



empath\_AI

# Fraud Protection Through Voice Intelligence

Detecting Vulnerability Before Exploitation Occurs

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## The Hidden Crisis in Financial Protection

Today's sophisticated fraudsters aren't just exploiting technological weaknesses -they're targeting human vulnerability. Because the human factors that enable exploitation are often invisible until it's too late.

### Critical Vulnerability Insights

- Individuals with cognitive decline are **2.7** times more likely to fall victim to financial scams (Age UK & FCA, 2023)
- Anxiety and depression increase susceptibility to manipulation by **57%** (UK Finance Vulnerability Study, 2023)
- **83%** of financial vulnerability goes undetected through traditional monitoring (Financial Conduct Authority, 2024)
- Scam victims with unidentified cognitive issues lose **3.4** times more on average (UK Finance, 2023)
- **30%** of customers with cognitive and mental well-being risks show no traditionally recognised warning signs (empath\_AI Risk Audit, 2024)

**The reality: Your systems are designed to detect suspicious transactions, not vulnerable customers.** This creates a critical gap in protection.

### Voice: The Vulnerability Biomarker You're Missing

empath\_AI transforms how financial institutions protect customers by analysing the most reliable indicator of cognitive and emotional vulnerability: voice patterns.

Our proprietary voice analysis technology detects subtle linguistic and acoustic markers that indicate:

- Cognitive processing difficulties
- Decision-making impairment
- Emotional distress
- Comprehension challenges
- Confusion under pressure

All from within **60 seconds of natural speech** - without requiring disclosure or invasive questions.

## How It Works: Protection Without Friction

### 1. Seamless Detection

Our API integrates with your existing call systems, analysing voice in real-time without disrupting customer experience

### 2. Instant Risk Signals

Agents receive clear vulnerability indicators and guidance within seconds

### 3. Guided Intervention

Customised prompts enable staff to adjust communication style, offer additional safeguards, or initiate protection protocols

### 4. Continuous Learning

Your fraud prevention strategies evolve based on voice-detected vulnerability patterns

All while maintaining full GDPR compliance and privacy protection.

## Measured Impact for Financial Services

### Prevention Metrics

- **17-22% Fraud reduction** when Vulnerabilities Identified Early (Age UK & UK Finance Joint Study 2022).
- **19% Decrease in repeat victimisation** through early flag systems (UK Finance, 2023)

### Operational Benefits

- Concrete evidence for Consumer Duty compliance
- Reduced investigation time through precise vulnerability targeting
- Lower fraud losses through preventative intervention
- Enhanced reputation for customer protection

## Implementation Pathways

### Rapid Integration Options

- **Fraud Helpline Enhancement:** Real-time vulnerability detection during suspicious activity calls
- **High-Risk Transaction Verification:** Additional screening for flagged transfers or account changes
- **Post-Incident Recovery:** Tailored support for previous fraud victims showing cognitive vulnerability
- **Risk Stratification:** Proactive outreach based on voice-detected vulnerability scores

Our dedicated financial services team ensures smooth implementation, compliance alignment, and measurable fraud prevention outcomes.

### Voice-Powered Protection: A New Standard of Care

In an era where exploitation targets human vulnerability, technology must evolve to protect the human element. empath\_AI transforms how you identify and support at-risk customers - protecting both your customers and your institution.

**Request a consultation at [empath\\_AI.co.uk](https://empath_AI.co.uk) to see how voice analysis can transform your fraud prevention strategy.**