

# Biometric authentication and intelligent fraud detection

Nuance Gatekeeper replaces outdated verification and fraud prevention methods, helping companies improve the customer experience, reduce costs, and mitigate fraud losses.

Using Gatekeeper, organizations can reduce friction and increase trust across every channel by verifying the actual person behind the interaction. Gatekeeper helps agents deliver efficient, personalized service and helps fraud teams prevent, detect, and investigate more fraud.

## How Gatekeeper works

Gatekeeper analyzes how a person sounds, how they talk or type, and how they behave, while checking their device, network, location, and other factors for signs of fraud.

All of this happens seamlessly in the background of each engagement, so your customers can get the service they need without remembering passcodes, PINs, or security questions.

# Authentication and fraud prevention factors

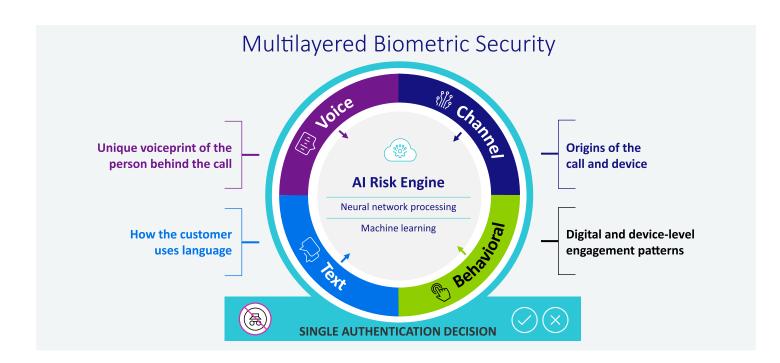
Gatekeeper uses deep neural networks to determine a single, transparent authentication decision for every engagement. The platform is built on five pillars of biometric security and AI decision-making:

- Voice: Authenticate customers based on the distinct characteristics of their voice, regardless of age or language.
- Text: Conversational biometrics analyze word choice, grammar, syntax, and other elements across messaging and transcribed voice interactions.
- Behavioral: How a customer interacts with your app, website, and their device is compared with profiles of legitimate users to detect abnormal behavior.
- Channel: Identify device, ANI, channel, location, and network to flag suspicious signals such as hidden network origins, SIM swapping, and spoofing.
- Al risk engine: Deep neural networks analyze interactions to determine true matches and detect fraud.

### INDUSTRY-LEADING PERFORMANCE

- 99% authentication success vs.
  <80% with passwords, PINs, or security questions
- <1 sec audio to authenticate vs.</li>
  57 sec+ with other authentication methods
- 90% detection of fraudsters in 15 seconds or less
- 3x fraud cases handled daily, with 90% reduction in manual reviews





### Solution features

**Cloud-native:** Gatekeeper is built on a microservices architecture with dynamic scaling, Continuous Integration/Continuous Deployment, multi-tenancy, and other capabilities.

**Omni-channel:** The only biometric security solution that works across the IVR, live agent calls, and in messaging, mobile, and web apps.

**Powerful fraud tools:** Detect fraudulent engagements in real time while uncovering behavior and language sequences that indicate fraud. Use backward search and clustering analysis to discover previously unknown fraudsters and past fraudulent engagements.

**Reporting:** Central viewpoint of authentication and fraud prevention performance across channels through visual reports, advanced search capabilities, and a data retrieval API.

### **LEARN MORE**

Explore your own Gatekeeper solution here or email cxexperts@nuance.com.

### **TRUSTED PARTNERSHIP**

- Support and services: Flexible help to improve outcomes with deploying and optimizing Gatekeeper.
- Nuance Fraud Nexus: Benefit from deep industry expertise, knowledge sharing, and hands-on training.
- Regulatory compliance: Gatekeeper is provided in accordance with strict industry standards for data protection and privacy, network controls, account management, and access.



### About Nuance Communications, Inc.

Nuance Communications is a technology pioneer with market leadership in conversational AI and ambient intelligence. A full-service partner trusted by 77 percent of U.S. hospitals and 85 percent of the Fortune 100 companies worldwide, Nuance creates intuitive solutions that amplify people's ability to help others. Nuance is a Microsoft company.

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