



Sound Masking Solutions for Financial Firms

Safeguarding clients against pretexting & identity theft

Financial firms have a responsibility to safeguard personal financial information. The Safeguards Rule under the Gramm Leach Bliley Act (GLB) requires financial firms to protect their client's non-public personal financial information, including how the information is collected, stored and used. Many institutions have established effective security measures to protect the data stored on their servers, but neglect to fully safeguard client information during its collection and use.

If a client's personal financial information is overheard, this can lead to a breakdown of the firm's pretexting prevention program. Pretexting is the practice of getting another individual's personal information under false pretenses. Pretexters sell this information or may use it to get credit in the victim's name or steal assets.

In 2010, the average loss for each victim of personal financial information theft was \$13,160, totaling nearly \$4 billion dollars in losses in the United States¹.

Sound masking, the addition of background sound to reduce speech intelligibility, can reduce the firm's risk of negligent disclosure of client information in retail and office environments.



What is sound masking & how does it work?

Sound masking is the addition of an unobtrusive background sound, similar to airflow, to reduce the intelligibility of human speech and reduce distractions.

Imagine looking up at the stars on a clear night. The stars shine brightly against the night sky. As dawn breaks, the stars appear to dim as the ambient light increases. The intensity of the starlight has not changed, but as the ambient light increases, it becomes more difficult to discern the light from the stars. This applies to sound as well; conversations in a quiet room are more noticeable than in a room with background noise.

Financial Service Offices & Call Center Solutions

Many contemporary financial offices and call centers have open floor plans with several advisors in close proximity speaking with their clients. While open plans foster collaboration, they can lead to an increase in distractions and possible worker error. Researchers in a recent survey found that on average, 5% of a worker's time is wasted by noise distractions². These distractions can contribute to slow turnaround time and numerical mistakes.

Miscalculated paperwork can lead to financial or legal problems for clients and the firm. With each claim, a firm's Error and Omission Insurance rate can increase.

Even private offices aren't immune to privacy and productivity issues. Modern construction techniques have led to demountable walls being built to the ceiling tile and not to the ceiling deck, leading to spill over of conversations into adjoining offices or hallways.

Financial Service offices using QtPro™

CSM has installed Qt sound masking systems in hundreds of millions of square feet of space, including offices for:

- Bank of America
- Leaf Financial
- Merrill Lynch
- Morgan Stanley
- TD Ameritrade
- US Bank
- Wells Fargo Home Mortgage
- The World Bank

Retail Banking Solutions

There is a critical need for sound masking in retail banking environments. Clients expect to have a private and comfortable experience when visiting their local bank branch. When retail banks feature open office layouts with high open ceilings and few sound dampening materials, clients' privacy is impaired as they share sensitive data while applying for new accounts, mortgages and other financial products. These environments also feature teller windows with no blockades between each teller window or between the teller counter and the lobby. With a QtPro sound masking system from Cambridge Sound Management, retail banks can offer their clients the environment they need and expect.

Retail Banks using QtPro™

CSM has installed Qt sound masking systems in hundreds of millions of square feet of space, including retail banks for:

- Commercial Savings Bank
- Navy Federal Credit Union
- Wells Fargo
- Sun Trust
- US Bank

References:

1. "Identity Theft Reported by Households, 2005-2010, NCJ236245" L. Langton, Bureau of Justice Statistics, U.S. Dept. of Justice. November 2011
2. "Effect of Speech Intelligibility on Task Performance- An Experimental Laboratory Study," A. Haapakangas, M. Haka, E. Keskinen, V. Hongisto. Performance: 9th International Congress on Noise as a Public Health Problem (ICBEN) 2008 Foxwoods, CT

Why choose a QtPro sound masking system?

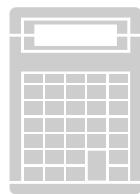
The QtPro sound masking system from Cambridge Sound Management offers multiple zones for varying volume levels in different areas such as private offices, open office areas, lobbies and teller windows. Qt systems can also integrate with your firm's existing music and paging system, allowing for sound masking and music in some areas, with only sound masking in others.

Most importantly, QtPro systems, unlike other systems, are flexible and simple to install. The system installation process has little impact on the space, leading to little to no downtime in the space. Qt systems are installed along a simple grid pattern with spacing determined by ceiling height. Qt Emitters™ can be mounted to virtually any surface with little impact to the space including standard acoustical tiles, drywall ceilings and metal or wood beams.

Qt Pro™ Line of Products

QtPro direct-field sound masking systems are ideal for financial environments. All Qt™ systems are GreenSpec listed, consume less than 40 watts of power and can contribute to LEED Certification. These versatile systems are available with a variety of control module options suitable for small spaces to multi-site facilities.

Room Size	Product	Zones	Max Coverage	Paging and/or Music Inputs	System Control
Small (dimensions here)	Qt 100™	1 Zone 1-120 Emitters	12,000 ft ² / 1,115 m ²	1 Input for Paging or Music	- LCD Front Panel Control - iOS via Bluetooth
Medium (dimensions here)	Qt 300™	3 Zones 1-360 Emitters	36,000 ft ² / 3,344 m ²	2 Inputs for Paging and/or Music	- Pre-installed software via LAN direct PC connect - LCD front panel control
Large (dimensions here)	Qt 600™	6 Zones 1-720 Emitters	72,000 ft ² / 6,689 m ²	2 Inputs for Paging and/or Music	- Pre-installed software via LAN direct PC connect - LCD front panel control



Cambridge Sound Management (CSM) is the developer of QtPro™ sound masking, paging and music systems. CSM offers innovative, simple and intelligently designed solutions to the problems of privacy and acoustic distractions. The impetus behind the QtPro system is CSM's commitment to developing the next generation of acoustic technology that combines exceptional audio performance, low impact installation and affordability. The Qt™ system consumes less power than a 40 watt light bulb to cover 180,000 sq ft (16,723 m²), is GreenSpec listed, and can contribute to LEED Certification. Qt systems are distributed by a network of worldwide partners including manufacturer representatives, AV dealers, systems integrators and installers. Qt systems provide speech privacy solutions in hundreds of millions of square feet worldwide and are highly cost effective for any size space - spot treatments to campus wide installations of unlimited size. QtPro and Qt are trademarks of Cambridge Sound Management, LLC.

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