



PRESS RELEASE

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FOR IMMEDIATE USE

Voice ID launches to customers of Lloyds, Halifax and Bank of Scotland

Lloyds Bank, Halifax and Bank of Scotland customers can now choose to use their voice to verify themselves when accessing their banking over the phone following the launch of Voice ID by Lloyds Banking Group.

How Voice ID works:

- Customer chooses to register for Voice ID
- They'll be asked for their card or account number and verified
- They'll then be asked to say 'my voice is my password' to create a unique voiceprint
- Next time they call to access their account, their voice will be analysed by over 100 unique characteristics, including their accent, how fast they talk and the unique size and shape of their vocal chords to determine if the caller matches the stored voiceprint
- A successful match grants account access

Martin Dodd, Managing Director of Telephone Banking at Lloyds Banking Group, said: "Today we use hundreds of passwords across our connected lives, and remembering each one can be difficult. Voice ID makes telephone banking with us safer, quicker and easier than having to remember often cumbersome passwords, and we're proud to have made this technology available to our customers."

As the largest banking group in the UK, Lloyds has undertaken significant testing in advance of its launch of Voice ID, including a pilot of over 50,000 customers, to ensure its deployment of the technology would work for its diverse customer base, including vulnerable customers. Working with the providers of the technology, biometrics and conversational AI expert Nuance, registered customers of the Group's core banking brands are now able to benefit from a more seamless verification process when they call their bank.

Brett Beranek, general manager of the security business for Nuance Enterprise, said: "Voice biometrics far outpaces traditional authentication because it's safe, convenient and more effective than pins and passwords for consumers. It is also inherently more difficult for a fraudster to replicate an individual's voice than it is to get their knowledge-based password."

Customers can register for Voice ID by calling:

- **Lloyds Bank** 0345 850 2808
- **Halifax** 0345 850 0691
- **Bank of Scotland** 0345 850 1022

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MEDIA CONTACTS

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