

Hi, is it really you? 喂，真的是你吗？

Vocabulary: *fraud* 词汇: 诈骗

People who want you to part with your cash and property can steal your **passwords** and **personal details**, but what about your voice?

That's what some big companies asked themselves before turning their attention to voice **biometrics** in their war against **fraudsters**.

Emmanuelle Filsjean, head of marketing for a company which advises retail banks on security, says: "Voice is a dynamic form of biometrics, rather than static like a **fingerprint**. It's harder to replicate and copy digitally."



Is voice recognition the latest word in security?

Digital **voiceprints** contain over 100 identifiable elements. And, by using complex **mathematical algorithms** and the latest high-definition audio equipment, experts believe they can now identify people accurately more than 97% of the time.

Even identical twins can be told apart from their voiceprints, making the technology reliable enough to be used as evidence in **courts of law**.

Voice is crucial because **call centres** are still the main way we interact with companies, despite the rise of online banking and shopping.

Traditional **authentication** measures, involving **personal identification numbers (PINs)**, passwords, and 'memorable' answers to agreed questions, have proved **fallible** because we keep forgetting them. But voice is the most natural way of interaction.

While no biometrics security system is totally **foolproof**, fraudsters using high definition recordings of someone's telephone pass phrase should still be caught out, according to voice biometrics companies. They say even the highest-quality recordings use some form of compression that changes the highest and lowest frequencies.

Even a slight **mismatch** with the customer's voiceprint will trigger a 'live test' conversation that is almost impossible for fraudsters **to spoof**, particularly if they've only got a recording to use.

It's no surprise so many companies are keen to hear the latest word in security systems. Fraudsters are stealing at least £52bn from the UK economy each year, according to the National Fraud Authority (NFA).

词汇表请参看答案与词汇部分

Quiz 测验

阅读短文并回答问题。

1. Why is voiceprint more efficient than fingerprints to prevent fraud?
2. How sure can you be someone is who they say they are when they speak?
3. Why are 'memorable' answers not the best way to identify people?
4. What's the cost of fraud to the UK economy?
5. Which expression in the article means to be discovered doing something wrong?

Exercise 练习

请你在不参考课文的情况下完成下列练习。从每个表格中选择一个意思合适的单词填入句子的空格处。

1. I know nothing about photography but found a _____ camera which will make all my pictures look perfect!

fallible	accurate	foolproof	complex
----------	----------	-----------	---------

2. Leonardo Da Vinci's painting style is difficult to _____. He was unique!

steal	replicate	spoof	catch out
-------	-----------	-------	-----------

3. Oh, you lost your credit card? How terrible! Get in touch with their _____ and cancel it!

court of law	expert	call centre	fraudster
--------------	--------	-------------	-----------

4. You should only give your address to people and companies you know. Keep your _____ private.

personal details	fingerprints	mathematical algorithms	live test
------------------	--------------	-------------------------	-----------

5. The police said it would be easy to _____ who stole my car because there were many witnesses in the area.

foolproof	identify	replicate	interact with
-----------	----------	-----------	---------------

Answers and Glossary 答案与词汇

Quiz 小测验

1. Why is voiceprint more efficient than fingerprints to prevent fraud? **Because it is changeable with time, unlike fingerprints.**
2. How sure can you be someone is who they say they are when they speak? **Experts say you can be 97% sure.**
3. Why are 'memorable' answers not the best way to identify people? **Because these are often forgotten.**
4. What's the cost of fraud to the UK economy? **According to the NFA, £52bn.**
5. Which expression in the article means to be discovered doing something wrong? **To be caught out.**

Exercise 练习

1. I know nothing about photography but found a **foolproof** camera which will make all my pictures look perfect!
2. Leonardo Da Vinci's painting style is difficult to **replicate**. He was unique!
3. Oh, you lost your credit card? How terrible! Get in touch with their **call centre** and cancel it!
4. You should only give your address to people and companies you know. Keep your **personal details** private.
5. The police said it would be easy to **identify** who stole my car because there were many witnesses in the area.

Glossary 词汇表

a password	密码
personal details	个人信息
biometrics	生物识别
a fraudster	诈骗者
fingerprint	指纹
voiceprint	声纹
a mathematical algorithm	数学演算
a court of law	法庭
a call centre	电话服务中心
authentication	身份验证
the personal identification number (PIN)	个人识别号码
fallible	易犯错误的
foolproof	不会错的, 十分安全的
mismatch	不匹配, 不协调
to spoof	蒙骗, 哄骗