

## Strengthening authentication of mobile money with LumenVox active voice biometric authentication



### The Client

A mobile operator, pioneering technology in the world of emerging markets. Their latest launch meets a critical need: Within emerging markets, many customers are 'unbanked', however, mobile phones usage is prolific and a rapid-growing niche. In response, the Client has recently introduced a Mobile Money solution that will allow customers to easily set up a bank account and make financial transactions digitally. The platform finally offers these customers a financial services solution which enables their active participation in the economy in a safe and secure manner.



### The challenge

The Client wanted to offer self-service PIN resets within their Mobile Money solution without introducing the high volume of calls into the contact centre as experienced in other geographies. Given that interaction and transactions are digital (non face-to-face) the channel needed to be secure and the authentication method robust.

Knowing there was associated risk of fraudulent behaviour when using an authentication method that utilises vulnerable data points, such as, the phone/handset, or the MSISDN; the Client wanted interactions where authentication of the individual was trustworthy.

Although there were authentication methods already in place as well as corresponding modalities such as PIN/PUK/Password reset, the business process begged for more distinct, individual authentication.

In short, the company wanted their product to ensure security for all without sacrificing ease of use or adding to the heavy workload of current employees.



### End user

A multinational mobile telecommunications company, operating in many African and Middle Eastern countries.

"We know how valuable remote biometric authentication can be when its tailored to a company's business processes. We are thrilled to work with a client who is not only passionate about innovating, but also intent on prioritising security for their customers."

- Yuren DeoKaran, Product Manager  
OneVault.



## The solution and results

The Client recognised the benefits of introducing biometrics – both face and voice. At the same time they envisioned a more seamless, remote and digital process, one that did not require engagement with a live agent or a physical location. To fulfil the voice biometric component of the process, the client worked with authentication solution provider OneVault and their partner, Contactable to implement LumenVox Active Voice Biometrics within Contactable's digital identity platform.

The Client's Mobile Money solution now features self-service PIN reset using active Voice Biometrics, with fall-back options to facilitate the resetting of PINs in-store or via a mobile app. The next phase will introduce Facial Recognition.

By including biometrics, the Client was able to design a complete digital customer journey that ticked all boxes: greater security, improved customer experience and strict compliance.

### Operational cost savings

By facilitating a robust, remote authentication solution for specific interactions, the client should spend fewer man hours on interactions with a live agent.

### Streamlined customer process

The customer is able to self-serve: Empowering them to complete the secure authentication process on their own, requiring no personal engagement. Resulting in the customer managing their mobile money wallet with ease and a peace of mind.

### System at a glance

LumenVox Active Voice Biometric Authentication.  
System integrators



## ABOUT ONEVAULT

We believe that there's advice, and there's sound advice. Advice means well, but most often does more harm than good. Sound advice comes from wisdom, and always guarantees results. With that, our mission is to ensure that brands and customers should interact safely and efficiently, at every stage of the journey.

We aren't consultants. We are solutions partners; dedicated to helping bolster your Intelligent Authentication process and Fraud prevention measures. Starting in South Africa, OneVault has extended its footprint into the African market & beyond; in countries such as Kenya, Tanzania, all the way to Pakistan.

Our solutions team is waiting to chat about your authentication and fraud solutions strategy.

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