African Bank chooses GSM authentication to simplify call center verification

When South African retail bank, African Bank, launched their omnichannel offering in 2019, one of their aims was to implement a good Interactive Voice Response (IVR) system at their call center. Although successful on several fronts, they soon realized that the very first step in the process – customer verification – was not ideal.

On closer inspection, the bank realized they had a mix of customers, some more inclined to use technology than others. So, while the system could recognize a caller's telephone number, calls often came from landlines or unregistered mobile numbers. This would prompt the system to ask for PIN verification, but some customers would not have their PINs on hand. That then required the call to be placed through to an agent, who would have to resort to time-consuming security questions for verification purposes.

> All in all, the entire process was adding up to two minutes onto each call.

The bank needed a streamlined, more accessible verification process that would keep the user experience simple and do the work in the background. The bank chose to implement Entersekt's GSM authentication solution, which leverages the security of the GSM network (a fully out-of-band channel) to offer an app-free authentication experience.

Business challenges

- Call center verification process was slick, but not always effective.
- Process was not matched to all customers' preferences and tech abilities.
- System could not process unregistered phone numbers.
- When prompted for PIN verification, some customers did not have them on hand.
- Once escalated to agents, verification defaulted to time-consuming security questions.
- Agents were spending more time on verification than attending to customers' queries.

Customer success

- Verification process was reduced to a single, simple USSD message delivered to a customer's registered mobile number at the beginning of a call.
- No mobile apps or additional registrations were required. Customers could respond immediately via the self-service USSD menu.
- Authentication became secure, effective, and accessible to all customers, even those with feature phones.
- Because verification took place in the background, queries could be attended to as soon as a customer reached a consultant.
- Five months after implementation, African Bank was saving 250 consultant hours per month.
- The bank is reinvesting this saving into serving its customers.

They said

> "At the end of the day, it's about achieving seamless entry points for our customers and that means making digital access better and easier."

—George Roussos, Chief Operating Officer, African Bank (2021)

We said

> "We're delighted at the positive outcome for African Bank and their customers. This is a great example of how a more secure solution can provide a better experience for end-customers and deliver cost savings for banks."

—Pieter de Swardt, Country Manager for MEA, Entersekt (2021)