

Ingenico launches IBM Watson-enabled chatbot to enhance customer experience

Payment leader enhances messaging bot solution with AI services from IBM

Ingenico Group, the global leader in seamless payment, launched its innovative payment-enabled chatbot, which uses natural language processing (NLP) from IBM Watson to create a smooth customer experience. Watson capabilities allow Ingenico's chatbot to better understand users' requests once they have been inputted, whatever they may be. It can better interpret nuances in language and phrasing, handling natural variations in the way individuals communicate. As a result, the bot can respond quickly and effectively enabling it to meet each user's specific needs, in a wide range of different languages. The new AI component reduces steps consumers have to take in order to complete purchases allowing merchants to boost conversion.

The chatbot, created in collaboration with JoinedApp, incorporates Ingenico's secure payment API to enhance a business's messaging app user experience. It enables customers to purchase products and services safely and securely within a messaging app's chat function, bringing an end-to-end customer experience to the chat platform. By enabling payments within the messaging app environment, merchants can boost conversion by reducing the steps that consumers have to take in order to complete their purchase.

The chatbot is ideal for use in the retail, hospitality, leisure and travel sectors. It can be active 24 hours a day, seven days a week, enabling a business to communicate with customers and handle transactions around the clock. Moreover, it allows businesses to gather valuable information on bot users' needs and desires, enabling them to tailor their offering to meet their customers' changing requirements.

Speaking about the benefits of the chatbot's payment capability, Gabriel de Montessus, SVP Global Online (Retail BU) for Ingenico Group, said: "This new AI-powered capability enhances user experience and improves conversion significantly. Thanks to IBM Watson AI services, users simply tell the bot their desired purchase and submit payment and delivery information – achieving a truly seamless payment experience for consumers."

The chatbot is already available on the international payment market showing up to five times better conversion rates compared to mobile websites.

To find out more about the chatbot or about Ingenico's payment support, visit: www.ingenico.com.

About Ingenico Group

Ingenico Group (Euronext: FR0000125346 - ING) is the global leader in seamless payment, providing smart, trusted and secure solutions to empower commerce across all channels, in-store, online and mobile. With the world's largest payment acceptance network, we deliver secure payment solutions with a local, national and international scope. We are the trusted world-class partner for financial



institutions and retailers, from small merchants to several of the world's best known global brands. Our solutions enable merchants to simplify payment and deliver their brand promise.

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