

NAB targets customer service with voice recognition

Voice recognition simplifies the customer experience

[Rodney Gedda](#) 05 May, 2009 14:34

The National Australia Bank is seeking to streamline its customer experience by using speech recognition at its main telephony customer service point.

NAB recently completed a deployment of Salmat VeCommerce's speech recognition application after a pre- and post-testing by the company to ensure it could work for customers.

Salmat VeCommerce managing director Paul Magee said the bank is experiencing a slight improvement in customer experience and no reduction in service levels by using the technology.

NAB went live in November 2008 with a call steering system that fronts the 136 NAB number that's part of the bank's "one number, one call" strategy.

"When you call the automated response is 'welcome to NAB how can I help you?' and you state to NAB what you want and dependent upon what you said, who you are and your previous history, we will look after that call either with self-service options or with call centre agents," Magee said.

NAB telephony platform is built on Genesys on top of Cisco on top of Aspect and there are elements of it in the cloud and on-premise.

"It's quite complicated with multiple sites and Telstra project managing the whole thing," Magee said.

As the software is VoiceXML-compliant, VeCommerce claims to be able to work with any type of phone system that supports the standards, but Magee states that "some are easier than others".

"The new-age systems are easier to work with than the old-fashioned ones, but at the end of the day the lower-level infrastructure is less important to us than how the application gets access to the data to make a transaction," Magee said.

"If a call centre agent to perform a transaction by pressing a button and having a screen then we can do the same transaction using speech recognition."

In Australia VeCommerce claims an insurance company and bank are going live with its biometrics technology in the next few weeks.

"Voice biometrics uses 100 indicators to authenticate a voice so it is a robust method, even better than fingerprints," Magee said.

According to VeCommerce, giving authentication details to a computer can be more secure than giving them to a person who may then conduct fraudulent activities. The company claims that this makes speech recognition and biometrics privacy enhancing.

"Financial services organisations are putting in identity [management](#) systems to avoid fraud," Magee said. "For example, an outbound call can be used to verify a suspicious transaction. The next step is to roll it out to face to face transactions."

Managing director of call centre research company Callcentres.net Dr Catriona Wallace said voice biometrics is now more favourable with consumers than traditional PIN and password authentication.

“Some 67 per cent of respondents said they are concerned about identity theft and about one-third of consumers are comfortable with speech recognition,” Wallace said.

http://www.techworld.com.au/article/302004/nab_targets_customer_service_voice_recognition