



## An automated solution that identifies and verifies the caller is who they claim to be.

### Why ID&V?

- Identify and verify callers in real-time
- Authenticate transactions
- Can be integrated with CRM systems for realtime validation
- Integrate seamlessly with other automated services
- Reduce agent handling time and increase operational efficiency
- Improve customer experience by enabling self-service.

**Customers value Self-Service. They also understand the need for verification. But have you found a way to blend both easily? Without Self-Service for customers, your agents could be spending 3-4 minutes handling a call. But wouldn't you prefer to reduce this cost dramatically using automation?**

Now there's a way to save time for everyone while maintaining security.

EckohID&V identifies and verifies customers before discussing their account or performing a transaction. The service can be applied to voice, web or mobile channels.

For contact centres, authenticating a caller's identity can take up a large part of the agent/customer interaction. The first part of any call can be automated to handle this before the customer is transferred to an agent to discuss the reason for their call.

Eckoh ID&V verifies callers by asking them for a range of personal data e.g. their unique reference or account number, postcode, passcode, date of birth etc. This reduces agents call handling times, the risk of fraud and identity theft; and operational costs.

Save time and money by automating your customer security questions.

## How it works

When a customer phones an organisation, identification and verification usually takes place during the initial 30 seconds of interaction.

The amount of credentials checked can be customised to suit your business. Some organisations simply identify their customers while others have longer, more complex ID&V requirements. This part of the interaction can also be used to capture information that is required to compliance purposes too.

Over the phone, customers are prompted by the system to make choices and provide key information by entering details into their telephone keypad or using speech.

Web users are able to browse content and enter key information using responsive websites that adapt content to any devices desktop, tablet, mobile or smart TV.

For users on the move, smartphone apps provide an easy and convenient means to fulfil their needs. Our apps allow content and personal data such as security answers and details, or saved preferences to be stored securely and transmitted when required.

For any channel once identification and verification is complete the data captured by ID&V is checked in real-time. If successful the caller is either routed to an agent or an automated service to handle their enquiry.

Although targeted at reducing agent call handling time, EckohID&V is commonly integrated with our other products such as:

- EckohASSIST - for directing the caller to the correct department, location or person
- EckohPAY - for enabling secure card payments for goods or services over the phone.

## EckohID&V in practice

### Financial Services

RCI Financial Services (RCI) provides finance solutions to Renault and Nissan customers of new and used cars and light commercial vehicles.

In addition, RCI provides funding to the Renault and Nissan dealer networks. They use EckohID&V to identify and verify the caller by asking for their credit agreement number, postcode, car registration and date of birth. Captured via speech recognition, once validated against RCI's database the caller is then able to obtain a settlement value; and go on to make a payment.

The service increases the efficiency of RCI's contact centre agents by freeing them to focus on more complex customer service requests. Additionally the service allows RCI's customers to obtain the information they want or execute a payment at a time that suits them, not constrained by the operational hours of the contact centre.

### Utilities

Many of our utility clients, including Northumbrian Water, Welsh Water, Affinity Water, Power NI and Utilita use EckohID&V to identify and verify a customer before proceeding to check their balance or make a bill payment. Automating the identification process in this way means fewer calls will be taken through the contact centre, freeing up the agents to handle more complex calls.

The majority of our utility clients also integrate this service with EckohPAY which removes even more pressure from the call centre by providing the customer with a self-service, PCI DSS compliant method of paying their bills over the phone or web.

The 90% automation of ID&V for Northumbrian Water saved considerable time and money, benefitting both customer and the organisation.



**Our solutions are delivered via the Eckoh Experience Portal.**

Eckoh ID&V works well with EckohPAY and EckohASSIST