Pindrop

Pindrop® Solutions

Beating the balancing act of security and customer experience

Pindrop overview

Pindrop's Authentication and Fraud Detection leverages years of innovations in machine learning to provide authentication and anti-fraud solutions for today's call center. With Pindrop, organizations can verify their callers in a customer-not-present environment while deterring fraudulent access to customer accounts and identities. Pindrop helps you recognize your customers and spot fraudsters based on their voice, device, and behavior.

Why Authentication and Anti-Fraud Matter

Enterprises around the world are experiencing dramatic increases in fraud attacks. We've analysed more than 1.9 billion calls to truly understand the impacts.

✓ **1.9 Billion**
calls analyzed

✓ **1.6 Million**
fraud calls detected

✓ **1.3 Billion**
in fraud losses stopped

Beating the balancing act of security and customer experience

Call centers provide customers access to immediate and direct personal service. However, legitimate customers are continuously inconvenienced with identity challenges on every level of interaction in the call center. These identity and verification processes rely heavily on high-friction measures that prevent effortless customer experiences. Furthermore, increasing fraud rates show these processes' weakness and inefficiency at safeguarding customers from fraud. Call centers that can effectively balance reliable security with a frictionless customer experience can reap benefits from operational efficiencies — including reductions in average handle times, total cost per call, and fraud exposure for customers.

Authentication & Anti-fraud in one platform

Pindrop provides a single platform for passive, multi-factor authentication and anti-fraud at every point of every call, anti-fraud analysis performed continuously throughout the call IVR to agent. Authentication and fraud prevention processes begin before the call connects and continue from pre-ring through the entire lifecycle of the call. Benefits of implementing a comprehensive platform, that encompasses authentication and anti-fraud processes, include:

- Improved customer experience

- Automatic authentication for trusted callers

- Risk mitigation and protection against fraudster attacks to your call center

- Reduced call handle times

- Reduced call center operations costs, fraud losses, and customer churn

Authentication

Pindrop's authentication solution, Pindrop Passport, runs in the background of every call, combining patented Phoneprinting™ technology, voice biometrics, and behavioral analytics to determine if a caller has the right device, voice, behavior, and ANI to access an account.

Anti-fraud

Pindrop's anti-fraud solution, Pindrop Protect, analyzes thousands of indicators of anomalous behavior across the fraud event lifecycle — from account mining in the IVR to social engineering attacks against agents.
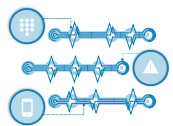
Pindrop Technologies

Deep Voice™ Biometric Engine

Pindrop's proprietary Deep Voice biometric engine uses the latest deep neural network technology for speaker recognition, passively identifying legitimate and fraudulent callers just by their voice. The Deep Voice engine analyses short utterances of a caller's speech, whether the caller is interacting in the IVR or with an agent, to develop a high-accuracy voiceprint for each caller.
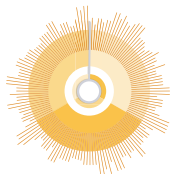
Phoneprinting® Technology

Pindrop's patented, next generation Phoneprinting technology analyses over 1,300 features of a call's full audio to create a telephony credential for legitimate callers or a blocklisted device print for fraudulent callers, uniquely identifying a caller's true device type, geo-location, and carrier.

Toneprinting® Technology

Pindrop's proprietary Toneprinting technology passively analyses tone-based signals from every keypress made by a caller. Processing dual-tone multi-frequency (DTMF) signals to authenticate callers against their device and behaviour, Toneprinting technology also alerts enterprises to robotic dialing and account takeover patterns.

About Pindrop

In an increasingly digital world, Pindrop® lets people use their voice to seamlessly connect to, enter and unlock new experiences while safeguarding their privacy. Using its patented precise voice identification technology, Pindrop is leading the way to the future of voice by establishing the standard for identity, security, and intelligence for voice interactions. Protecting some of the world's biggest banks, insurers and retailers, Pindrop enables customers to quickly, conveniently and securely connect to the information and resources they need. Its precise voice identification technology recognizes unique identifiers within the human voice that enables its customers to prevent fraud and deliver exceptional customer experiences in call centers, obtain information from smart devices and even activate cars. A privately held company, Pindrop is venture-backed by Andreessen Horowitz, Citi Ventures, Felicis Ventures, CapitalG, GV, IVP, and Vitruvian Partners. Visit pindrop.com for more information.

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