



IN GROUPE IS  
CONSOLIDATING ITS LEADING  
POSITION AS A TRUSTED  
SUPPLIER OF SECURE BIOMETRIC  
IDENTITY SOLUTIONS WITH  
“TALK TO PAY” VOICE  
RECOGNITION

Experts in fingerprint, face and iris recognition technologies, IN Groupe has completed its range of biometric solutions with its patented Talk to Pay voice authentication system. In this digital era, the company can now guarantee the most secure authentication solution to every citizen.



## TALK TO PAY, ONE OF THE MOST RELIABLE VOICE AUTHENTICATION SOLUTIONS ON THE MARKET

Talk to Pay is an online payment authentication system that combines voice recognition with a dynamic CVV.

A CVV is the 3-figure code found on the back of your credit card that you're always asked for when making online payments. Once voice authentication is complete, the Talk to Pay solution issues a unique dynamic CVV that changes with each transaction, ensuring a high level of security.

The concept is simple: the user records their voice onto a biometric database. The server integrates the voice recording in order to link the voice recognition with the generation of a dynamic CVV.

Each time the customer uses their credit card to carry out a payment, Talk to Pay launches an authentication system that relies on voice recognition. The customer then receives a phone call, picks it up and identifies themselves using a standard "pass phrase" they assigned on registration.

The system uses this pass phrase to verify their identity, then approves the issuing of a new, one-time CVV and accepts the transaction.

After reviewing this process, the CNIL (National Commission on Computer Technology and Freedom) accepted and approved for the first time a voice-recognition based biometric authentication system.

## VOICE RECOGNITION, THE FUTURE OF BIOMETRICS

The biometrics market is constantly evolving. The market is dominated by 4 technologies: fingerprint, face, iris and voice recognition. But it is the latter that will see the most rapid growth in the years to come. A high-performance tool that can be applied in any industry, this biometric solution simplifies procedures and makes the user's life easier: to sign in, just talk! The voice recording then becomes a reference for the user's vocal spectrum, which is then authenticated. The growing use of voice assistants – home AI or smart cars, for example – will soon make it absolutely essential for the owner to authenticate themselves before use.

Building on its expertise, IN Groupe is betting on a trend that will see exponential growth. The numbers speak for themselves. Voice biometrics will soon represent 7% of the market, with a 100% compound annual growth rate (CAGR), compared with 40% across the entire market\*.

IN Groupe has chosen this technology in line with its initial mission statement: to ensure each citizen can live freely while using their identity to log into the social space. IN Groupe sees the identity as the heart of an ecosystem, working to make peoples' lives easier while protecting their identity and guaranteeing a smarter, more reliable and simpler daily life.

## ABOUT IN GROUPE

Partner of the French Government for close to 500 years, IN Groupe offers identity solutions and secure digital services at the cutting-edge of technology, integrating electronics and biometrics. From components to services, including securities and interoperable systems, as a global specialist of identity and secure digital services, IN Groupe is present everyday to facilitate the daily life of each person. Accompany states in exercising their sovereignty. Protect citizens' identities. Preserve the integrity of companies. Whatever the challenge, IN Groupe – a digital sovereignty company – helps each person assert a fundamental right: the right to be you. IN Groupe is the new brand of Imprimerie Nationale Group.

### IN GROUPE IN FIGURES:

Turnover: €283.2 M - 1,000 employees – 4 sites in France – 8 business premises throughout the world – 77 countries hosting IN Groupe solutions – 28 partner governments - [www.ingroupe.com](http://www.ingroupe.com)

## PRESS CONTACTS

IN Groupe  
Isabelle CARASSIC  
[isabelle.carassic@publicis.fr](mailto:isabelle.carassic@publicis.fr)  
Tél. 04 72 33 85 85 - Port. 06 03 89 61 20

Julie BRIAND  
[julie.briand@publicis.fr](mailto:julie.briand@publicis.fr)  
Tél. 06 40 52 80 79

Romain GALESNE-FONTAINE  
[romain.galesne-fontaine@ingroupe.com](mailto:romain.galesne-fontaine@ingroupe.com)