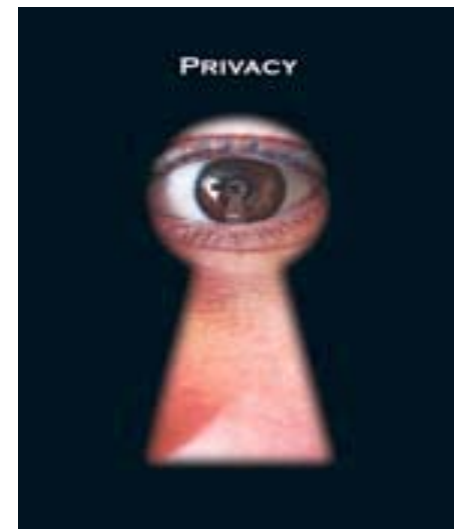
- **Canada's national leader in communications with 28M customer connections across the country**
- **Provides customers with simple solutions to all their communications needs, including telephone services, wireless communications, high-speed Internet, digital television and voice over IP**
- **Offers integrated information and communications technology (ICT) services to small and large businesses and governments**
- **Premier National Partner and exclusive Communications Partner to Vancouver 2010 Olympic & Paraplegic Winter Games**

The Privacy Accolades

- **From the Authentication and Online Trust Alliance**
2007: North American Online Safety Leadership Award
- **From the Customer Respect Group:**
2007: "Bell.ca" Best in Online Experience
- **From Nymity:**
2005: Best Privacy Policy
- **From Ponemon Institute:**
2005: Most Trusted Canadian Company Respecting Privacy

Situation

- Identify theft is real and growing
- Often occurs without person's knowledge....Once stolen, difficult to recover
 - Marital break-ups, Mail stolen, Wallet stolen, Elevator conversations
- Pre-texting has resulted in numerous criminal incidences
- Identification represents a concern when operating call centres
- **Bell is recognized for its leadership in the protection of the privacy & security of our customers' personal information**



The Business Challenge with Identity

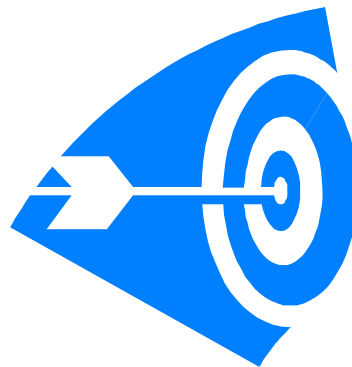
In a consumer perspective, most Bell services are for the household, where a single individual is the 'acountholder' with possible co-users

How do we know our customer's identity today?

Bell has built out many different customer identification processes over the years and across different channels

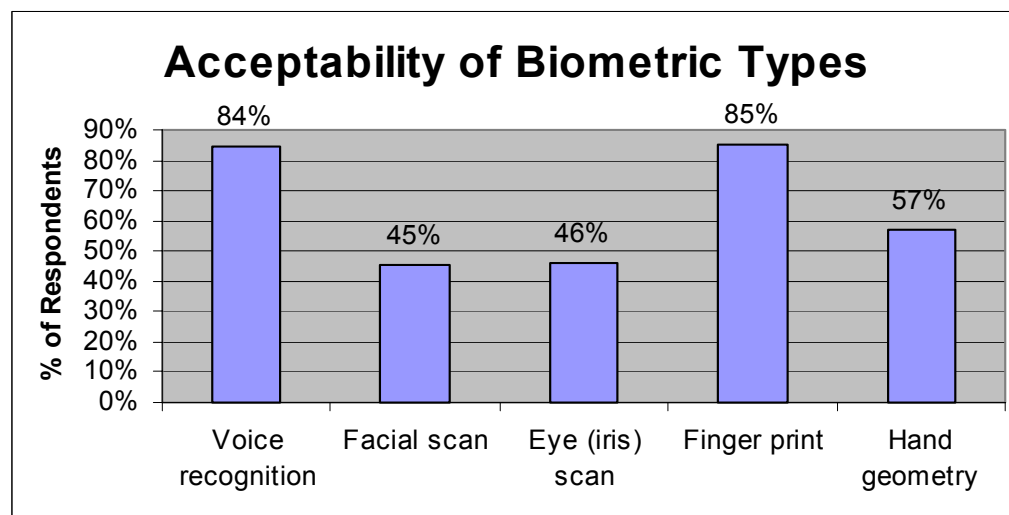
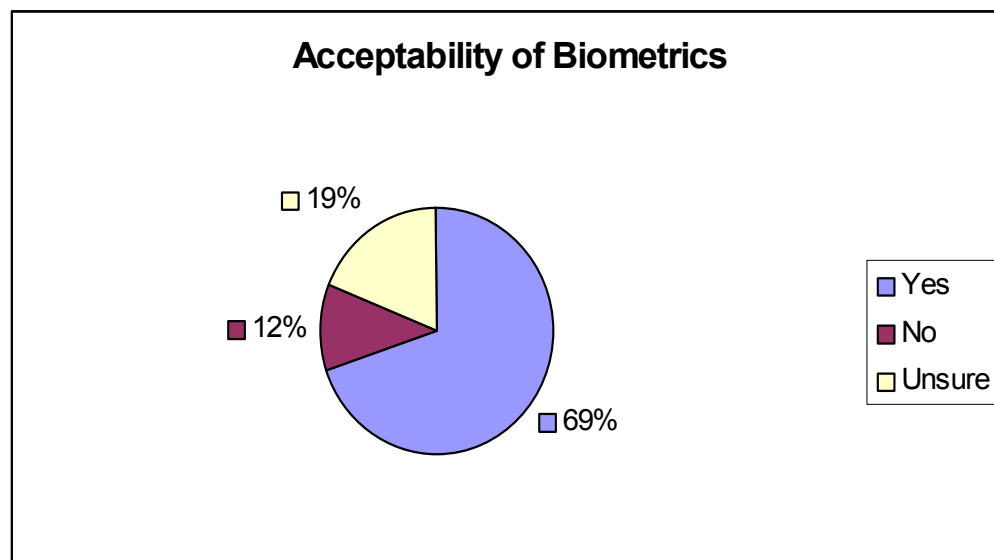
The Voice Identification Service Project

- Universal PIN solution?
- Speaker Verification solution?
- Selected **Persay** (e.g. Bank Leumi, BT, Orange, ADT)
- Align with Privacy Policy – make it secure and friendly at the same time; transparency wins trust and trust is crucial
- Downstream impacts
- Get it done quickly to achieve benefits



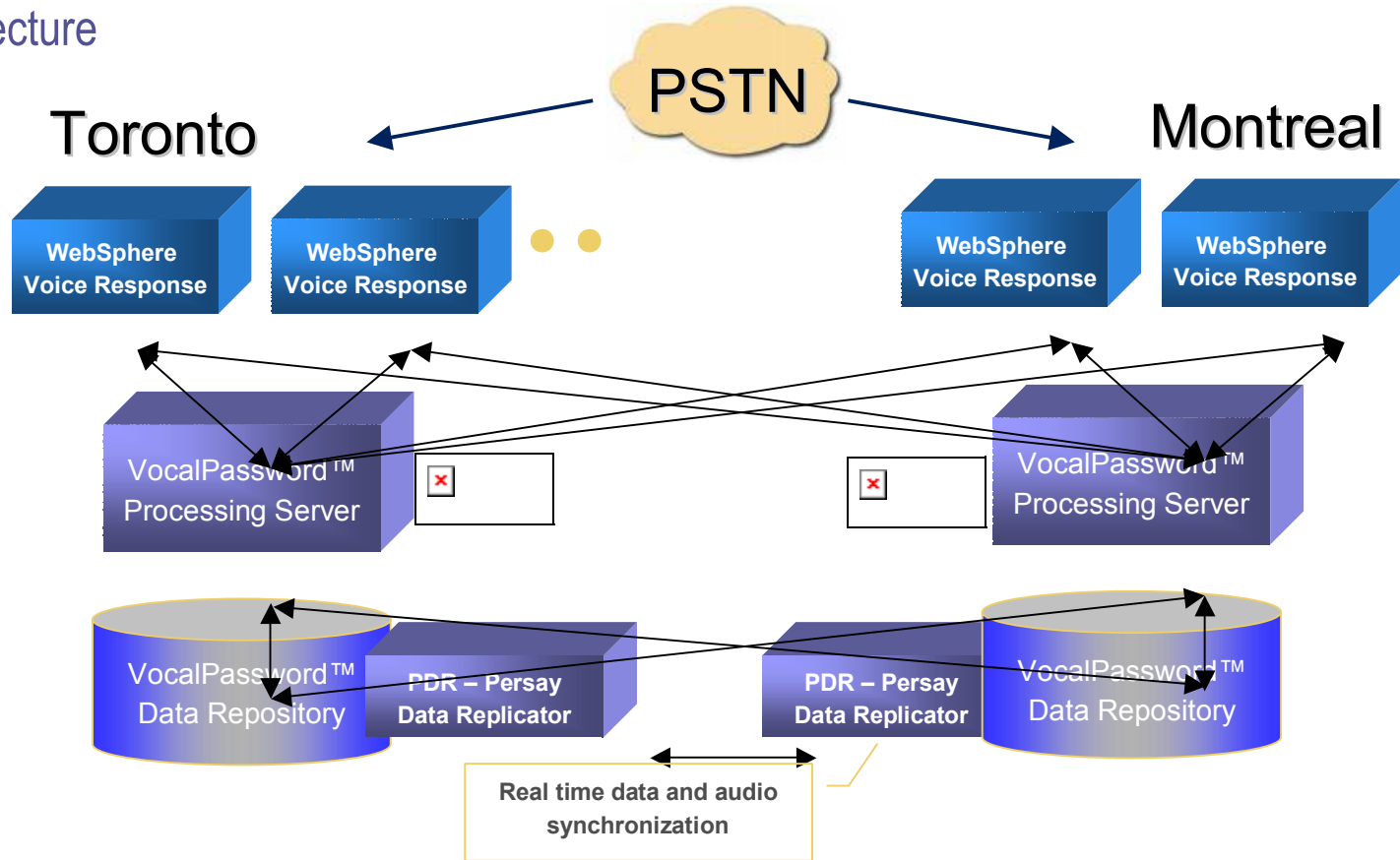
High Consumer Acceptance of Biometrics

- Acceptance of biometrics was 69%
- Voice recognition had one of highest acceptance rates at 84%
- Convenience was the #1 reason cited
- Faster transactions and increased security also scored high



Implementation

Architecture



Timeline



Implementation

- Wanted to have one customer experience for identification
- Simplicity
- **For identification/authentication solely**
- **Permission-based: Voluntary**
- Enrol with opt-out or re-prompt for enrol after 60 days
- Successful verification allows customer to proceed in IVR through self serve or transfer to agent
- Multiple voice prints per account are allowed for authorized account holder's and co-users
- Approx. 2 minutes to enrol
- One-to-one verification method
- Will display on CSR desktop thus allowing agents to know customer was authenticated



The Safeguards

- Agent has final accountability on calls transferred to determine individual identity of caller
- Existing PIN/PASSWORD takes precedence
- All logs are encrypted
- SOx compliant data centres
- Encryption of voice print related data
- Stored in Bell's secure data centres in Canada
- Auto IVR call back to enrolled telephone number

Customer Research: The Highlights

Most participants accept this new component, and no major resistance

The Convincing arguments

Three key factors will contribute to success:

- Accuracy
- Appropriate Phrase
- Communications

Rollout

- **Internal Communication**

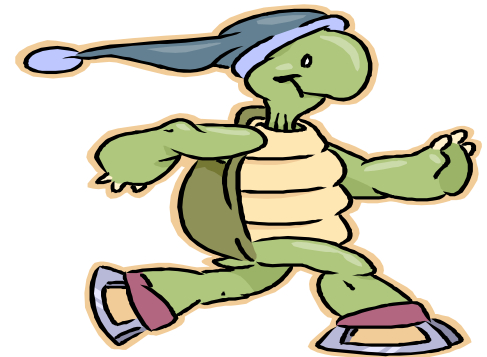
- Staff and executive trials
- Quizzes & prizing
- Ongoing training

- **Soft launch**

- One area code at a time for our wireline & wireless divisions
- Full implementation of remaining business units

External messaging

- Press release
- Message on monthly statements
- IVR messaging
- website under privacy pages
- Include Voice sample for enrolment and authentication
- Ongoing calls with Customer Experience, Marketing & Privacy to monitor progress and address questions



Project Learnings

- 100k enrolments to date
- Business case
- Executive sponsorship
- Simplify experience
- Flexibility is MANDATORY
- Constant communication
- Training, Training, Training

