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Comerica VoiceSafeSM

We are making banking by phone easier and faster than ever before! Introducing Comerica VoiceSafeSM, an advanced authentication system for a more secure telephone banking experience. By using this service, your voice will act as a unique identifier (like a fingerprint) for you when you contact our Customer Contact Center. Get started today to unlock the power of your voice and better protect your sensitive financial information.

Here's how to enroll:

1. When you're ready, call the Comerica Customer Contact Center at 800.266.3742.
2. Upon your agreement¹, our system's technology will securely analyze your voice and determine features unique to you to create your voiceprint.
3. Once enrolled, you can use this service to access self-service Interactive Voice Response (IVR) transactions 24 hours a day, 7 days a week!

Frequently Asked Questions

• What is a voice print? »

A voice print is not a recording of your voice. It is a digital representation of over 100 unique characteristics associated with your voice pattern. When you enroll in Comerica VoiceSafeSM, your digital pattern is saved and will be used to verify your identity when you call us.

• Who is eligible for this service? »

If you are an authorized person on a Comerica account, you can enroll in Comerica VoiceSafeSM.

• What are the benefits? »

Customers who enroll will enjoy additional security, faster service and a reduced number of tedious security questions when banking with Comerica by phone.

• After enrollment, when can I start using Comerica VoiceSafeSM? »

This technology uses various factors to establish your unique voice print. In some circumstances, Comerica VoiceSafeSM may need to listen to several calls to create your unique voice print.

• What transactions can Comerica VoiceSafeSM be used for? »

All transactions performed through our Customer Contact Center and IVR system can be accessed securely using Comerica VoiceSafeSM. For the most sensitive transactions, a second level authentication may be required.

• Can I choose when I am verified by Comerica VoiceSafeSM or by other traditional methods? »

Once enrolled, your secure voice print will serve as your primary authentication method. On the most sensitive transactions, we may require a second level authentication. To use more traditional verification/authentication methods, you may speak to a Customer Service Representative by calling the Customer Contact Center at 800.266.3742, Monday - Friday 8:00 a.m. - 8:00 p.m. ET to cancel the service.

• Is Comerica VoiceSafeSM available 24 hours a day? »

Once enrolled, you can use this service to access self-service IVR transactions 24 hours a day, 7 days a week.

• Is Comerica VoiceSafeSM secure? »

Comerica VoiceSafeSM voice prints are stored in a secure, encrypted manner and can only be used by our system. There's nothing on a voice print that is readable by a human.

- Your voiceprint is unique like a fingerprint, and combines both physical factors (e.g. mouth shape and size, vocal tract, nasal passage) and behavioral factors (e.g. speed of speech, pronunciation and emphasis, accents).
- A *recording* of your voice will not activate Comerica VoiceSafeSM – As a security measure, this advanced technology can recognize the difference between your actual speaking voice, and simply a recording of your voice.
- We will not store your actual recording.

• Will Comerica VoiceSafeSM work if my voice changes? »

Yes, minor changes in your voice due to colds and allergies will not impact this service. In addition, your future calls to the Customer Contact Center will continually refine your initial voice print, as your voice may change over time. However, if there are significant changes to your voice, you will be routed to a Customer Contact Center representative to identify you through more traditional verification/authentication methods.

• What happens if Comerica VoiceSafeSM does not recognize my voice? »

If, for any reason, we're unable to verify your identity through your voice print, a Customer Contact Center representative will verify you through more traditional verification/authentication methods.

• What if I have a speech impediment or use a synthetic speech device to speak? »

You will continue to use traditional verification/authentication methods when calling the Customer Contact Center at 800.266.3742, Monday - Friday 8:00 a.m. - 8:00 p.m. ET.

• Will Comerica VoiceSafeSM still work if there is background noise? »

This service still functions if there are changes in background noise levels when you call the Customer Contact Center. If there are major background disruptions, a Customer Contact Center representative will verify you through more traditional verification/authentication methods.

• What if I currently authenticate with a Personal Access Code? »

You may continue to use your Personal Access Code, however, Comerica VoiceSafeSM, is a new option which offers added security.

• What if I enroll in Comerica VoiceSafeSM but later decide to cancel the service? »

Call the Customer Contact Center at 800.266.3742, Monday - Friday 8:00 a.m. - 8:00 p.m. ET to cancel this service.

1. Before we can start to use Comerica VoiceSafe™ for you and your account(s) we require your consent. This consent will be sought verbally when you first call our Comerica Customer Contact Center after the Comerica VoiceSafe™ service is introduced. There is no obligation to provide your consent and you may withdraw your consent at any time by informing a Comerica Customer Contact Center Representative. Once your consent has been given, Comerica shall be authorized to act on all instructions given by you and verified by Comerica VoiceSafe™. The use of Comerica VoiceSafe™ is subject to Comerica's terms and conditions governing the type of account, facility, product and/or services for which Comerica VoiceSafe™ may be operated in connection therewith, and the terms and conditions applicable to your use of services and products by Comerica, including Comerica's Terms and Conditions.

Please note that Comerica's [Privacy Policy](#) relating to the Use of Biometric Technologies shall apply to this Comerica VoiceSafe™ service and Comerica shall collect, use, disclose and store your voiceprint in accordance with this policy. To visit Comerica's Privacy Policy go to comerica.com/privacy.

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