

19th February 2016

HSBC AND FIRST DIRECT BRING BIOMETRIC BANKING TO THE MAINSTREAM

- Britons one step closer to using their body as their password as HSBC and first direct bring voice and touch identification to more than 15 million UK customers
- More than a third (37%) of people agree that traditional passwords are outdated security measures
- Customers set to enjoy a simpler and more secure banking experience

19th February 2016: HSBC and first direct are today announcing the largest planned roll out of voice biometric security technology in the UK. Alongside the roll out of touch ID for mobile banking customers, the technology will deliver a superior and more secure banking experience for 15 million customers by the summer.

The new security processes will enable customers to access their accounts – mobile app and telephone banking – through advanced technologies that use the unique characteristics of an individual's body, specifically voice and fingerprint, to verify an account holder's identity.

HSBC UK's head of retail banking and wealth management, Francesca McDonagh said: *"This is the largest planned roll out of voice biometric security technology in the UK, and demonstrates our continued investment in digital innovation and focus on making our services even more convenient for our customers. The launch of voice and touch ID makes it even quicker and easier for customers to access their bank account, using the most secure form of password technology – the body."*

The future, now

The launch of biometric technology for HSBC and first direct is supported by new online consumer research findings from YouGov which reveal over a third (37%) of consumers agree traditional passwords have become an outdated security measure.

The YouGov research also revealed over a third (38%) of people tend to use the same password across most of their online accounts, and over half (55%) say that they rarely update their passwords. This approach to online security could potentially make it easier for hackers to obtain personal or financial data. Encouragingly, around three quarters of people are already confident their body is unique enough to be used as a password and it will become the default password of the future (78% and 74% respectively).

Tracy Garrad, chief executive of first direct, said: *"The research shows Brits are increasingly demanding a simple alternative to traditional passwords. While technology has evolved at pace, the security measures we use in everyday life have not kept up with the rate of change. Our voices and fingerprints are unique, with physical and behavioural characteristics almost impossible to mimic. While this is the largest roll out of voice ID in the UK banking, other industries will soon follow our lead."*

The science behind the technology

The voice biometrics technology being used by HSBC and first direct works by cross-checking against over 100 unique identifiers and includes both behavioural features such as speed, cadence and pronunciation, and physical aspects including the shape of larynx, vocal tract and nasal passages. For customers that choose to opt-in, they simply enrol their 'voice print' and are no longer required to remember or recite their current telephone security password letters or PIN.

HSBC and first direct have also enabled their mobile banking apps with touch ID, which incorporates some of the most advanced technology Apple has used in its devices. Consumers can now access these banking apps by scanning their fingerprint on their Apple devices home button – in the same way they'd unlock their phone.

first direct will begin to enrol customers for voice ID in the coming weeks and will be followed by HSBC by the summer. Touch ID is currently available on all Apple mobile devices for both HSBC and first direct. Customers simply need to download the mobile banking app and follow the instructions to link their fingerprint to it.

Commenting on the roll-out, Angela Sasse, Director of the UK Research Institute in Science of Cyber Security, said: “Research tells us that people in Britain are tired of traditional passwords and ready for a change. *Today’s announcement signals a shift in the right direction; as essential services such as banking become accessible via less effortful and secure authentication technologies, consumers will expect that other day-to-day services make security easier for them, and biometric solutions such as this one will play a leading role in that.*”

-ENDS-

An independent report by Opus Research, a research-based consultancy, [analysed the ways customers can securely identify themselves](#) and found voice biometrics is quicker and easier than traditional authentication methods such as PINs, passwords, security questions and even physical tokens.

Research was conducted by YouGov. Total sample size was 2,038 adults. Fieldwork was undertaken between 10th – 11th February, 2016.. The survey was carried out online. The figures are weighted and are representative of all GB adults (aged 18+).