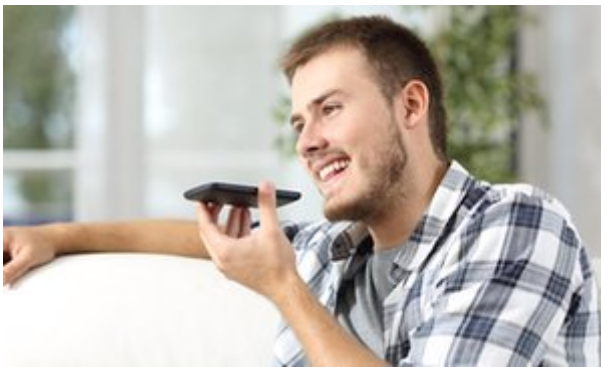


## It's all talk at Santander as voice recognition banking begins

Customers with iPhones can ditch passwords and instead log in to their accounts and send money by speaking



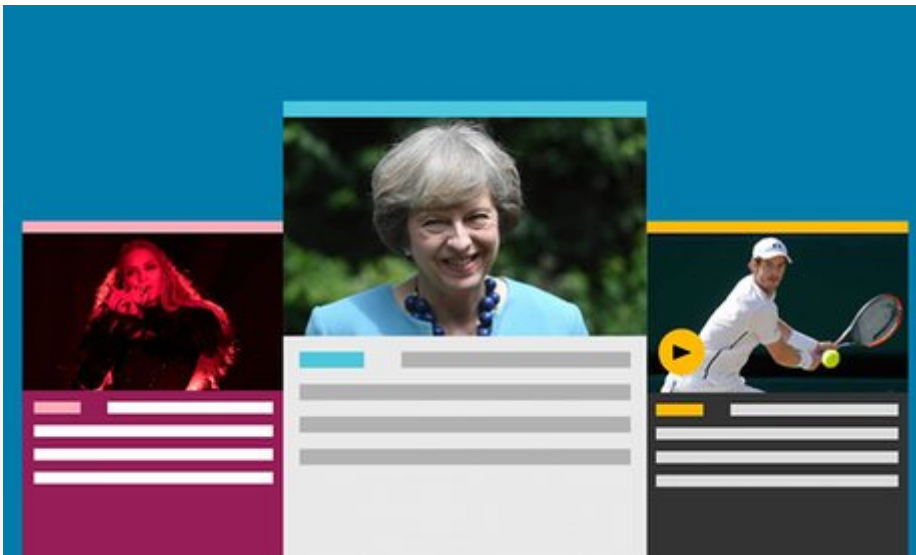
Say what? Customers can instruct the phone to make payments or check transactions. Photograph: Alamy

### Miles Brignall

Saturday 18 February 2017 07.00 GMT Last modified on Tuesday 21 February 2017 17.01 GMT

Santander customers can make payments to friends by simply asking their iPhone to do it for them after the Spanish bank became the first provider to launch voice activated payments in the UK. The bank's smartphone app also allows customers to see their recent transactions and report a lost card, just by talking to their phone.

Unlike HSBC and Barclays, which use voice biometrics to establish the identity of customers calling customer services, Santander users will still have to log in to the app using their passwords, but once they have done so they can start barking out transactions over their phone. Customers can instruct the bank to pay someone – by saying something such as “Pay Julia £30 tomorrow” – but can only use it to make payments to people on their existing payee list. Transactions appear in real time once payments are made, as if they were being done manually.



## The stories you need to read, in one handy email

[Read more](#)

Ed Metzger, head of technology innovation at Santander, says: “The appetite for simple, intuitive banking has grown significantly in recent years. This pioneering technology has huge potential to become an integral part of the future banking experience, playing a transformational role in the industry and redefining how customers manage their money.” The bank also says the technology will help people who find typing difficult due to disability or other reasons. Although it is only initially available on iPhone, an Android version is being worked on.

HSBC/First Direct and Barclays, meanwhile, already have voice-recognition technology that identifies customers contacting telephone banking by the tone of their voice, thereby removing the need for security questions or passwords. Since last summer customers of both banks have been able to use it to identify themselves to the bank, although not to make transactions. Once the bank has built up a sufficiently broad voice profile for a customer, they can choose to use voice recognition rather than a password. The banks claim the systems are more secure than passwords as they monitor more than 100 voice characteristics and, unlike passwords, can't be lost or accessed by fraudsters.

But is it secure? Will you be able to shout into a friend's phone and send money to another account? [Banking](#) technology expert Cliff Moyce, at consultants DataArt, says it is secure – provided the latest technology is used. “It isn't just the voice being analysed by many new technologies, it is also the physical features of the head producing the sound – larynx type, nasal passages etc. Keep in mind that ‘voice recognition’ is so much more sophisticated these days, being able to match the typical background noise expected of the caller, for example. People should have no fear of

impersonation if anything more than the most basic technologies are being used.”

However, critics say such technologies are sold on the basis that customers demand it, but they fear it is mostly being introduced to cut costs by allowing banks to cut staff and close branches.

Original article — <https://www.theguardian.com/money/2017/feb/18/santander-voice-recognition-banking-ditch-passwords-send-money-speaking>