



Customer authentication made Simple, Secure and Convenient

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Agenda

About ICICI Bank

Phone Banking

Problem statement

Implementation strategy

Current status

Way forward

Benefits



Problem statement

- **Customer convenience**
 - **95% customer base have mobile numbers updated**
 - **60% of people call Phone Banking from mobiles**
 - **IVR navigation difficult on smartphones**
- **Safety & Trust**
 - **Eliminate account takeovers**
 - **Build in customer confidence**



Implementation strategy

- **Voice Biometric at ICICI**
 - **Opted for Free Speech**
- **Customer experience**
 - **Natural conversation of customer for**
 - **Enrollment**
 - **Verification**
 - **Seamless customer experience**
 - **No intrusion to customers personal information**
 - **Access to customer information only on successful verification**



Current status

- **Phase I**
 - **Rolled out for Savings account customers**
 - **Implemented for mobile and landline callers**

- **Statistics**
 - **Enrollment 90% (Approx 0.3 Mn)**
 - **Full + Partial**
 - **Verification 95% (Approx 0.25 Mn)**



Way forward

- **Phase II**
 - **NRI business to be brought under the ambit**
 - **Credit cards to be included**
 - **Outbound campaigns on Voice Biometric platform**



Benefits

- **Customer**
 - **Seamless experience**
 - **Verification time reduction**
 - **Improvement in CSAT**
- **Safety**
 - **Elimination of account takeovers**



Thank you

