



# VOICE BIOMETRICS

## GENERAL FAQs

### **What is Voice Biometrics?**

Everyone has a unique voice with distinct voice characteristics. With Voice Biometrics, we can capture the unique characteristics of a member's voice to identify and verify them on the phone. This new feature is a great way to protect your account by ensuring that fraudsters cannot call in and impersonate you to access your account information.

### **How does it work?**

When you speak, Voice Biometrics measures physical speech attributes - such as how you use your mouth, vocal tract, and diaphragm - as well as behavioral things, like speed of speech, pronunciation, and accents. It captures several different speech measurements that combine to create a digital 'voiceprint' that is unique to you. It does all this in a matter of seconds and attaches your unique digital voiceprint to your Member Number, so it's documented when you call us and verifies your identity.

### **How do I enroll?**

Enrollment is easy! Simply give us a call at **800-475-1150** or **319-393-9000** to speak with a member representative and let us know you'd like to enroll. Our team will help guide you through the process, which includes completing a few steps that will capture your voice characteristics used to create your unique digital voiceprint. You only need to enroll once.

### **Does it cost to enroll in Voice Biometrics?**

No, Voice Biometrics is a completely free service to members provided by Collins Community Credit Union. We take your security seriously and want to provide members with the newest technology that ensures their financial and personal information stays secure.

### **Will I still be recognizable if I have a cold, or if I am taking some kind of medication?**

Yes, no need to worry. Having a cold, or being on medication, does not change the measurable variables in your voice. Voice Biometrics recognizes the information related to the shape of the full vocal tract (i.e. the physiological make-up of an individual), so the effect of a cold will be minimal.

### **Is it possible to fool a Voice Biometric system by mimicking a user's voice?**

When we mimic someone else's voice, we copy language mannerisms. It is easy to copy the way a person is talking (accent, mannerisms), but impossible to match the way speech is produced (effect of the vocal tract).

### **Can a recording fool the system (aka Replay Attack)?**

Using a recording device to play back another person's voice is known as a Replay Attack, but will not fool our Voice Biometric system. Voice Biometrics identifies recording devices, using a number of techniques in the absence of the highest and lowest frequencies' detection. These frequencies are detectable by speaker recognition engines. Additionally, the process of replaying creates distortion in audio, and this is measurable by replay detection algorithms.

### **Can the system distinguish between twins?**

Even though identical twins have the same genes, their vocal tracts will vary enough for the Voice Biometric system to distinguish between their voices.

### **What is the accuracy of Voice Biometrics?**

Voice Biometric's accuracy depends on the user's digital voiceprint quality and the audio connection. When these conditions do not impact the system's accuracy, Voice Biometrics ensures that a "fraudster" is unable to deceive the authentication process, so the rightful owner of a digital voiceprint can authenticate nearly 100% of the time .

A graphic at the top of the page features a stylized orange waveform on the left, connected by a horizontal line to a smartphone icon on the right. The smartphone screen displays a padlock, symbolizing security. The text "VOICE BIOMETRICS" is centered above the line, and "INTERACTIVE VOICE RESPONSE (IVR) FAQs" is centered below it.

# VOICE BIOMETRICS

## INTERACTIVE VOICE RESPONSE (IVR) FAQs

### **What is the Interactive Voice Response (IVR) system, and what can it do?**

Our IVR system is a new automated feature that allows you to access your accounts 24/7 by phone, without the need for online access or employee support.

With the IVR you can hear your account balances, review your five most recent transactions, and transfer funds between your Collins accounts.

### **What types of accounts can we access using the new IVR system?**

Our IVR system will enable you to check balances on any CCCU account associated with your name (with the exception of credit cards). You will be able to transfer funds from transactional depository accounts and lines of credit. You can transfer funds to any account able to receive funds.

### **How do I register to use the IVR system?**

To use the IVR system you must first complete a one-time enrollment of Voice Biometrics, which creates a digital voiceprint to serve as your password and verify your identity.

**To enroll, simply give us a call at 800-475-1150 or 319-393-9000** to speak with a member representative and let us know you'd like to enroll. Our team will help guide you through the process, which includes completing a few steps that will capture your voice characteristics used to create your unique digital voiceprint.

### **How do I use the IVR system now that I'm registered?**

You may call **800-475-1150** or **319-393-9000** to access the IVR system at any time. You will be prompted to enter your social security number and then say, "My voice is my password" to verify your identity and pull up your accounts.

The IVR will present you with your options for checking account balances, most recent transactions, and transferring funds between your accounts by simply speaking into your phone.

To navigate your accounts, you may be required to confirm the last four digits of your account number(s)

### **What if I need to update my accounts, request documents, or report fraud?**

For requests beyond the scope of the IVR system, please speak to one of our member representatives by calling **800-475-1150** or **319-393-9000** and we are happy to assist you!

