

# Voice biometric verification

for faster and more secure customer calls processing



## Challenge:

Migros Bank used knowledgebased customer identity verification for incoming calls. Depending on the nature of the information or transaction requested, the customer centre agent had to ask several security questions



## Solution:

Spitch integrated a voice biometrics solution that runs in the background during the conversation between the customer and the agent, allowing agents to see the outcome of the identity verification after only a few seconds from the start of the call. Active opt-in (prior consent) is required from customers to start using voice biometrics



## Business benefits:

- The average call processing time has been cut up by 20%, helping to reduce costs
- Customer satisfaction has grown thanks to the removal of emotional barriers that are associated with security questions, and minimization of identity theft risks
- Increased security of transactions authorized by telephone

## MIGROS BANK

Migros Bank is a Swiss bank founded in 1958 by Gottlieb Duttweiler and belongs to the Federation of Migros Cooperatives. It has 67 branches in Switzerland (20 new between 2008 and 2016). In 2015, it has a balance sheet of 42 billion Swiss francs and an income of 226 million. In April 2020, Migros Bank agreed to pay German justice authorities around 2.4 million euros to settle allegations that it allowed German clients to evade taxes.



**Antonio Zullino**  
Head of Customer Centre  
Consumer Credit Migros Bank

«Spitch's voice biometrics system was integrated into the bank's customer centre infrastructure seamlessly. Identity verification by voice biometrics meets all the regulatory and legal standards, including active opt-in, accepted by the majority of our customers. This solution really helps improve customer experience while reducing call handling time.»



Spitch provides a full stack of omnichannel conversational AI solutions that improve customer experiences and reduce costs

**VA** Virtual Assistants

**SA** Speech Analytics

**VB** Voice Biometrics

**CP** Chat Platform

**KB** Knowledge Base

Kreuzstrasse 54  
8008 Zurich  
Switzerland  
+ 41 44 542 82 66  
info@spitch.ai

spitch.ai