

Puzzel ID&V Secure Start for Swedish BankID - change in phone flow.

From 1st of May 2024 Secure Start from Swedish BankID will become the new, mandatory method to authenticate users.

Secure Start aims to reduce the risk of fraud by ensuring that the person identifying herself with BankID is also the person using your service. In the Puzzel Contact Center users can be asked to initiate the authentication process in the Telephone call and the IVR service, before being connected to an agent. Or the Agent can initiate the authentication process while talking to the User.

Secure start in the Puzzel IVR

Before the user is transferred to an agent, the user is asked to enter their National Identification number. By entering this, the User's Mobile BankID App is triggered. The User is asked to go the Mobile BankID App to complete the Authentication process. The call is put on hold while this takes places and continues automatically as soon as the Authentication process has ended successfully.

Secure start in the Puzzel Agent Application

Verify the customer by sending them a confirmation login.
Fill in details below.

National identification number

VERIFY

Authentication sent	1
User has not opened app	2
User has opened app	3
Authentication done	4

During a call between a caller and an agent, the Agent can initiate the Authentication process from the BankID Widget in the Puzzel Agent Application by first orally request the Callers National identification number and manually enter it into the Agent User interface. When pressing 'Verify', this will trigger the User's Mobile BankID App. The Agent ask the User to go the Mobile BankID App to complete the Authentication process.

As the User is going through the various steps in the Process on the BankID App, the agent can follow each step in the User interface which is green lighted when it is successfully completed.

Customer ID confirmed:
7601073856

Identification approved

New authentication

Authentication sent	1
User has not opened app	2
User has opened app	3
Authentication done	4

Customer information

id
2GZz7q0-zofYo1fo6R90FUGlvTyb2ehjcmNhYxy7lo=

dateOfBirth
1976-01-07

nin
197601073856

firstName
Clarence

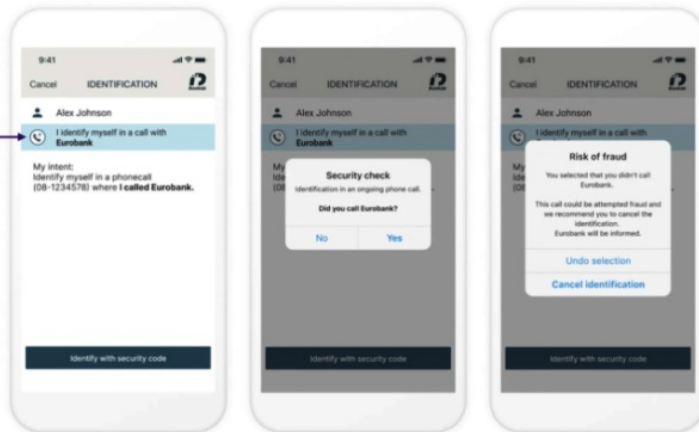
lastName
Werner

The Swedish Bank ID App user interface

An authentication that is requested during a telephone call is made clearer by displaying a phone icon and presenting the Caller with a security check in their BankID app. This makes it easier for the Caller to see if something is not right. The security check informs the caller that the matter relates to telephone call and specifies the service in question.

Example, identification

New icon indicating that the transaction was initiated over the phone



Intent text

Puzzel can configure the 'My Intent' text on your request. When the Caller see resemblance with the Name registered on the certificate used for the BankID service and what is put under 'My intent', this create a sense of trust together with the fact that the caller is in a call on the phone service of the same name.