

Aviva Drives Financial Services Innovation with Salmat VeCommerce

Sydney: 9th June 2009 -Salmat VeCommerce <<http://www.vecommerce.com/>> today announced the successful deployment of its VeSecure <<http://www.vecommerce.com/solutions/VeSecure/>> solution at Aviva Australia.

In what is a first for the Australian life insurance and wealth management industry, Aviva will utilise the voice biometric <<http://www.vecommerce.com/industry-resources/voice-biometrics.aspx>> capability of VeSecure to transform the way it interacts with its customers and advisors. Simply by using the unique characteristics of the member's voice, the identity of callers to Aviva can be quickly verified and the call routed to the most appropriate resource. Whilst enhancing the level of customer service and convenience, this process also provides an added layer of security and privacy to telephone enquiries and transactions.

Frank Lombardo, Group Director Operations at Aviva said, "Our organisation has a long history of consistent innovation dating back to the early 1990s and is well recognised as a market leader in the delivery of technological solutions for our customers. Voice biometrics is yet another way in which Aviva is improving the experience for both our customers and financial planners."

Salmat VeCommerce was selected by Aviva due to its proven track record in delivering speech recognition and voice biometric applications. Mr Lombardo, commented, "They demonstrated a depth of experience and expertise, working with a large customer base, in this specialised field."

Paul Magee <<http://www.vecommerce.com/about-us/management/Magee,Paul/>> , Managing Director of Salmat VeCommerce, said, "Providing customer service excellence whilst boosting security and privacy is the core aim of the VeSecure application. We welcome Aviva's industry leadership approach which reduces the reliance on insecure PINs and passwords."

In the recently published 2009 Salmat VeCommerce Identity Verification Study <<http://www.vecommerce.com/newsroom/article.aspx?ID=49>> , over 50% of respondents believed that someone could guess their PINs, passwords or other security details, while 59% stated they believed someone else actually knew these details. An alarming 37% of respondents had either experienced identity fraud or theft or had a friend or family member that had fallen victim to these crimes.

The sale and delivery of the VeSecure application was led by NEC, Aviva's existing solution provider. Under the agreement, NEC will also provide first level support.

About Salmat VeCommerce

Salmat VeCommerce, a Salmat <<http://www.salmat.com.au/>> company (ASX:SLM), assists organizations to deliver exceptional customer interactions. The company is a leading supplier of customer service solutions that enable organisations to enhance consumer experience, improve efficiency, increase revenues and improve security and privacy for consumers. It has developed voice self-service solutions since 1997 and today is one of the world's most experienced and successful providers of applications that utilise speech recognition, voice biometrics and other related interaction technologies.

About Aviva

Aviva Australia <<http://www.avivagroup.com.au/web/cms/aviva/public>> is the local face of the global Aviva group – a world leader in financial services.

Aviva is the world's fifth-largest insurance group[^] and the largest insurance services provider in the United Kingdom. We are the leading provider of life and pension products in Europe and are actively growing our long-term savings businesses in Asian markets, the USA and Australia.

We have premium income and investment sales of \$112 billion* and \$831 billion* of assets under management. Our 54,000 employees serve over 50 million customers in 28 countries.

Aviva has over 150 years of continuous operation in Australia, where our main activities are life insurance, investments and superannuation.

Aviva's consistent record of innovation in the financial planning market dates back to the early 1990s when its platform first allowed a range of

investments to be consolidated into one portfolio. Today, Aviva continues to lead the industry with award-winning life insurance, investments and superannuation products.

Together with Aviva Investors, a funds management company which is also part of the Aviva group, in Australia, Aviva manages or administers more than \$19.2 billion in funds for more than 350,000 customers.

*Figures quoted are at 31 December 2008 and in Australian dollars.

^ Based on gross worldwide premiums at 31 December 2007.