

## Optum Voiceprint



### Overview

#### **About Optum Voiceprint**

This is a new, optional technology that lets you use your voice to quickly confirm your identity over-the-phone. When you enroll in Optum Voiceprint, you can securely access your account information — with your unique voice.

#### **How it works**

Your voice is uniquely yours — the way you use your lips and mouth or even your diaphragm, not to mention your pacing, pronunciation and accent. Optum Voiceprint technology measures these elements and more — in fact, about 140 different measurements. Using a saved profile of your voice's specific measurements, the technology matches your voice when you call to securely verify who you are. This technology will still work if you have a cold or allergies that might alter the tones and pitches of your voice.

#### **Enhanced security**

Optum Voiceprint technology offers more than traditional password protection. Unlike passwords, your voice profile can't be guessed. Also, no one can steal it because it can't be written down. Far better, this new technology offers you even more confidence that only you can securely access your banking information.

#### **Save time**

Not only does Optum Voiceprint mean you'll have fewer questions to answer, but it also saves you time. For example, when you call us, we won't need to ask additional questions to confirm your identity. We'll already know it's you.

## FAQ

### **What is a Voiceprint?**

A voiceprint is an encrypted code comprised of behavioral and physical characteristics associated with your unique voice pattern. It is then used to verify your identity when you call us.

### **Does enrolling in Optum Voiceprint cost anything?**

No, it's a free service we offer to protect your account and enhance your customer experience.

### **Is Optum Voiceprint secure?**

Yes, it is used to validate your identity using biometric authentication which is the strongest level of security. Your voiceprint is secure and cannot be used with any other system. It is an encrypted code not a recording, it cannot be duplicated or played back.

### **How does enrollment work?**

Your voiceprint will be created based on a natural conversation with an agent. You will not need to repeat or remember a pass phrase.

### **What if my voice changes over time?**

Every time you call and talk to us we will enhance your voiceprint to adjust for changes over time.

### **Could someone use a recording of my voice to pose as me?**

No, Optum Voiceprint is designed to safeguard against voice recordings. Your voiceprint combines both the physical and behavioral characteristics of your voice, which are not available within a recording.

### **Will Optum Voiceprint work if I'm calling from someplace noisy or if the phone connection is poor?**

If excessive background noise interferes with your verification, we'll verify your identity by asking you security questions.

### **What happens if my voiceprint is not recognized?**

If, for any reason, we're unable to verify your identity through your voiceprint, we'll verify your identity by asking you security questions.

### **Can my voiceprint be stolen?**

No, your voiceprint is secure. We use a digital representation of your voice, not a recording, which works only with our system.

### **How many voiceprints can be on my account?**

Only the primary account holder may create a voiceprint.

### **Can I use Optum Voiceprint if I have more than one account with Company?**

Yes.

### **Can I use Optum Voiceprint on behalf of someone for whom I am a caregiver or hold power of attorney?**

Only the primary account holder may create a voiceprint.

### **What if I don't want to use Optum Voiceprint anymore?**

Call us at any time and let us know what you'd like to do. Your Optum Voiceprint information is controlled and stored with the utmost sensitivity and security



Please note that during this pilot only primary account holders can create voice prints.

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