

Netherlands bank customers can get vocal on payments

August 1 2015, by Nancy Owano



Credit: Peter Griffin/Public Domain

Are some people fed up with remembering and using passwords and PINs to make it through the day? Those who have had enough would prefer to do without them. For mobile tasks that involve banking, though, it is obvious that some measure of protection is needed.

In 2015, alternatives have emerged for technology leaders in the

financial services and banking sector to try out and launch. Potential payback for banks is significant—customer satisfaction and customer loyalty, assuming there are safe enough alternatives. Fingerprint, iris recognition and now voice are part of the biometrics story for banking.

The latest blow to passwords and PINs has emerged in the Netherlands; a bank is offering the option to log in and make payments via voice. The new release is being made available in mid-[September](#).

Dutch bank ING Netherlands has turned to Nina, called Inge at ING, technology from Burlington, Massachusetts-based Nuance Communications to use [voice](#) control.

Inge is the Dutch equivalent of Nuance's Nina, a virtual assistant with whom customers can engage in conversational speech. The technology has been in use at other large banks. Now ING Bank Netherlands is introducing voice-activated payments through its mobile app.

The Finextra newswire said the bank took feedback from early users to refine the application "to the extent that it now feels confident to extend [deployment](#) to payments initiation, describing it as smart, intuitive alternative to PINs and passwords."

TechWeekEurope UK said their updated mobile app is to include voice-[activated](#) functions where users can issue vocal commands to unlock their accounts.

As such, ING is a pace-setter as a Netherlands bank incorporating voice biometrics into its mobile banking app. Nuance said over 100,000 ING Netherlands' customers had already been using Nuance technology in their mobile app Inge to do tasks such as check their bank balance. The new chapter is that customers can now initiate payments using voice biometrics on iOS and Android phones or fingerprint recognition on iOS.

phones with Touch ID.

Supporters of [voice control](#) technology in the banking industry note that it is hands-free mode for mobile [banking](#) apps; they see a future trend of increasingly speech-operated devices. "It is our intent to deliver an [easy](#) experience for our customers who are accessing their accounts via our [mobile app](#)," said Max Mouwen, director, Internet and Mobile, ING Netherlands.

Writing in *Android Authority*, Edgar Cervantes reviewed what there is to like about the business use of voice biometrics. He said it is "80% faster, saves companies millions of dollars per year and keeps about 90% of customers at least a bit more satisfied, considering their preference to this [technology](#)."

Cervantes said it seems to be more secure as well, as "specific voiceprints are natural and very hard to fake." As for failed attempts, these can be recorded, and the voiceprints can be transferred to authorities for investigation.

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