SPITCH
driven by voice
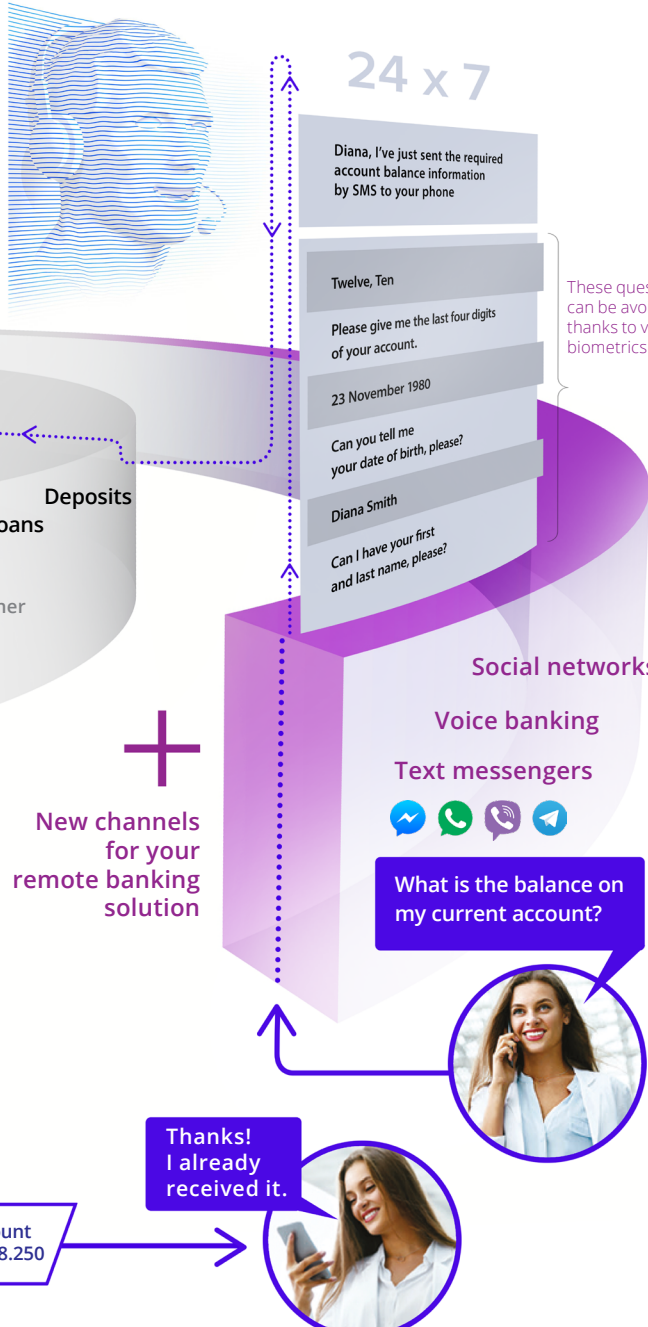
New Channels
for Your Remote Banking

Fast and Easy | Value from Day 1 | Affordable Subscription (SaaS)

Use text messengers and traditional voice channels, keeping established processes unchanged

More than 40% of requests to the Bank are typically:

- account balance
- having cards blocked
- password reset
- address change
- documents ordering
- setting appointments
- other repetitious but time consuming issues

Such queries can be automated by voice assistants. Voice assistants can respond to all routine requests without involving human operators. In cases where the requests aren't routine, the customer will be automatically steered to a contact centre agent immediately.

Further development potential:

- Advanced natural language-based conversational engine making up-sell and cross-sell proposals based on the customer's profile and life situation at the end of the request handling;
- Outbound cold sales and soft debt collection robotized call campaigns;
- Deep Speech Analytics on conversations with both human contact centre operators and robots focused on compliance, sales-boosting and CX analysis.

24 x 7

Diana, I've just sent the required account balance information by SMS to your phone

Twelve, Ten

Please give me the last four digits of your account.

23 November 1980

Can you tell me your date of birth, please?

Diana Smith

Can I have your first and last name, please?

These questions can be avoided thanks to voice biometrics

Remote Banking

Deposits
Loans
Cards
Payments
Money transfers

Core banking and other backend systems

Existing channels

Online banking

Mobile banking

+

New channels for your remote banking solution

Social networks

Voice banking

Text messengers

What is the balance on my current account?

Your account balance is 8.250

Thanks! I already received it.

Solution:

Rapid Implementation
no need for additional integration (remote banking is already part of the existing IT-landscape)

Easy support
no need for any specialised skills for the Bank's IT team

Cost-effectiveness
over 40% of incoming customer queries can be processed automatically

Perfect customer experience
customers appreciate having speech and messaging seamlessly integrated in the mobile banking channels

«We believe this new service will catalyse the long needed digitalization of voice channels. It is an ideal starting point for digitalization journey: clear value, easy to implement, and easy for end users to adopt to.»

**Georgy Kravchenko
General Director
BSS (partner)**

**Gartner
COOL VENDOR
2019**

Spitch named a "Cool Vendor" by Gartner

Spitch has been named a "Cool Vendor" by Gartner in the "Cool Vendors in Speech and Natural Language" report[1], as one of only three innovative companies that provide custom-made, highly performant speech and natural language systems that move beyond what standard API and cloud offerings provide.

Benefits for the Customer:
- Call resolution time is reduced.
- Banking services delivered via the right channels.
- Easy customer identification and verification. No security questions.
- Voice and messages available 24/7.

Benefits for the Bank:
- Cost reduction.
- New channels of service delivery.
- Valuable data is generated via Speech Analytics.
- No deep integration needed with the contact centre systems.

Fast time to market:
- Spitch is 'Ready to Go' with all the relevant vocabularies in place. Simple integration - only needed with the bank's remote/ open interfaces.
- Spitch has pre-trained language models for banking and high-level, easy-to-use tools for fine tuning.

Trusted by a wide range of partners and customers:

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