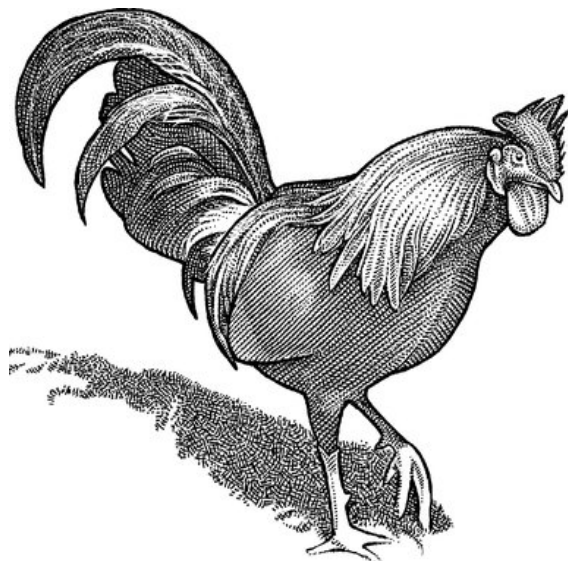# Journey

The Trusted Identity Platform

1 Million+ Agents Working From Home… What Could Possibly Go Wrong?

How Does a Stealth Mode Startup Win the Best of Enterprise Connect & Best Innovation in Customer Experience?

The Power of Trusted Digital Identity

BEST OF
enterprise
CONNECT

BEST INNOVATION IN CX
enterprise
CONNECT

THE WALL STREET JOURNAL.

Is That a Rooster on My Customer-Support Call? Yes, Blame Coronavirus.

When overseas call-center employees have to work from home, neighborhood animals chime in; 'the crowing was so close'

By *Jon Emont*

May 14, 2020 10:13 am ET

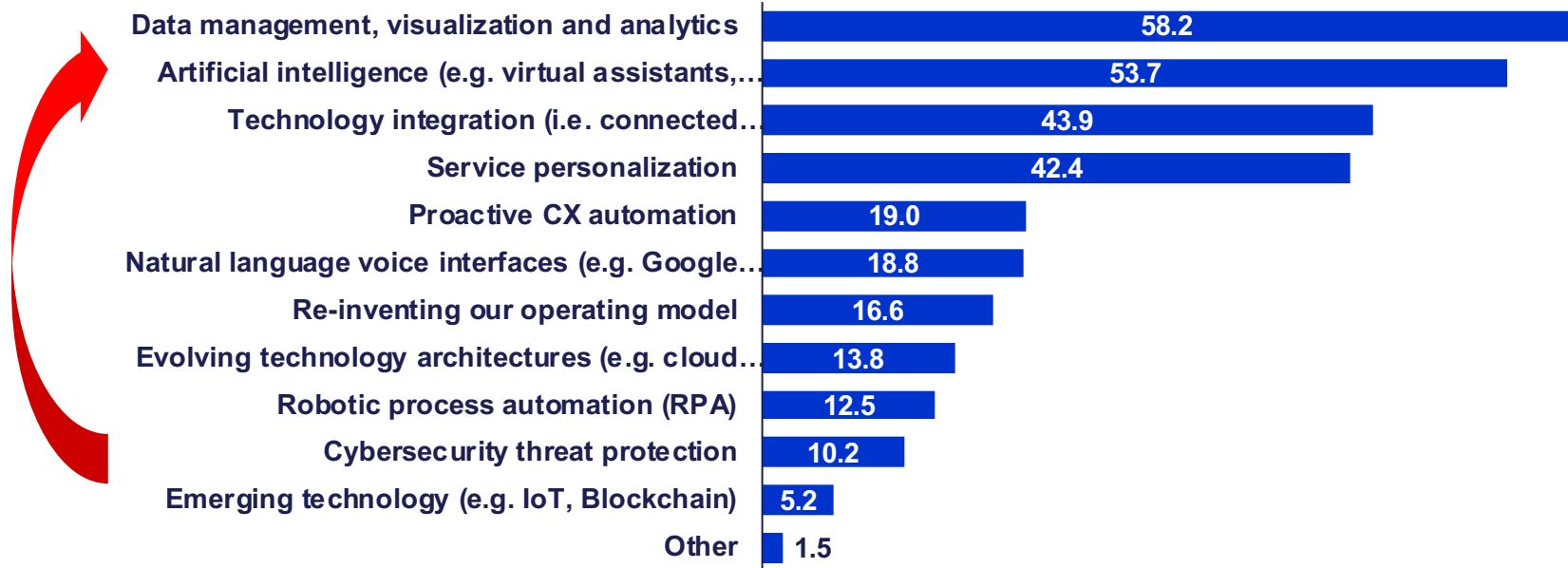**Why The Call Center Is The Vector Of Choice For Fraudsters**

- **Call centers often use knowledge-based authentication**
  - Asking callers to prove their identity by supplying personal information such as their account number and mother's maiden name -- to grant access to customer accounts
- **Agents are vulnerable to social engineering**
  - Scammer manipulates agent into inappropriately granting access to an account

McGee-Smith Analytics

What will reshape CX during the next 5 years?

Analytics voted the top factor to reshaping the future of CX for the fifth year running

Paradox:
- Fraud is a **huge** problem
- Cybersecurity **low** on the list
- Great CX requires **high** customer trust

Factor	Value
Data management, visualization and analytics	58.2
Artificial intelligence (e.g. virtual assistants,…	53.7
Technology integration (i.e. connected…	43.9
Service personalization	42.4
Proactive CX automation	19.0
Natural language voice interfaces (e.g. Google…	18.8
Re-inventing our operating model	16.6
Evolving technology architectures (e.g. cloud…	13.8
Robotic process automation (RPA)	12.5
Cybersecurity threat protection	10.2
Emerging technology (e.g. IoT, Blockchain)	5.2
Other	1.5

NTT

What three things are most likely to reshape your CX capability during the next five years?

n=925

Digital identity isn't just broken,
It is a patchwork quilt of technology and process bandaids

1 Million agents are now working from home, many with sensitive customer info passing through their systems. **What could possibly go wrong?**

20%

Of a Business' Future Revenue Opportunity Depends on Frictionless Identity

(Gartner)

92%

Of US Contact Centers Still Use Security Questions / KBA
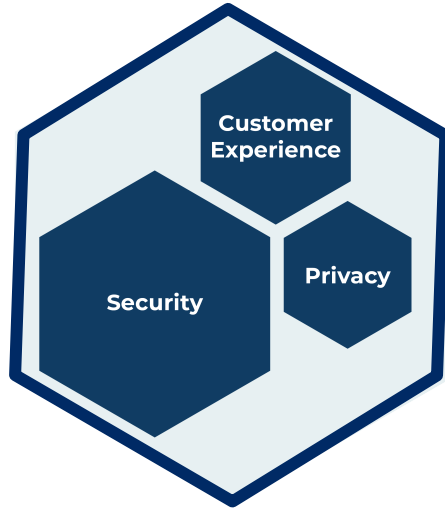
(TrustID)

61%

Of Current Fraud is Originating in your Call Center

(Alte Research Group)

A New Era in Privacy, Security, and Customer Experience

Old Paradigm

Emphasis on one element negatively impacted the others

New Paradigm

A fundamental rethinking of identity at the network level enables all to be solved simultaneously

Breaking Down Barriers to Customer Experience

Exceptional customer experience takes constant communication and continuous improvement

► It's not enough to know what every department has done, you need to know what they are doing and will do

► Every department should follow a unified approach

► Employee engagement is as important as customer engagement

► Empower the person who interacts with the customer to resolve their issue

► Breaking down enterprise barriers generates revenue

McGee-Smith
Analytics

Customer Data Paradox

- Data is being gathered, copied and managed from all over the company

- It must be shared and analyzed to positively impact customer experience

- However, customer data is increasingly seen as a toxic asset that needs careful handling

McGee-Smith
Analytics

Customer Authentication
Disrupting the buying experience

- Customers want a quick, frictionless process

- Otherwise you risk shoppers abandoning the purchase

- Passwords and devices are substitutes meant to represent who you are, but anything you know or have can be stolen

Something You
Know

Ex: Password

Something You
Have

Ex: Mobile Phone

Something You
Are

Ex: Biometrics

McGee-Smith
Analytics

Trusted Identity Delivers the CX Customers Expect

- Contemporary customers in every vertical…
  - o Banking
  - o Telehealth
  - o Technical Support
  - o Insurance,
  - o Retail
- …expect modern, effective and empathetic interactions with agents

Journey's Revolution Based on Trusted Digital Identity

Establish Trust

"Zero Knowledge" Orchestration

Instantly Provide Attestations Of Sensitive Data

Journey's Trusted Identity Throughout the Customer Lifecycle

A Web of Point Solutions Cannot Deliver Great CX with Security and Privacy

Document Verification

e-Signatures

Personalization

Programmatic Notifications

Branded Caller ID

Transfer of Trust

Zero Knowledge Network → **Onboard** → **Authenticate** → **Connect** (Inbound & Outbound) → **Interact & Transact**

Step-Up Biometric Authentication

Mutual Authentication

Zero Knowledge Queries

Payment Processing

Document Signing

Zero Knowledge Agent Environment

Journey

Trusted Identity: What is in it for Customers?

Problem

You Don't Know Me

Too few companies have tightly integrated customer care with their mobile apps

Solution

- Customers not only want but *expect* companies to use the information they have to serve them better

- Detailed, customized Caller ID

- Fast Mutual Authentication

- Respect my data and keep it private

McGee-Smith
Analytics

Trusted Identity: What is in it for the Agents?

Problem

- Agent attrition is one of the biggest challenges contact centers face today

Solution

- Implement tools and processes to empower agents to do their jobs better

  - Will help them on path to becoming highly skilled agents AND improve engagement

McGee-Smith
Analytics

AGE OF CONTEXT

Mobile, Sensors, Data and the Future of Privacy

Trusted Identity In Action
Demos

1 Million Agents Working From Home....No Problem

Orders of magnitude improvement of security, user experience and digital privacy
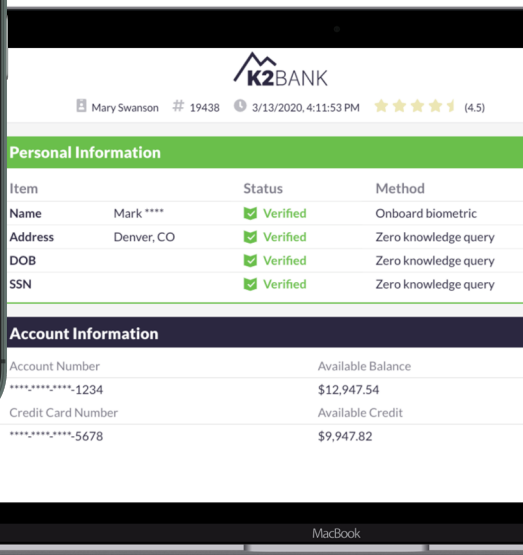
Zero Knowledge interactions for at-home agents
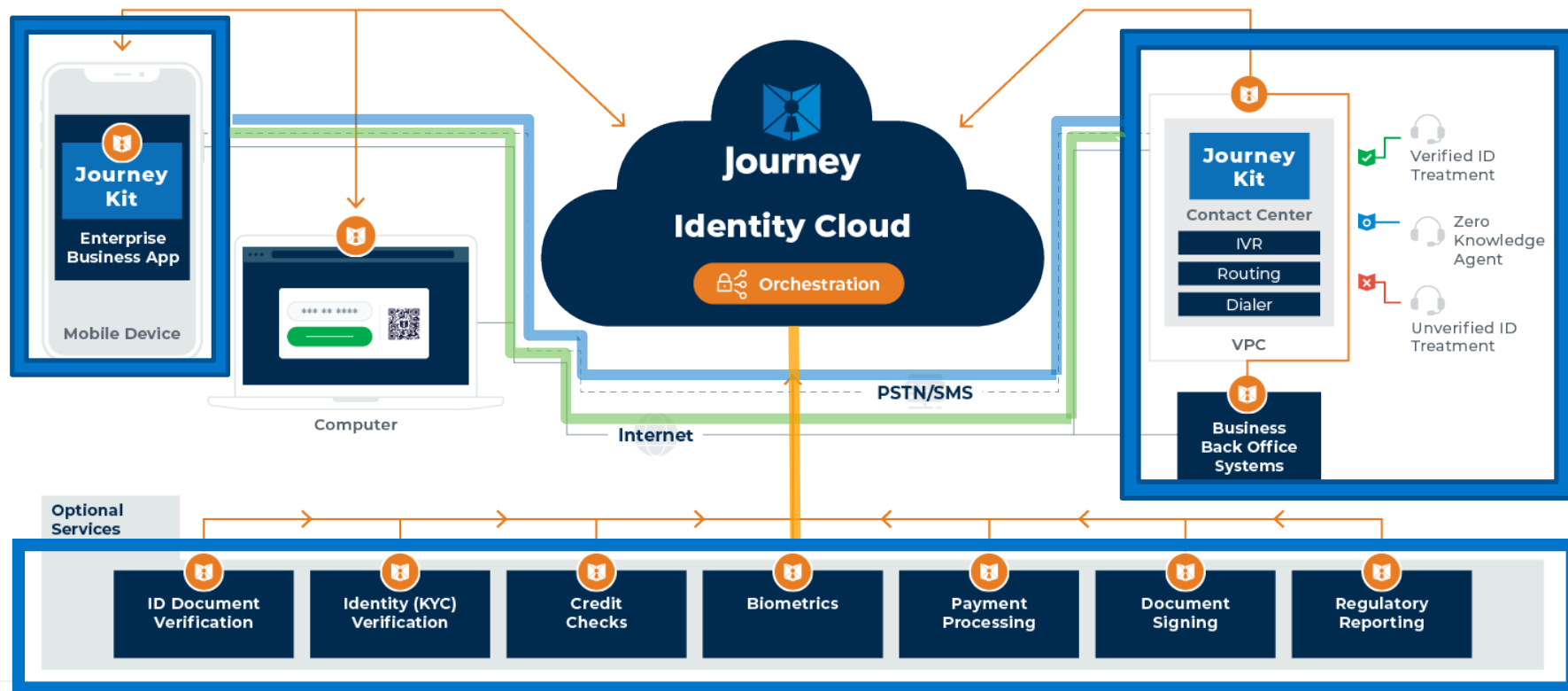
Reduce **scope of compliance** to near zero

Save up to **$25,000 agent/year** all in

Mobile App *or* Browser

Agent Desktop

K2BANK

Mary Swanson   # 19438   3/13/2020, 4:11:53 PM   ★★★★★ (4.5)

Personal Information

Item		Status	Method
Name	Mark ****	✅ Verified	Onboard biometric
Address	Denver, CO	✅ Verified	Zero knowledge query
DOB		✅ Verified	Zero knowledge query
SSN		✅ Verified	Zero knowledge query

Account Information

Account Number	Available Balance
****-****-****-1234	$12,947.54
Credit Card Number	Available Credit
****-****-****-5678	$9,947.82

MacBook

Journey

Reference Architecture: Contact Center

Trusted Identity Call to Action

☑ Change the World!

☑ Pinpoint the biggest customer time wasters and frustrations

☑ Identify the biggest agent time savers

☑ Break down Silos!

☑ Get multi-department buy-in to drive transformation

☑ Think Big and Take Risk!

Journey

Journey Go To Market

AVAYA DevConnect TECHNOLOGY PARTNER

ACQUEON

aceyus

CISCO Partner — Solution Partner

Customer Dynamics.

CCT

eventus

new era. TECHNOLOGY

onestream networks

Princeton HOSTED SOLUTIONS

"As we exit COVID confinement phase, all brands need to re-engage their customers. Trusted identities are the most effective way to combat robocalling. This is why we built it in our engagement platform and software."

Ashish Koul, CEO, Acqueon

"Journey's Trusted Identity capabilities fit perfectly with Eventus' ongoing efforts to leverage automation and innovation to more intelligently orchestrate CX for significantly improved security, lower costs, and stronger compliance."

Greg Weber, CTO, Eventus

Journey

Learn More about Journey's Trusted Identity Platform

- Visit **www.journey.ai** to schedule a demo

- Register for upcoming topic-specific deep dive digital events focused on:
    - Economic Impacts of Trusted Identity
    - Security, Privacy and Regulatory Compliance
    - Architecting Zero Knowledge

- Watch for partner events demonstrating Trusted Identity in their solutions

- Check out the No Jitter Article by Brent Kelly

Journey