

Introduction

The Automobile Safety Foundation (founded 1988) submits the following report, "Safe Call," containing safety and security measures for the modernization of international business telecom (featuring the financial industry) and safe driving, including public safety and security measures. New standards and practices are urgently needed!

This ASF safety and security report, though homogenous as the topics are interrelated, can however, be divided into three main issues:

- 1. Mobile cell phone use as pertaining to driving safety.*
- 2. Business telecom receiving these mobile calls, and ASF recommendations for remedial standards and practices actions pertaining to these calls that will improve: a. safety and security and crime prevention b. proficiency saving time and money c. customer satisfaction and productivity.*
- 3. Protecting the safety and security from publicly placed mobile calls that jeopardize caller's privacy, security, and safety.*

This ASF report, Safe Call, modernizes international telecommunication recommending measures that improve safety, security, productivity, and crime prevention.

Safe Call the Voice of the Future Hear Today!

Six of the world's seven billion people have mobile phones!

Commuters repeatedly caught in gridlock traffic jams wouldn't be surprised to read the fact that, ***there are over a billion vehicles on the road today!***

The combination of these two startling statistics, and their constant interplay, leads to the alarming realization that worldwide with each passing second, the planet hums with an astronomical volume of mobile phone calls, and these calls need to be made safely and securely! Achieving this goal ***will require the modernization of business global telecom, mobile phone use, and driving education and safety.***

While personal calls are usually just a simple one on one conversation, business calls quite often have second party automation requesting information that requires mobile phone eye and hand interactions.

So who is the most frequently called business? The answer is banks. Now add to regular bank calls all their divisions: credit card, mortgage, loans, and brokerage lines. OK, then compound this bank call rate, by calls placed to all the international finance and insurance companies, and it's clear to see that the financial industry overwhelmingly predominates the world's most frequently called businesses list.

https://en.wikipedia.org/wiki/List_of_largest_financial_services_companies_by_revenue

<http://www.insure.com/car-insurance/largest-auto-insurancecompanies-by-market-share.html>

Last year over a million people died in car accidents, and many more were seriously injured! The NHTSA states, “**distracted driving is a deadly epidemic.**”

All businesses and drivers must be alerted that there is a global driving safety and security crisis requiring the modernization of driver education and business standards and practices.

Though holding the cell phone while driving is against the law in many places, and there are warnings about distracted driving, the dangers of texting and such, nevertheless the shocking reality remains (based on laws of probability: high accident rates, the great number of cell phones calls placed daily while driving, and the multitude of vehicles) that this practice remains totally widespread. Distracted driving continues to be an international "deadly epidemic" that endangers all on the road! Modern driver education and training, teaching the *science of road concentration* along with **reduction of driver distractions**, and or, *the source of them*, is the the most comprehensive response to this crisis, but will require the *revamping of many current policies, standards and practices.*

Eyes on the Road/Hands on the Wheel, road concentration, is the cure for distracted driving! See: <http://www.newswire.com/>

[news/eyes-on-the-road-hands-on-the-wheel-asf-delivers-curefor-distracted-7332385.](http://www.consumerreports.org/cro/magazine/2013/05/affordable-hands-free-calling/index.htm)

ASF does not recommend the use of cell phones while driving. ASF does espouse mobile phone design improvements including on board vehicle equipment, <http://www.consumerreports.org/cro/magazine/2013/05/affordable-hands-free-calling/index.htm>. along with new and safer design changes, and driver education. Additionally, there is a another major imperative. ***Business receiving these mobile calls must update their global telecom.*** *With the introduction of voice command and identification standard SRS (speech recognition systems) the technology has arrived and progress is underway.* These services *eliminate the need for eye and hand operatives* in the event that calls are made while driving.

So the good news is that some of the same challenges technology has created, technology can help resolve. It is also fortuitous that financial institutions, the most commonly called businesses, along with their government and private regulators, are financially positioned to be socially responsible, and enact across the board, the much needed remedial changes. ASF agrees to work with those that seek to achieve telecom modernization goals that aid safety and security, while also improving proficiency, productivity, and customer satisfaction!

Maintaining road concentration, eyes on the road/hands on the wheel, is a challenging discipline that is aided by reducing driver distraction temptations. Modern telephone banking and business calls are now all about voice commands and voice biometric technology (SRS) that eliminate the need and use of hands and eyes for cell phone visual interface and prompt usage. **Safe Call** ASF protocol (formerly named: *Money Talk* and *Express Calling*) is based on simple math: add road concentration skill and subtract driver distraction error. The first telephonic remedial should start with voice command number dialing:

<http://www.verizonwireless.com/support/knowledgebase-36634/> and <http://www.imore.com/how-call-message-andemail-your-contacts-using-siri>. ASF recommends that all cell phone manufacturers offer voice activated dialing feature as standard equipment (or mobile calls be initiated before driving) and encourages development of all innovations that improve mobile phone security and safety such as: <https://www.fsgbank.com/personal/mobile-and-phone-banking>.

This leads to *the all-important voice command protocol for business*, that will directly connect the caller to the operator per voice command “operator,” is an *essential for the modernization of business/banking telecom*: https://www.google.com/?gws_rd=ssl#q=banks+800+use+voice+command+. *Because this voice command remedial is obligatory for safety and security the institution of SRS should be enacted as soon as possible!*

Since a journey of a thousand miles begins with the first steps, the Automobile Safety Foundation's initial effort began with the idea of improving telephone banking by removing the initial iron gate, automated prompt protocol, that can encourage texting (cell phone prompts) by requesting ATM/SSN etc. numbers while driving, while also wasting time with redundant identification protocol as the operator repeats the procedure. ASF launched a modernization of telephone banking campaign in early 2012 achieving their first success when Chase simplified their automated prompt request allowing "00" to hail a representative. ASF conveyed this achievement to Citi Bank that soon thereafter added voice command protocol updating their 800 call center system. <http://www.releasewire.com/press-releases/release-595130.htm>.

(Citi has written ASF about this “achievement.” ASF maintains per fair business practices, banks should offer market value research payment (or endowment) that is usually paid to research institutions and universities for valuable business operation advancements, innovations, and or, remedial technologies.)

With this new telecom precedent in tow **voice checking, sound security, and safe interest**, ASF repeatedly contacted most of the largest international banks to consider this important communications advancement, and currently there is an ever increasing number of banks implementing the important **voice**

command option. <http://www.mobilecommercedaily.com/wells-fargo-tests-voicecommand-in-banking-ap>

Today, Wells Fargo, Citi Bank, Bank of America, Alliant Saving and Loan, and others, main 800 banking numbers now have voice command systems that ***should be employed by all banks, and bank divisions, as the industry standard.*** Since voiceactivated systems are quite new, it is a good idea to include an introductory greeting or brief announcement such as:

"Welcome to our (bank) that now features (***Safe Call***) voice command service. Please state the department you are calling or speak, "operator" or "representative" for assistance." *ASF warns of the danger of automated systems that though voice activated, make the dangerous mistake of initially requesting ATM card or account numbers without introducing the voice command option.* This practice should be curtailed forthwith.

Safe Call also incorporate ***SRS voice biometric identification that quickly identifies the customer from their voice*** at the start of the telephone call. This feature, the latest hands/eyes free frontier of telecom modernization, also ***protects personal privacy and security by waiving discussion of personal information that can be overheard in public*** https://www.google.com/gws_rd=ssl#q=modern+banking+biometric+voice+identification.

Safe Call the ASF modernization of business telecom is indeed underway, and the technology ready to go, and yet *despite current SRS voice telecom precedent now in use, inexpensive, and ready for advancement, only some banks and businesses have even initiated basic voice command systems, while continuing to utilize obsolete and hazardous technology still requiring the use of hands and eyes, and or vocalizing private identity information.*

Years of ASF research has played an integral part in modernizing international telecom, shinning a light to lead the way for major global telecommunication advancement improving safety security, and productivity.

It should be noted, that ASF asserts no claim to the invention of the automobile, or cell phone, neither does ASF lay claim to any SRS telecommunications technology development that may or may not be currently in use. ASF does however, in regard to safe and secure telecommunications, lay claim and take credit for successful research invested in formulating the principals as described in this report, *Safe Call* (some of which are now in use) for the improvement of driving and automobile safety, as well achieving success in regard to improving telecommunications for general use, by systemizing and formulating the best of current telecommunication technology and combining this with original innovations, ideas, and recommendations. Benefits of this range from: telephone hands-

free voice operatives allowing people to multi-task when making calls from, home or office, or cars, and more efficient phone services that save both customers and business time and money, increase productivity, while also protecting safety and security.

<https://www.youtube.com/watch?v=LT6n1HcJOio>

<https://www.youtube.com/watch?v=ykz482zneAw>

Outside the automobile, with with the billions of cell phone calls made in public daily, ***Safe Call*** offers increased safety and security by eliminating the requirement of broadcasting private information in public. So furthermore, to take privacy protection to even a higher level, ASF recommends a business standard and practice change to address the answering of telephonic business calls. This measure per receipt of a customer call, would ***substitute the request for personal information, with a cordial greeting such as the name of the company and, “how can I help you today?”*** Moreover, ***for increased safety and security while in public, ASF highly recommends that all businesses utilizing telephonic identifications, amend their standards and practices replacing personal information requests with a user name and secret password identification.*** This simple amelioration provides the major benefits of protecting privacy, and while simultaneously, and once again, improving proficiency that leads to customer satisfaction and increased profitability.

The dramatic merger of mobile phones, travel, and public speaking present urgent safety, security, and proficiency challenges, that ASF **Safe Call** protocol addresses. Therefore, to address the issues of public safety, and security; global communications progress, ASF encourages government (e.g. <https://www.usa.gov/federal-agencies/u-s-department-ofcommerce>) the financial industry, and all businesses, to take ownership of these urgent challenges.

Change is ready, the time has come!

Safe Call the voice of the future hear today.

It is indeed miraculous that a singular report, with simple ideas and recommendations, can save lives, aid crime prevention, and improve business productivity, worldwide, all day, everyday!

ASF urges the financial industry, business, and government to address these urgent international security, safety and progress issues found in this report.

Help save lives and make a better world!

Safe Call for one and all.

“Is it a greater miracle to feed five thousand men with five loaves than to overthrow all [P13] the armies of Europe with a small pamphlet.” William Blake

Afterword

Note: ASF upholds the motto, “safety first,” whether free of charge or no matter the cost! Government agencies and regulators, industry and business leaders, all know well that important research work has a price. Therefore, per fair business practice, and reward for a “job well done,” ASF stipulates that any government agency, business, or organization, that derives use or influence from any aspect of ASF Safe Call (Express Calling/Money Talk) protocol, ideas, or recommendations, that such named entity pay a fair market research value, by donation or endowment (on par with grant monies paid for college and university research) and, per fair business practice, this payment be made either willingly, or by decree of regulatory stipulation, that should legally require the use of same such information for public safety, and crime prevention, as well as fair payment for such use. Additionally, ASF seeks to collaborate with a Safe Call marketing and collection party, and is currently offering a services rendered (fair market value) cooperative agreement, to help achieve the goal of making the ASF Safe Call protocol an international industry standard. Safe Call for one and all!

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