MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Aaron Chang
fyi-request-9158-adbe75e5@requests.fyi.org.nz

Dear Aaron Chang

On 30 November 2018, you emailed the Ministry requesting, under the Official Information Act 1982, the following information:

- *The reasoning behind using a biometric voice recognition system to confirm clients identity, the last time this was assessed as a reliable tool and alternatives that were considered.*
- *Staff training procedures or guidelines relating to how to deal with clients whose voices don't comply to the biometric voice recognition system.*
- *Any investigation or enquiries by the Ministry of Social Development into how this biometric voice recognition system will cope with people whose voices do not register as appropriately 'feminine' or 'masculine' enough for their recorded gender. Particularly how having ones gender and/or identity questioned could be emotionally distressing.*

The Ministry implemented its Voice Enabled Technology (VET) in 2010. The Ministry's automated VET phone system helps clients, based on their need, to get routed to the best-skilled staff member, reduces call handling times and provides direct access to a number of self-service functions and targeted messages.

When introducing the technology in 2010, the Ministry set the threshold for its Voice Biometric much higher than industry standards, recognising the importance of the personal information the Ministry holds about people. This has meant that more than 40 per cent of voice enrolled callers have not been able to access VET offerings and services as the system has not recognised them.

The Ministry continuously works to improve the technology of the systems and services used to help clients, and since 2010, technology has improved significantly. In 2018, the Ministry adjusted thresholds for its Voice Biometric and upgraded the Voice Biometric engine to improve the client experience by making it easier for clients to engage with us. These changes have increased the percentage of people able to access VET services.

An alternative method to Voice Biometric Identification and Verification is a Question Identification and Verification process that uses a person's client number, phone number, and knowledge based questions such as their date of birth. If a person's voice fails to comply with the system, they can speak to a Customer Services Representative directly who will undertake a manual identification process. Enclosed are two staff pages from the Ministry's intranet where the identification process is outlined.

When a person's voice is registered with VET, the voice is not recorded in the traditional sense, but rather saved as a mathematical representation of the original sound.

No investigation has been done specifically into how the system copes "with people whose voices do not register as appropriately 'feminine' or 'masculine' enough for their recorded gender". I am therefore unable to provide you this information in accordance with section 18(e) of the Act.

If you or someone you know has unsuccessfully tried to access the VET services and has found this to be emotionally distressing, please contact Work and Income on 0800 779 009 to talk about the options for the identification process.

The principles and purposes of the Official Information Act 1982 under which you made your request are:

- to create greater openness and transparency about the plans, work and activities of the Government,
- to increase the ability of the public to participate in the making and administration of our laws and policies and
- to lead to greater accountability in the conduct of public affairs.

This Ministry fully supports those principles and purposes. The Ministry therefore intends to make the information contained in this letter and any attached documents available to the wider public shortly. The Ministry will do this by publishing this letter and attachments on the Ministry of Social Development's website. Your personal details will be deleted and the Ministry will not publish any information that would identify you as the person who requested the information.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with this response, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Yours sincerely

Cassandra Wise
Manager, Issue Resolution, Service Delivery

Identifying clients, agents, payees or suppliers

Identification vs Verification	Integrated Call Management Model	Verifying Questions
Impostor Callers	Suppliers, Payees, Agents and Advocates	Flowchart

Identification vs. Verification

Our Contact Centres handle a huge amount of information about people's lives and keeping this information safe is of paramount importance.

To keep this information safe, you must be sure that the caller is genuine so that no personal information is given to people who don't have a right to it or fraudsters.

VET identified

Unless the client has been voice verified through VET, you must verify the caller's identity throughout the whole call. You can do this by comparing the information the callers gives you with what's on their file, to make sure they match. You also need to do this for callers who successfully passed VET with identifying questions (three green boxes).

There is a distinct difference between *identifying* a caller and *verifying* they are who they say they are.

Identification (wallet)	Verification (non-wallet)
• Basic information like name, DOB, address, phone number which is freely available	• Specific information that only the person will know
• To know who the person is	• To know who they say they are
• Helps a CSR to locate a file	• Helps a CSR to confirm the identity of the person
• Done at the beginning of the call to identify the client	• Done right through the call

Integrated Call Management Model

A good practice to manage this process of ID&V with a caller is to identify the clients file in our system using your common token questions (such as full name, date of birth, and address), and then weave your verifying questions into the remainder of the conversation.

Another good practice is to then use verification questions that relate to the reason for the clients call. By doing this your verification of the caller wont sound like an interrogation, it becomes seamless, and it will help you to build a rapport.

If you are not satisfied that a caller is genuine:

- Do not proceed with the call
- Politely end the conversation and transfer the call to a Service Manager
- Or advise the client to go to the office

*****If you suspect the caller is an impostor** you must advise your Service Manager immediately, and provide them with the details of the call so they can investigate the case further and escalate to the Client Service Delivery Team if necessary.*****

You can use the integrated call management model to help you to identify a caller and then verify they are genuine throughout the call. You can listen to an example of how this call opening process can be used here in our call library.

Verifying Questions

Below are some suggestions for the types of questions you can use based on the reason for the clients call, and where in our system you can find this information. These questions should sound natural within the call, and suit your style of speaking. You can use other verifying questions that relate to the clients need and to suit your conversations. You just need to be confident that a person's identity is genuine.

➡ Verifying question examples

Impostor Callers

A privacy breach is where a client's information has been released to someone who does not have the authority to receive this information. This could be a client's friend or family member, their landlord, someone they owe money to, or even an agent.

In almost half of privacy breach cases they are due to impostor callers pretending to be the client and having a certain amount of personal information to pass initial identification questions. This is why it is so important to continue to verify a caller throughout the entire call.

There are three main themes of impostor callers:

1. Attempting to obtain contact details about the client to track them down.
   Examples of this can be: associates, friends, family members, ex-partners, credit agencies, etc.

2. To be disruptive to the client by doing things such as cancelling assistance or changing details on their file etc.

3. To defraud the ministry, for example using a client's hardship assistance.

If you believe you are talking with an impostor (whether information was given or not), please follow the process set out in the Caller Handbook:

- Caller Handbook - Impostor Callers

Suppliers, Payees, Agents and Advocates

You may also receive calls from suppliers, payees, agents, and advocates attempting to source information about a client.

Type	Description
Supplier	A person or business that has been set up to receive one-off payments, e.g. Advances, SNGs and RAPs.
Payee	A person or business who receives on-going payments directly from a client, e.g. Court Fines, rent and power redirections.
Agent	A person or organisation who acts in the best interest of a client. What an agent can do depends on what the client has given them permission to do and will be recorded on the agent's details.
Advocate	A person or organisation that a client has assigned as an 'Authority to Act' on their behalf.

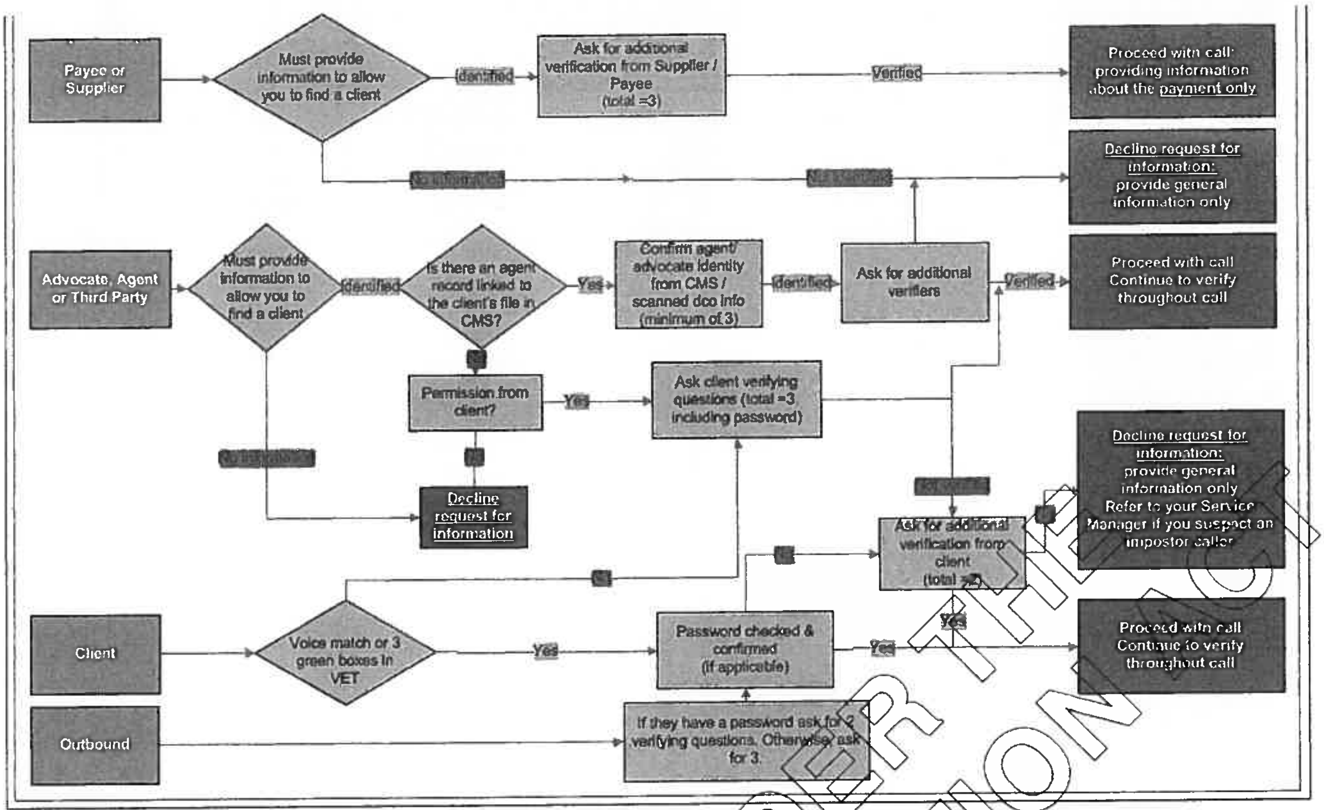
For more information about the rights and responsibilities of suppliers, payees, agents and advocates, please see:

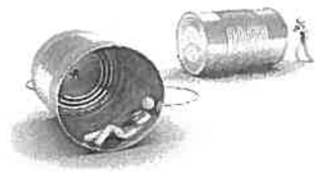
- Privacy

Flowchart

This flowchart uses a traffic-light style colour guide. Green means you can proceed with the call, orange is something needs to be checked, and red is stop and don't provide any client information. It is designed to be a helpful guide, not to over-ride any concerns or additional questions you may wish to ask. For example, even if a client or agent provides the required IDs but you have concerns you are welcome to ask additional questions.

***** if there is insufficient information in the agent details / scanned documents, you must decline their request and email the office to follow up *****


Payee or Supplier
Must provide information to allow you to find a client
Identified
Ask for additional verification from Supplier / Payee (total =3)
Verified
Proceed with call: providing information about the payment only
Decline request for information: provide general information only
Advocate, Agent or Third Party
Must provide information to allow you to find a client
Identified
Is there an agent record linked to the client's file in CMS?
Yes
Confirm agent/ advocate identity from CMS / scanned doc info (minimum of 3)
Identified
Ask for additional verifiers
Verified
Proceed with call Continue to verify throughout call
Permission from client?
Yes
Ask client verifying questions (total =3 including password)
Decline request for information
Decline request for information: provide general information only Refer to your Service Manager if you suspect an impostor caller
Ask for additional verification from client (total =3)
Client
Voice match or 3 green boxes in VET
Yes
Password checked & confirmed (if applicable)
Yes
Yes
Proceed with call Continue to verify throughout call
Outbound
If they have a password ask for 2 verifying questions. Otherwise, ask for 3.



Service Express and VET

VET stands for Voice Enabled Technology. It enables contact centre staff to actively engage with clients from the initial contact, deliver an end to end positive client experience, and achieve a quality conversation with every interaction.

- Service Express is a part of VET. It's a self-service tool to access some information automatically, rather than talking to a customer service representative. It is similar to phone banking.
- Service Express can be accessed through its own 0800 number: 0800 33 30 30 or if they call General Enquiries and the 'need' matches something Service Express can handle (for example, "report wages").
- Hours of operation are
  - Monday to Thursday 7am to 10pm
  - Friday and Saturday 7am to 8pm
- Service Express and Question-based ID will not work if either CMS or SWIFTT is unavailable/running very slow.
- If Service Express tries to transfer a caller to a customer service representative but is outside of Contact Centre hours, a message will play requesting the client to call back.

Declaring income

Process	Key messages
If you receive any calls from clients advising they have provided incorrect income details to the Self Service recorded income system (see Key Messages) or that their already declared income has changed, you will need to advise the client to call back and say 'Wages Reporting' to the system so they can report these changes. There are a few reasons why Customer Service Reps shouldn't action the income themselves: • the information captured in VET takes up to 15 minutes to see in Straight to Processing (S2P) • once recorded in S2P, the information will queue until a processor actions the income • the processor won't necessarily know whether we've updated the correct income and will continue to process what is in S2P. You can check S2P to see if the income is sitting in the queue by: • Logging into S2P • Click on the 'View' tab • Click on 'Search by SWN' on the left hand site menu • Enter the client's SWN (without the dashes) in the 'Search' field and click on 'Search' • You will now be able to see the client's details and the status of the income e.g. queued or completed.	Service Express is an automated service allowing clients to declare weekly income. If a client calls Service Express, or identifies their need as "report wages" (or similar) to VET, Service Express will check if it can update the wages. • The client will be asked if they pay childcare and/or if they have a new employer. They will also be asked to confirm the details of their last income declared and confirm the week they are declaring for, to ensure no gap in income. Depending on their answers, the call may be transferred to a customer service rep to complete. • Service Express will ask the client to state the before tax amount of earnings in dollars and cents. The client will then be asked the number of hours. Service Express will record these details in SWIFTT (it cannot check to make sure the rates match). It can accept up to two lots of income for each week. • Last of all the client will be asked if they want to report wages for another week. Service Express then advises the client the amount of their next benefit payment. Some clients will not be able to use Service Express to declare income: • Clients with suspended benefits; those in receipt of SLP (primary clients), Special Benefit, Childcare Subsidy, Orphans Benefit and

Where VET has updated income straight away, it will show in the BTCHI screen in SWIFTT as Service Express.	Unsupported Child Benefit; and Working for Families clients only receiving DA will not be able to use Service Express. • If a client's income has increased and is past the SWIFTT cut-off, they will be transferred to a customer service rep to add the income and manage any debt. • If they declare earnings anything other than weekly (i.e. fortnightly, monthly, etc). Where the self service wages reporting system can not action the income, it will record the details to be processed later via Straight to Processing. • The client will be asked if they pay childcare costs and/or if they have a new employer. The childcare costs relates to Childcare income exemption (not Childcare Subsidy). If the client has a new employer, they will still be transferred to a customer service representative (no changes). • VET will then ask the client if they are declaring income for the current week, then will go on to ask about previous weeks (up to four weeks). • All income details declare will be automatically recorded into Straight to Processing (S2P), where Centralised Services will action these within three business days. When reporting wages, clients will also be reminded: • they will not be required to report wages where the wages have not changed following their last declaration. • that an overpayment will be created when wages are reported after 6PM on Friday, and this can be avoided by reporting wages earlier.

Check appointment

Key messages
Service Express is able to advise clients of their appointment. • If the client has said 'check appointment' and the client has one or more appointment in the next seven days then VET will read all the appointments that are within the seven days. • If clients call for another reason, VET will also remind clients about their next upcoming appointments (if any) within the next seven days (see Instant Info).

Checking benefit payment/s

Key messages
Service Express is able to advise clients of their last and next benefit payments. • If a client calls on their benefit payday, their next payment will be the one due the following week, and their last payment will be the one made that day. • Service Express will not read payments if the benefit is suspended, expired, or cancelled - even if the client is still due a payment that week. This is because the first thing Service Express searches for is the status of the benefit. If it's anything but current, Service Express will not search or read any further information. • Service Express can check and read out adhoc payments. • After advising of balance, Youth Service clients will be told it does not include Payment Card balance and are asked to check this online at www.youthservice.govt.nz.

Debt information

Key messages

Service Express can tell clients about their current debts and check for any debt held in TRACE (non-current debt).
• Service Express gives the total amount of the debt, then the amount of overpayments and the amount of Advances and Special Needs Grants. If requested, Service Express can also give the dates the debt was established, the current balance/s and the date each debt will be repaid from.
• If the client says yes to either of the following two questions, Service Express will transfer the call to the Collection Unit:
  ◦ If there is non-current debt (NCD), Service Express will say that other debt exists and ask if the client would like to find out more.
  ◦ If there is no NCD, Service Express will ask if the client would like to check for maintenance / major repairs debts (which are managed by the Collection Unit).

Open Menu

Key messages
When callers phone us, VET's Open Menu asks them to state the reason for their call before transferring them to an CSR (or to self-service). The VET system recognises keys words and understands variations of common sayings, so it does not have to be exact for call routing to work. Calls are routed to a CSR who is trained and who has the skill to deal with the call. The reason is displayed in the 'need' section of the pop-up box.

Question-based identification

Process	Key messages

There could be other reasons a client fails a question, not just because it was wrong. For example, if the client was speaking softly or there was substantial background noise. Things to look out for:
• Failed DOB - check the client number to ensure the client has entered the right one
• Failed address - check if the client has moved
• Failed phone number - check if the client has changed their phone number
• Failed Client # - client may have transposed the numbers - said 326 instead of 362.
 	
This information is shown to customer service representatives, but the client is not aware of any 'failed' questions.
	Call experience is improved when clients use their client number. VET will request clients to find their SWN (on their Community Services Card or on letters we send them), if they do not provide it.
	
	By being able to identify clients upfront, VET will be able to play applicable 'Instant Info' messaging to the client and they will be able to access self-service functions.
	
	If they don't have it, they will be advised they can fetch this information and call us back, or hold the line and the system will bypass identification.
	• If the client's response is not said, heard or keyed incorrectly then the system will ask one more time before opting out and transferring the caller to a customer service rep.
	• If the client said or keyed in a correct SWN, they will go through to the Question Based Identification (except for clients with secured or locked records).
	  ◦ If the phone they're calling from matches the one saved on their record, this will be considered a positive identifier.
	  ◦ The system will then ask for their date of birth. If this is answered incorrectly, they will be transferred to a customer service rep and no further questions asked.
	  ◦ Otherwise it asks a third question (in place of phone number identifier where this doesn't match). The third question is

	◦ random and can be anything from middle name to benefit type from street name to child's first name. ◦ If the third question is answered incorrectly, another random question will be asked. • PINs have been removed from Service Express. A client will now be required to use Question-based ID to use self-service features. Callers phoning the Working for Families line or calling to apply for benefit will go through the Open Menu, however do not go through the Question Based Identification system. Callers phoning the multilingual 0800 numbers do not go through Open Menu or Question Based Identification, but they are asked to enter their SWN on their keypad.

Voice verification

Process	**Key messages**
You are no longer required to proactively promote voice verification. Some clients may request to have their voice registered, or for some clients, it may be appropriate to look at this option (i.e. clients with secured records who are voice verified can access Service Express). After identifying and verifying the client, you will also need to ask them to provide you with their Community Services Card (CSC) number (you can verify this from the KCH screen in SWIFTT) before you can start the registration process. If they do not have their CSC close by, check what ID they have scanned into Scanned Documents that they have close by (i.e. not in their car down the driveway). If they have a Driver's Licence, 18+ card or a passport scanned you will need to ask for information from one of them: • Driver's licence = ask for their Driver licence number (5a on the card • 18+ card = ask for the eight digit number from the front, below the expiry date • Passport = ask for the passport number (upper-left) To register a voice identifier for a client, click on the Voice tab in the pop-up box and click the Register Voice button. This is the same screen where you can delete ("Decline Registration") or cancel a registration in progress ("Cancel and Retrieve"). Before you register, make sure the client is calling from a landline. The registration and voice identifier may not work correctly for clients who are calling from a mobile, or VOIP services such as Skype or Orcon Genius. Please note when you have successfully registered a client for Voice Verification you will need to issue a 'Voice Verification Registration Letter'.	 From Tuesday 30 October 2018, there will be a change in the pop up box in the Voice registration field. For some clients, the pop up will say *'Needs re-registration'* instead of 'Registered'. This is because: • We have to re-register some older voice prints as voice prints were registered before we implemented a strengthened ID process. • We have flagged these clients in the pop up box so that you can see who these clients are and re-register their voice print. • When these clients call, re-register the clients voiceprints using the strengthened ID process *Why do clients have to re-register their voice when they have been using it for a few years?* The contact centre introduced a strengthened ID process in May 2015 for CSRs to follow when they registered clients voice prints. There are still a number of voice prints that are still used by clients where CSRs enrolled clients into voice verification before May 2015. Some of these clients may have been calling and using VIDV for some years. However we need to re-register them to ensure that they are the client and not agents or third parties. In addition many clients were registered using their landlines and most clients are now using cell phones to call us. Re-registering these clients will ensure that the quality of the voice print is improved and increase the success rate of VIDV. This will eliminate having to manually identify these clients if they fail voice verification and will enhance the clients experience and reduce CHT.

If a client didn't come through VET identified, in the Main tab of the pop-up box, you can enter their client number, client Validate Client # and then click the Manually Id box. You will then be able to register their voice. This will also mean if you transfer a caller to an internal number they will not be required to be identified again.

Note: you should only register the client, this means agents and/or partners must not register themselves for another person.

After promoting Voice Verification the client may refuse. If they do and they don't want it to be promoted again in the future, select "Decline Registration".

Third party is voice-verified through a client's file

A caller may come through verified or 'matched' when they are not the client; these cases are extremely rare but may happen. This will be where you've identified that a caller is not the client who has come through as voice-matched in the ICE pop-up, and the client is not present to have been able to have done this themselves during the call.

- Please note the time and date of the call
- Gather as much information about the caller as you can, including their name and DOB.
- Email your site OA to investigate further. They will need to ensure they delete the voiceprint.

Client requests to delete their voice identifier:

If a client requests to delete their voice identifier, under the Privacy Act they have a right to do this. However, if you are asked to remove it, it may pay to consider if the client has had problems with using voice verification. You will need to consider whether there are environment factors causing the problem or whether the client is using a speaker phone where voice verification is less successful, etc.

Once you have confirmed the client's reason for the request, select the 'Decline Registration' on the Voice tab on the pop-up box.

If you have already closed the screen pop that came up when the client called, you can use a different screen pop - you just need to validate the client number.

Easiest way:

1. Ask your manager to call your phone directly (using the 5 digit D2D on your Cisco phone). When the call comes through, you will get a blank screen pop. Your manager will need to stay on the line while you complete the below steps:

2. Type the client number into the client number box and then click 'Validate Client #'. This will bring up the client's screen pop information to come through.

3. Click on the manually ID'd button

4. Follow the 'Decline Registration' Process as outlined above.

What happens to the older voice prints if clients don't call?

Voice prints that haven't been re-registered by 31/3/2019 will be deleted. If clients subsequently call, CSRs should register a new voice print after fully identifying them as if they were a new client.

****

Voice verification is a faster and more secure way of identifying clients. A client's voice is registered and stored in the secure system. The next time the client calls their voice is matched against the stored version. The voice is not recorded in the traditional sense, but rather saved as a mathematical representation (like a line graph) of the original sound - this means it cannot be played back, or restored to a sound file.

If their voice matches, VET will check the phone number the client is calling from. If the number is noted on the client's record - VET will accept this as a second identifier and no further checks required. If the number is different from what's recorded on their record or a withheld number, VET will ask for the their Date of Birth (this is an added security feature to assure the client that their privacy is protected).

Voice identifiers will stay on the voice data base indefinitely. Even if a client cancels their benefit and then go back on benefit years later, they can still use the same voice identifier. If they are concerned about the time period, they can register their voice again and it will overwrite their old one.

Clients with secured records can be voice verified. This then gives them access to Service Express which they otherwise would not be able to use.

In the "Voice Registration Status" field in the pop-up box will show if a client is:

- Registered: The client has registered their voice identifier.
- Declined: The client has declined to register their voice, and does not want to be asked again.
- Declined and Deleted: The client was registered but has since declined the voice verification service.

When registering the client must say their client number three times in order to register their voice identifier. The client has two attempts for each time they are asked to say their client number. Also, the system has been set up so it recognises most permutations of clients saying their client numbers, i.e. three twenty instead of 320.

Instant info

Overview	Key messages
In January 2015, 'Instant Info' was introduced - an upfront messaging service to provide clients who have been identified through VET with information specific to them prior to speaking to a CSR. This messaging includes advising Jobseeker Support clients who have a health condition, injury or disability of their medical certificate expiry date. From 29 September, more automatically played messages have been included to make conversations easier with clients, including: • personal reminders i.e. expiries and appointments • essential information i.e. qualifications for assistance • generic messages i.e. AGA - annual increase of benefit rates. These additional messages mean that a client will not have to be identified by VET first (excl. personal reminders). For example, based on their need they may be played generic messages relating to End of School Year. The big enhancement from a client service view is that clients won't have to wait in a queue at all to receive that information. In many cases they were calling about this information anyway. Clients who are calling for other reasons will continue on to a CSR who will assist them as usual.	You may have some clients asking about our 'Instant Info' service however they will not know it by name. This is a great chance to promote this to clients as fast way of accessing some of their information without waiting in a queue. Only clients ID & V'd by VET can access these personal reminders so this is a strong incentive for clients to make sure that they have their client number handy. For more in-depth information about what 'Instant Info' encompasses, please see: • Instant Info (HIYA)