You know the drill. Whether you call your bank or your gas company, you have to prove who you are before you get service. *"Mother's maiden name, date of birth, and last four digits of your social security number, please."*

That's 30 seconds of your life gone forever. Not the greeting you want when calling for help.

As the manager of a contact center, you know the other side of this coin. Every minute your agents spend authenticating callers is more than a minute added to payroll. Overall, we're talking about **20%** of your contact center's costs.

Here's the real kicker, all this costly identity interrogation doesn't even authenticate your customers! Criminals have no problem getting customers' personal identifying information, and spoofing your defenses.

Here's how they do it:

Voiceover	Visual Suggestions
Criminals can call your center from anywhere in the world.	Criminal hits a button on his computer, initiating the call. His real international number appears superimposed at the bottom of the screen: 7-901-555-1234.
With a spoofing program, the criminal makes it look like he's calling from your customer's phone number. Meanwhile, the real customer has no idea that he's about to become a victim of identity theft.	The criminal's frame halves to the right side of the screen. On the left half of the screen, the soon-to-be identity theft victim appears, playing with his children outside on his lawn. The victim's phone number appears, in the same style as the criminal's, underneath him: (517) 986-5432.
An agent at your contact center answers the criminal's call. Since she sees your customers' phone number, she assumes that she's speaking with the real person, and requests the personally identifying information on record.	The screen now splits into three frames ● criminal in the middle frame ● identity-theft-victim on the left (freeze this frame to signify that the victim is now secondary in the scenario) ● contact center agent on the right in an amber hue. The customer's number appears on the agent's screen, and the agent starts to ask for the typical Personally Identifying Information (listed above): Mother's maiden name, date of birth, and account number.
Since the criminal has this information, he	The contact center agent's frame turns to

answers the identity interrogation questions easily. Once past this defense, he's free to commit his crime.	a green hue after the criminal successfully answers all of the personally identifying information.

Pretty alarming, right?

Now how are you going to authenticate callers, give prompt customer service, and control costs? You have two options: biometrics and ownership.

Biometrics over the phone takes 15 – 60 seconds; hardly an improvement in operational efficiency and customer service. And most of your customers can't be authenticated, since their voices aren't enrolled.

Thank goodness for the third authentication factor: ownership, the gold standard. This is an item only one person can have at a time, such as a passport, a key fob, or a phone. Ownership works on 100% of your calls. No enrollment required.

For over 35 years, a trustworthy phone number was all you needed to authenticate callers. But once the Internet connected to the phone network, criminals started invisibly spoofing your customer's ANI.

Now, you could combine more invasive identity interrogation with biometrics, but that would annoy your customers and drive agent expenses through the roof!

The answer? TRUSTID. It's the only solution that restores ownership authentication to the phone channel, and works before your customer's call is answered.

How?

Voiceover	Visual Suggestions
When a customer calls in…	Mr. 'Identity theft victim' (previous example) calls into the contact center. Again, his number appears at the bottom of his screen.
…TRUSTID automatically and invisibly validates the ANI's authenticity, allowing the contact center to proceed with confidence that the caller is trustworthy. This occurs before your IVR even answers the incoming call.	The screen splits. In the left frame, Mr. Victim does not freeze, as before, showing how little time he has to wait. Maybe he looks at his hair in a mirror while he waits. In the right frame, demonstrate how TRUSTID works 'under the hood.'
With an authenticated ANI, your IVR knows that it's interacting with the true customer. Since he stayed within your	The IVR 'green lights' the call, and the customer helps himself within the automated help system.

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IVR, the caller self serves, costing your contact center pennies.	
Or, if your customer wants to speak with an agent, he can quickly authenticate himself in the IVR, expediting his time with the agent.	In the right frame, switch the IVR system out for a contact center agent. The customer's information appears on the agent's screen, along with a green light indicating that the customer's identity has been authenticated.
{Female voice talent} "Good afternoon. This is Mary. May I have your full name please?"	The contact center agent sits ready to serve.

Instead of wasting the first 30 seconds of the call on identity interrogation, your customers get served faster, reducing your Average Handle Time and payroll costs, and only scrutinizing suspicious calls, like this one:

Voiceover	Visual Suggestions
If TRUSTID does not validate the ANI, engage with caution.	Use the exact same clip from the same call to show an alternate reality. As before, the criminal appears on the left half of the screen, and the contact center on the right. The criminal's true number appears underneath him. TRUSTID flashes a red 'high risk' message on the agent's screen.
{Female voice talent} "Good afternoon. This is Mary. Before I can help, I'll need your date of birth, social security number, mother's maiden name, and while we are talking about your mother, we'll need a note from her…"	Contact center agent proceeds as politely as if she were speaking to a normal customer. The criminal scrambles through his notes to find the answers he's being interrogated for. As the agent lists the information she'll need for identity interrogation, the criminal hangs up in frustration.

Only TRUSTID's patented solution—the fastest authentication available—enhances customers' experiences, fights fraud **and** reduces costs by 20%.

Automatically. Instantly. Invisibly.

Serve your customers first with TRUSTID.

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