



SAY IT TO SECURE IT: VOICE TECH VS DEEP FAKES & FRAUD

October 15th, 2025

TYPES OF AUTHENTICATION

What You Know

- Out of wallet questions
- Recent transactions
- Based on something they know

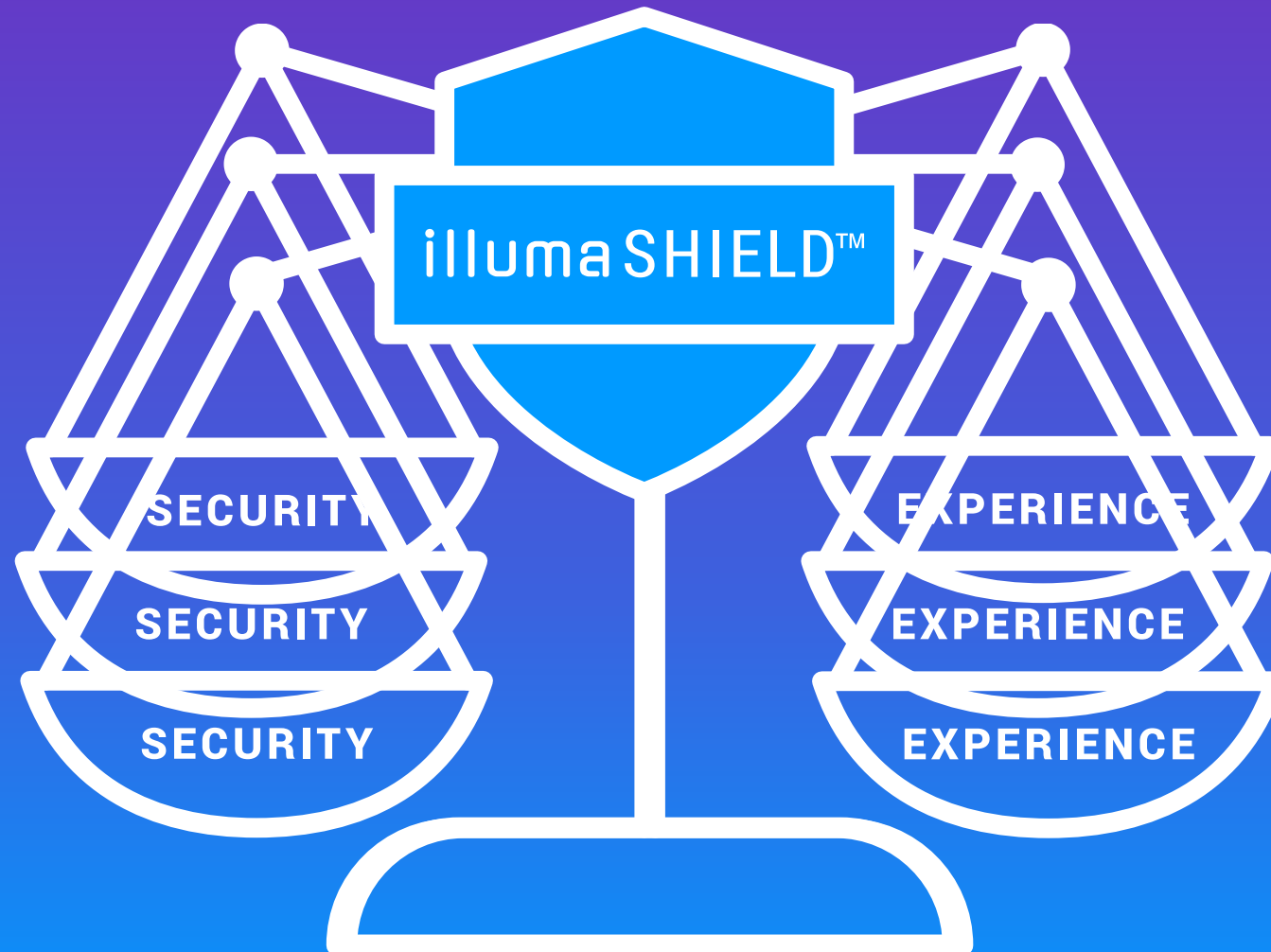
What You Have

- One-time passcodes
- Mobile apps
- Based on something they have

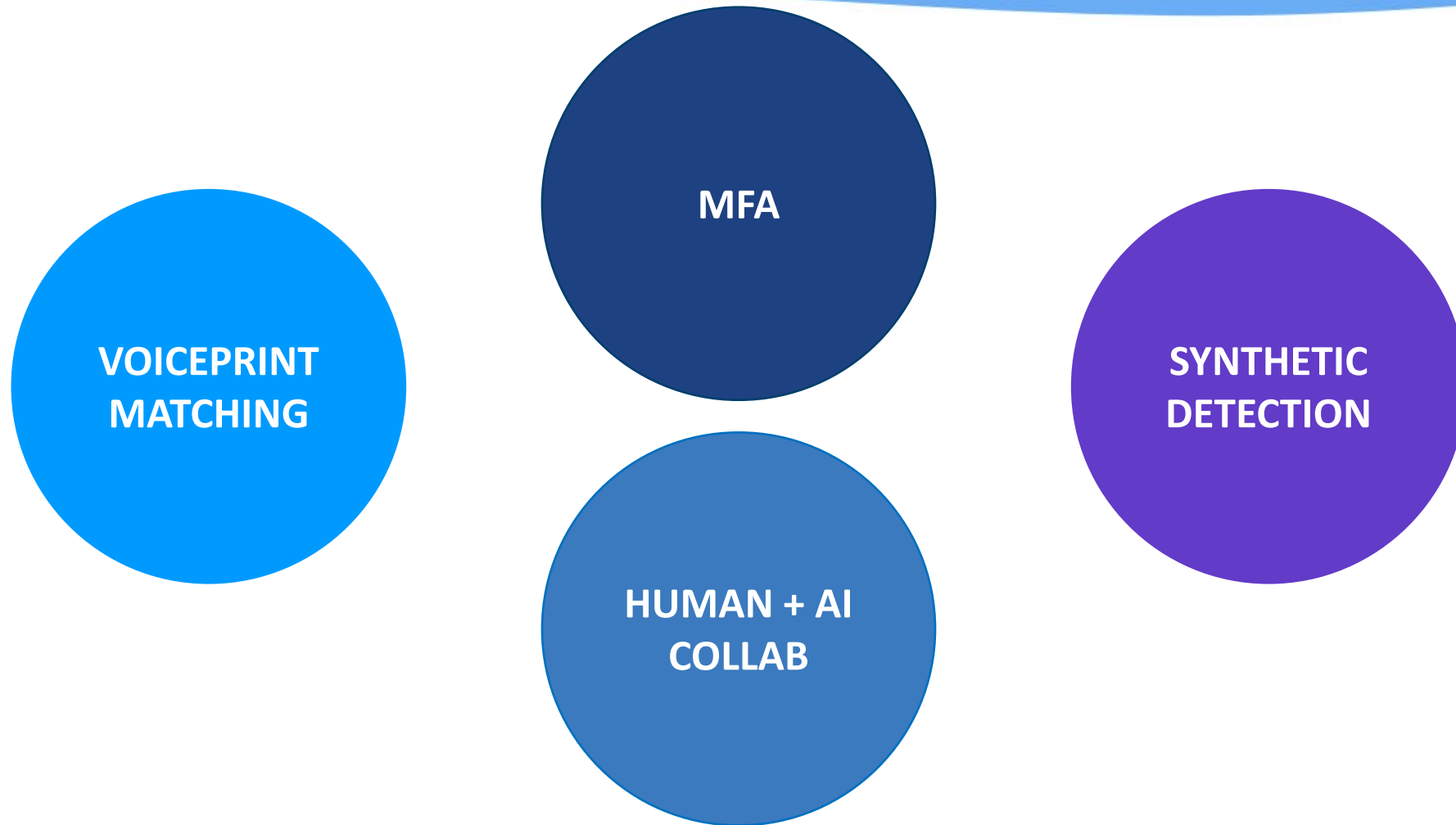
Who You Are

- Voice biometrics
- Face biometrics
- Based on who they are

EXPERIENCE VS. SECURITY

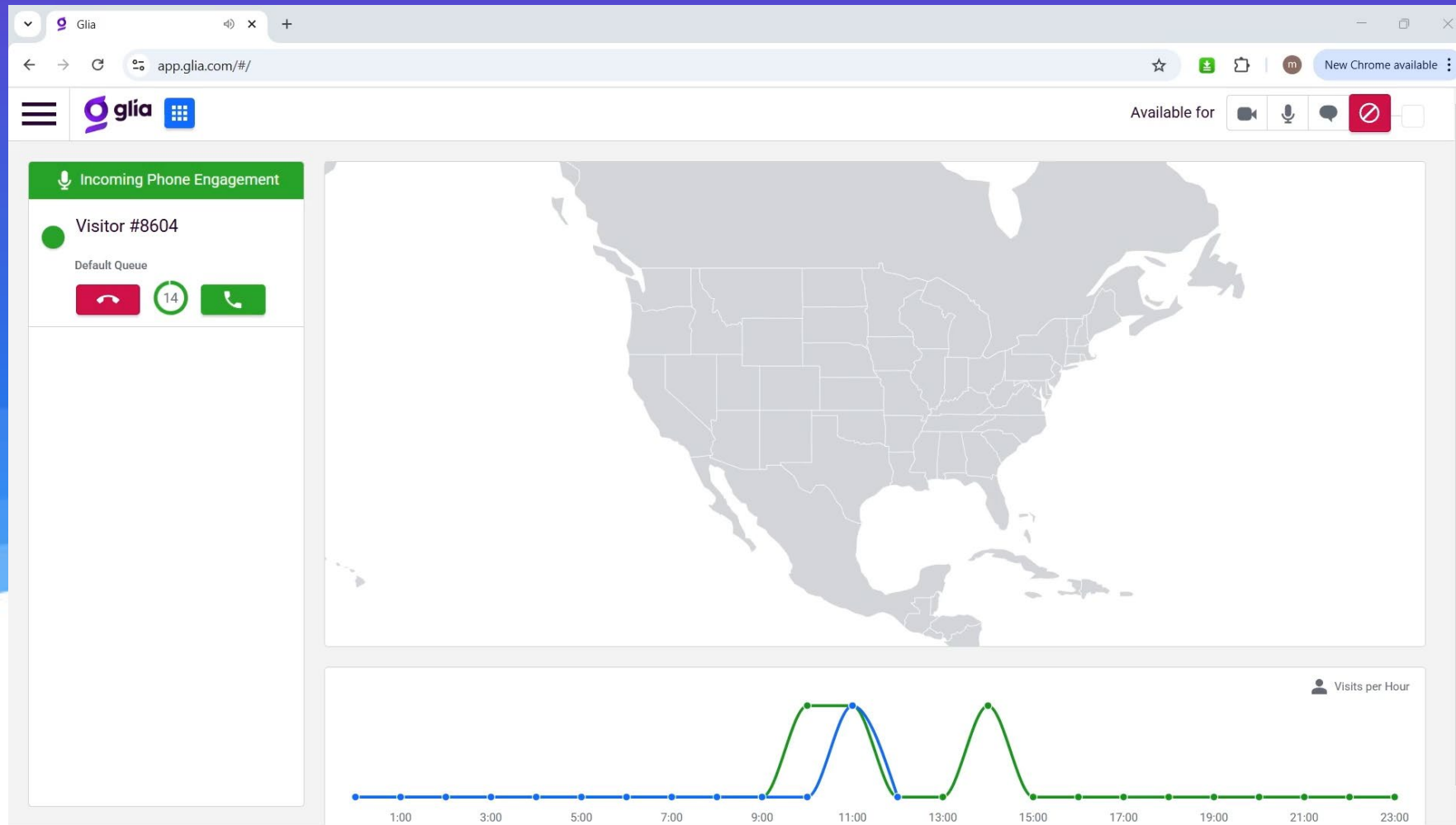


THE FULL PICTURE OF VOICE SECURITY



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AUTHENTICATION DEMO



WHAT IS A VOICE PRINT?



A FINGERPRINT OF YOUR VOICE

ENROLLMENT

SECURING YOUR MEMBERS ACCOUNT FOR LIFE



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ENROLLMENT DEMO

The screenshot displays the Glia application interface within a web browser. The browser's address bar shows the URL `app.glia.com/#/`. The interface is divided into several sections:

- Top Bar:** Includes the Glia logo, a visitor ID `Visitor #8604` with a timer at `00:02`, and a status bar with icons for video, audio, chat, and a red prohibition sign.
- Left Sidebar:** Contains navigation icons for contacts, a clock, a calendar, a lock, and a user profile.
- Visitor Panel (Left):**
 - Shows `Visitor #8604` with a `Connecting audio...` status.
 - A `You` section with an `Active` status and a `Show dialpad` button.
 - Audio and video call controls.
 - A chat window with three messages from the visitor:
 - "I think that was good. um, it feels better. Let me see."
 - "Interestingly, you asked about a direct deposit being cleared you never talked about that, so the script needs to have some of that in there."
 - "OK, cool. I'm gonna hang this uh in this recording and I'll, uh, hop back on the call with uh Damian at the address that in this demo."
 - Responses from the host:
 - "Perfect sounds good."
 - "Yeah"
 - A timestamp `Today 10:33 AM`.
 - System messages: `Milind Borkar is the Host` and `Two-Way Audio Started`.
 - A note at the bottom: `Chat is not available for the visitor.`
- Main Content Area:**
 - Has tabs for `Illuma Shield Serverless`, `Illuma Shield`, `Illuma Shield - localhost`, and `Visitor Panel` (which is active).
 - A search bar containing `JohnSmith` and a `Start Verification` button.
 - The text `Waiting for audio stream`.
 - A section for live observation with a text input field `Enter an External ID or Visitor Code` and an `OBSERVE` button.
 - A large greyed-out area with the message: `Live observation is unavailable because the visitor is offline.`

FRAUDSTERS ARE ATTACKING CALL CENTERS

1.35B

**personal records exposed
in 2024**

(Security Magazine)

61%

**of fraud losses from account
takeovers involve the call center**

(Aite Group)

25%

**of financial organizations
reported 1million in fraud
losses in 2024**

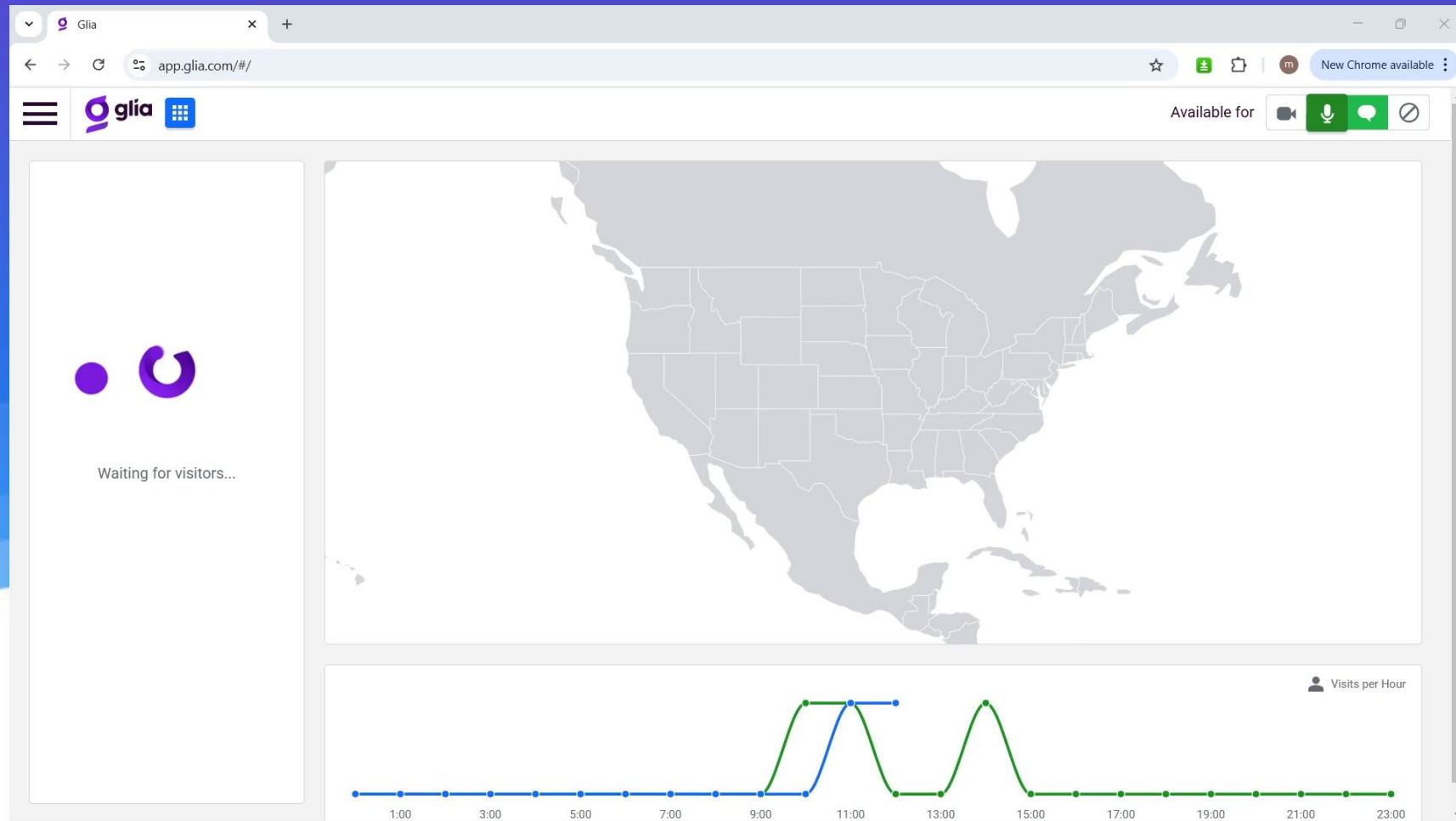
(Alloy)

\$40B

fraud losses in USA by 2027

(Deloitte)

SOCIAL ENGINEERING FRAUD PREVENTION

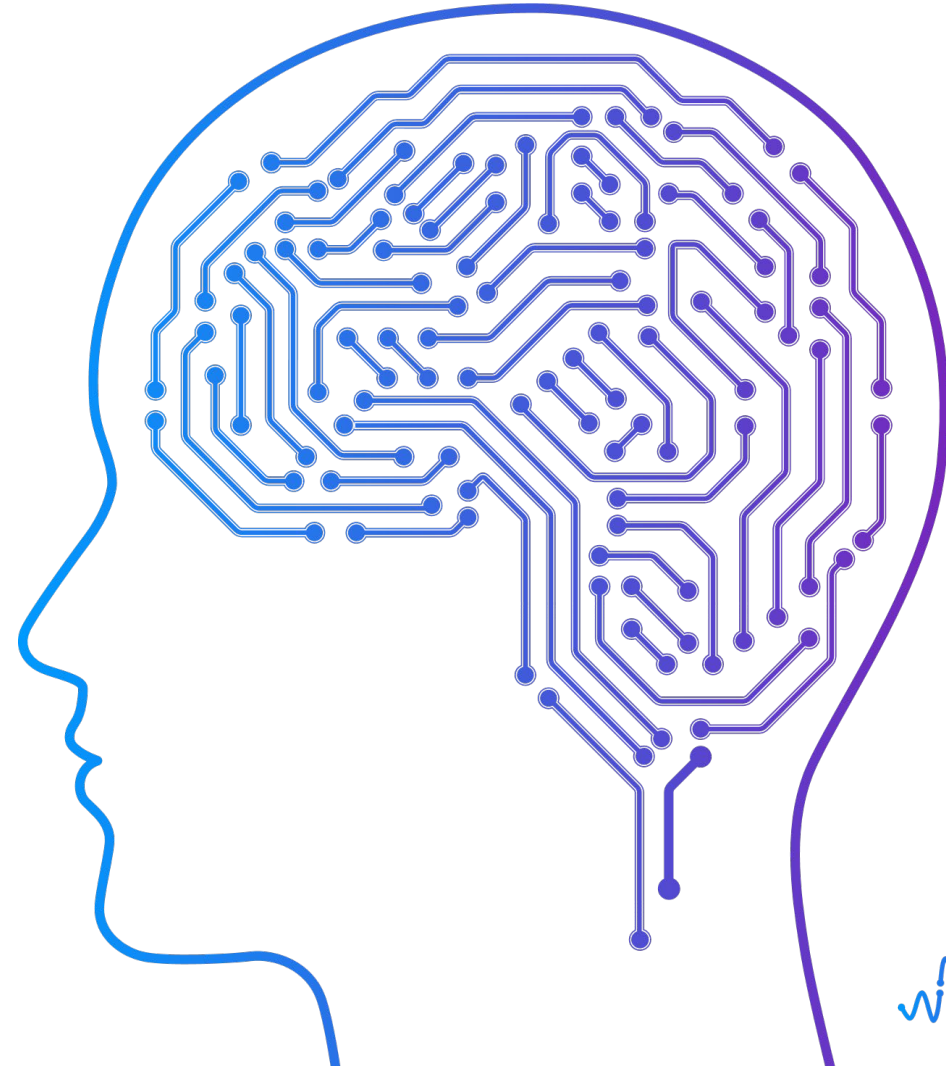


DEEPFAKES ARE AN OUTCOME OF GENERATIVE AI

Designed for Good...

- Media and Entertainment
- Accessibility
- Reaching Global Communities

...But can be used for Evil



LET'S MAKE A DEEPFAKE TOGETHER

DEEPFAKE ATTACKS

'Fraud on a massive scale': Baseball star Shohei Ohtani's ex-interpreter faces federal charge after allegedly stealing \$16M

Scammers clone Italian defence minister's voice with AI in ransom scheme

Tax Day scam warning - experts say scammers are using AI-generated voices to impersonate IRS, tax officials

Finance worker pays out \$25 million after video call with deepfake 'chief financial officer'

By Heather Chen and Kathleen Magramo, CNN
2 minute read · Published 2:31 AM EST, Sun February 4, 2024



Arizona Mother Recounts Horror of Deepfake Kidnapping Scam

HEADLINE JUN 15, 2023

CBC

Hackers steal \$14.2M from Alberta-based bank, sparking court battle with B.C. crypto firm

CBC

April 12, 2024 · 6 min read

Hong Kong police Hong Kong / Law and Crime

'Everyone looked real': multinational firm's Hong Kong office loses HK\$200 million after scammers stage deepfake video meeting

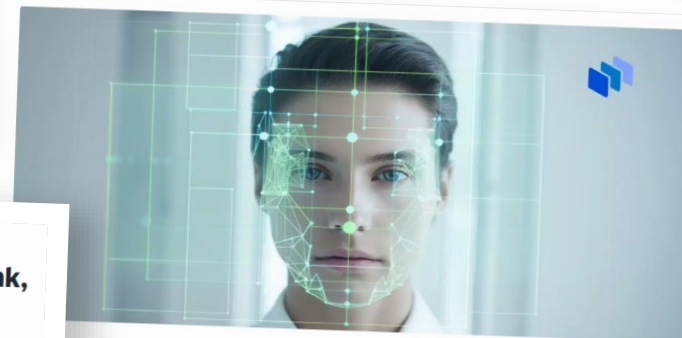
Employee fooled after seeing digitally recreated versions of company's chief financial officer and others in video call

U.S. Treasury: Gen AI and Deepfakes Make it Easier to Con Financial Institutions

by Technology Specialist
Tim Keary

Fact Checked by
Eddie Wrenn

Updated on
29 March 2024

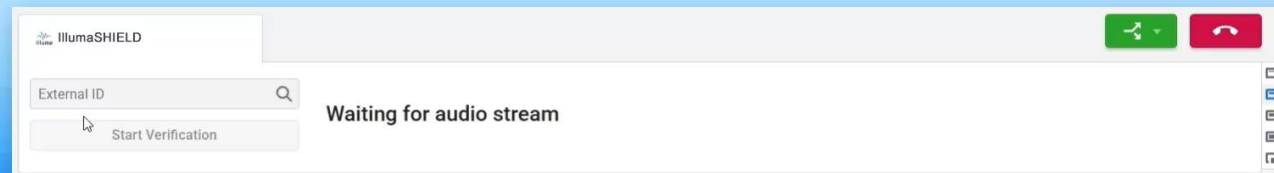


Wiz CEO says company was targeted with deepfake attack that used his voice

October 28, 2024

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DEEPFAKE DETECTION



MULTI FACTOR AUTHENTICATION – ONE TIME PASSCODE



Improved Security and Fraud Prevention

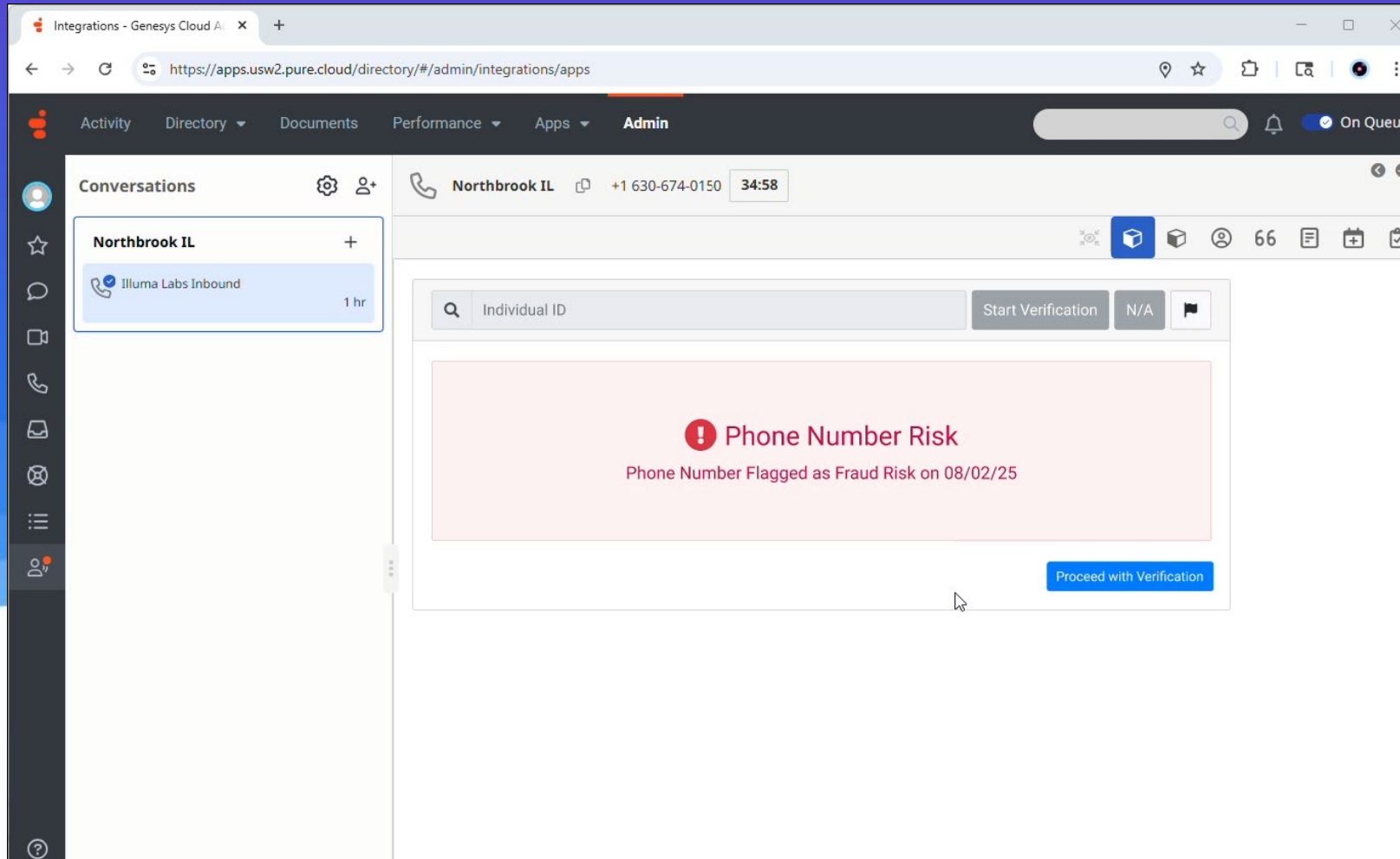
- OTP (One-Time Passcode) via phone or email to enhance security
- Replace or supplement the Q&A process during enrollment
- Enhance protection for high-risk transactions or failed voice verifications

Simplified Agent Workflow

- Integrated directly into the IllumaSHIELD Gadget for easy and seamless use by agents
- OTP verification results are automatically logged and accessible in the manager portal

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RISK TAGGING



LETS DO A TEST



Option 1



Option 2




WOULD YOUR AUTHENTICATION HAVE PASSED?



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CONSENT TRACKING


Illuma Shield



1234567890

Back

Start Verification



New Account

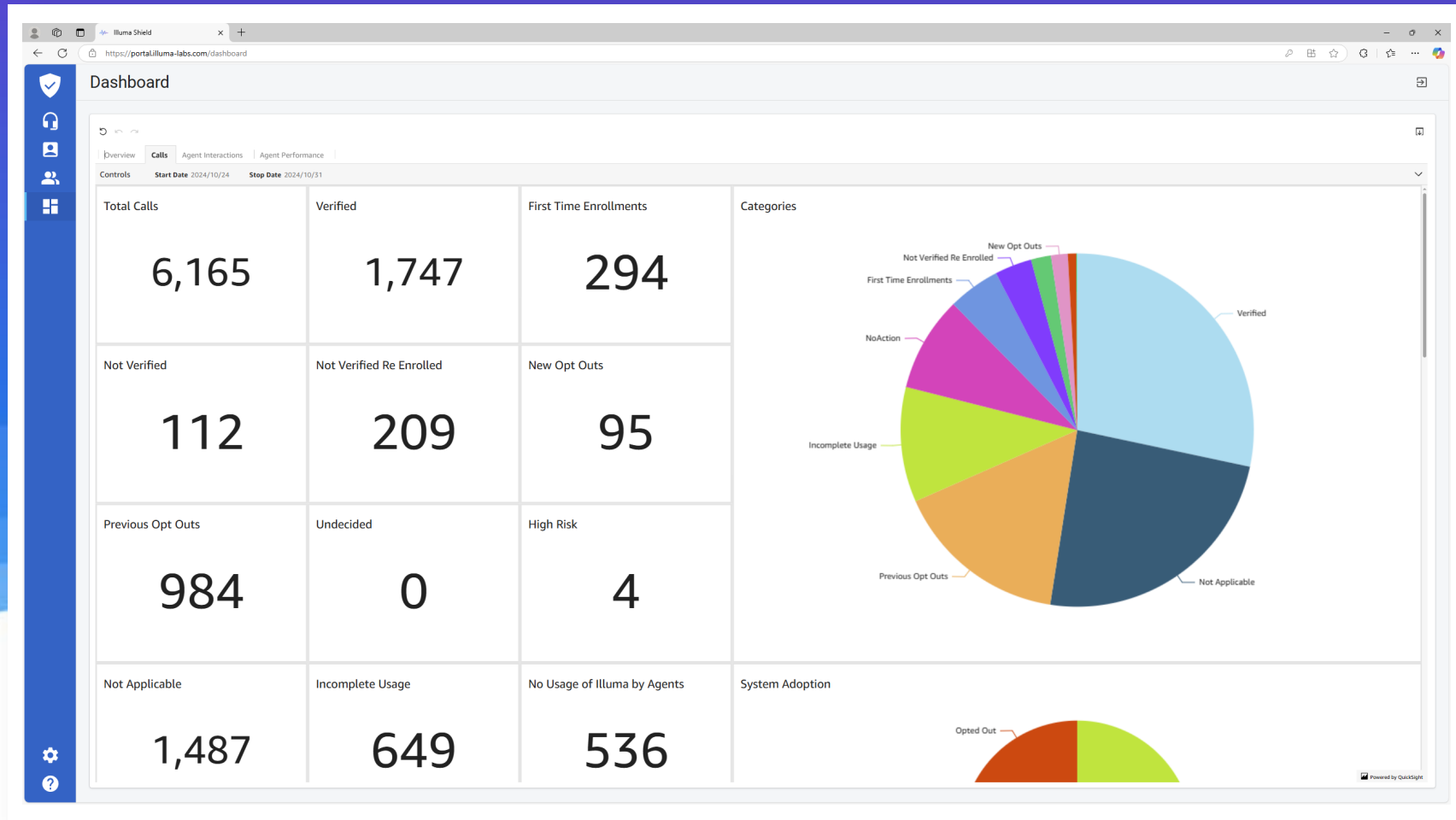
Opt In

Opt Out

Undecided

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REPORTING AND DASHBOARDS



WE WANT TO WORK WITH YOU...



Deploy in Days, Go-Live in Weeks



Return on Investment in Year 1

illumashield™

SOME OF OUR CUSTOMERS



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CLIENT SUCCESS

Client Success Team

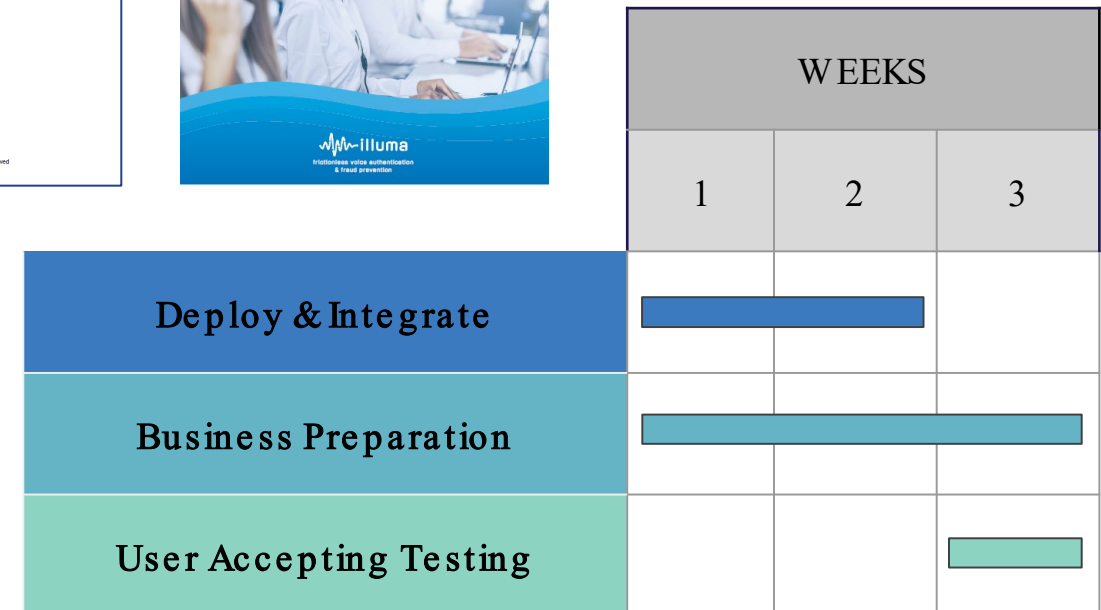
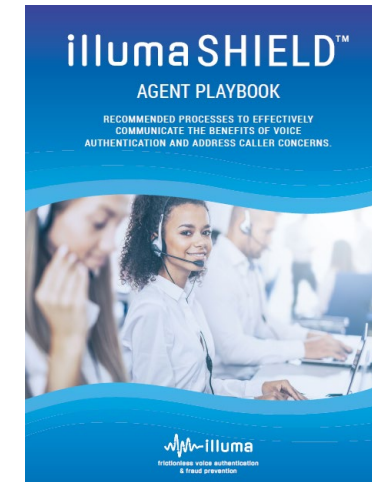
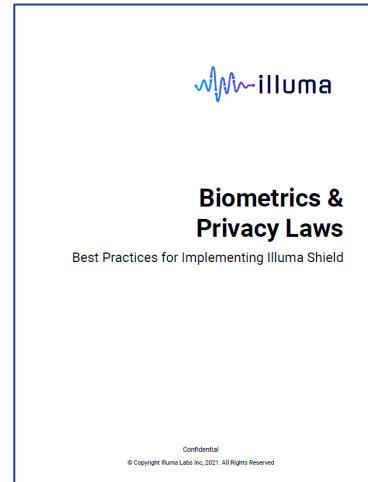
- Client Success Manager
- Project Manager
- Support Engineer

Implementation and Go-Live Support

- Weekly Meetings
- Technical Integration
- Compliance and Marketing
- Train the Trainer
- Agent Handbook

Post Go-Live

- Monthly Meetings
- Usage Metrics and Peer Benchmarking
- Health Checks and Re-Calibrations
- Product Updates



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CLIENT SUCCESS STORY



“Since launching Illuma Shield, our NPS score has reached its highest point in over 3 years. With strong adoption from members and contact center agents, we are also seeing significant operating efficiencies in just the initial months of use. We are getting all of this while keeping bad actors out of members’ accounts”

Steve Goodwine
VP, Director of Contact Center

80,000

Members Enrolled in 18 months

82%

Lower Time To Verify

0

Fraudsters Defeated Voice Biometrics

NPS

At 3 Year Peak Since Launch

RAPID, HIGH IMPACT RESULTS WITH VOICE AUTHENTICATION

81%

Reduction in verification time

19

Departments are using IllumaSHIELD

3:39

Current phone average wait time

30,000

Members protected in 6 months

ZERO

Fraudsters have defeated IllumaSHIELD

8 of 10

Member say YES to Voice Biometrics
when offered



"This was a very seamless implementation process. Our biggest success since implementing IllumaSHIELD™ has been the increased confidence within our team and the significant reduction in friction for our members. Additionally, we greatly value Illuma's ongoing investment in their technology and dashboards, which provide us with seamless insights into our team's performance."

Janis Lunger, VP Member Contact Center

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CLIENT SUCCESS STORY



“We did maybe an hour of training. The lift of implementing this was nothing. With other vendors, we were used to weeks and weeks of meetings and trying to get things done. Rolling out Illuma took a fraction of the time. It couldn't have been any easier to put in place.”

Tim Walters
Member Experience Manager

35%

Members Protected in 9 Months

83%

Faster Verification

50%

Lower Abandon Rate

39s

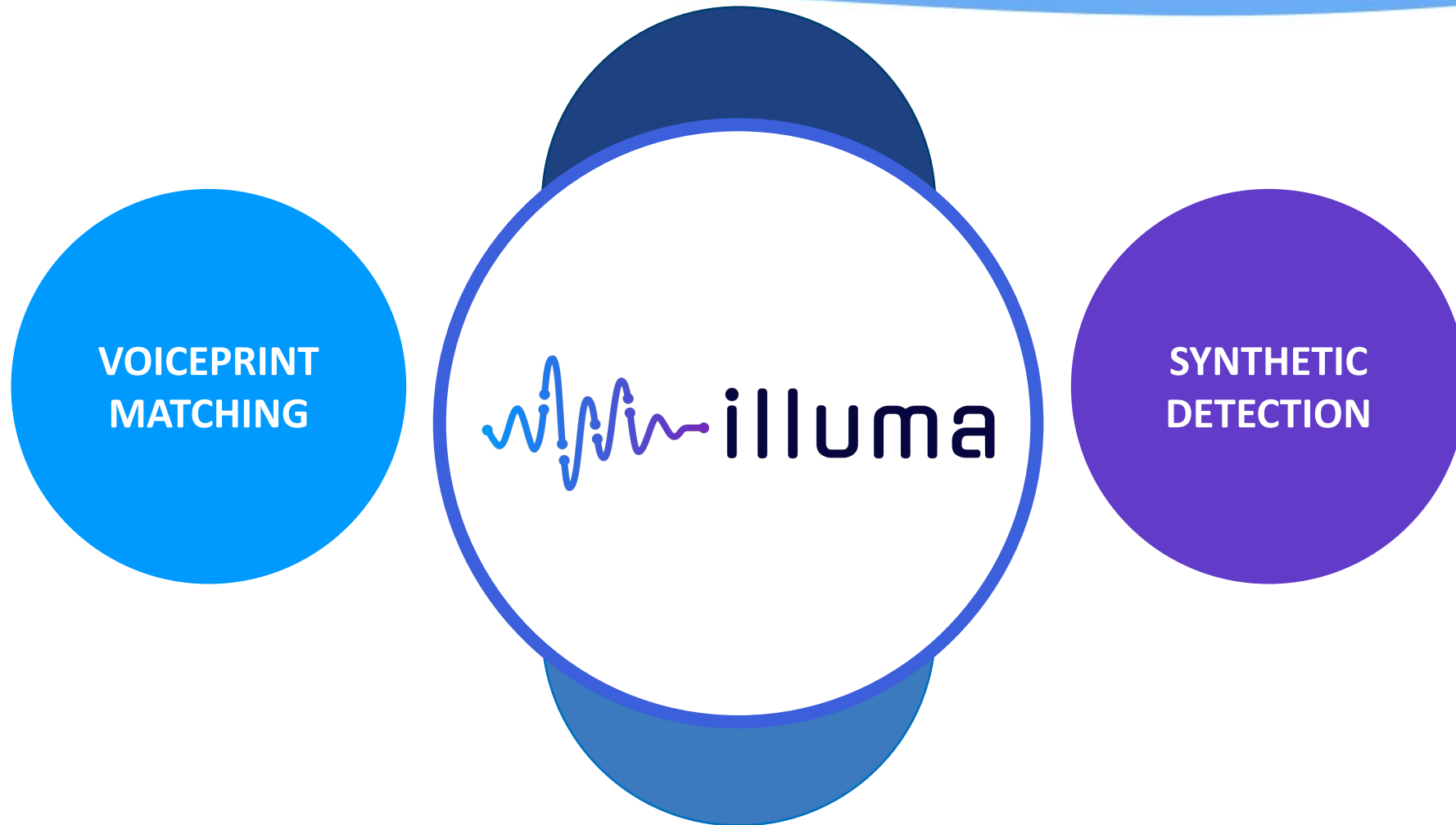
Reduced Wait Time

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AWARDS



THE FULL PICTURE OF VOICE SECURITY





TOGETHER WE CAN DELIVER
SUPERIOR OUTCOMES