

## Ingenico to enhance voice commerce with secure payment for vocal bots

### **Ingenico's innovation department, Ingenico Labs, embraces voice technology to open up a promising new market to its retail clients.**

Ingenico Group (Euronext: FR0000125346 - ING), the global leader in seamless payment, today announced exploring voice commerce and the integration of secure payment acceptance into vocal bots. Two prototypes will be presented at the Mobile World Congress (MWC) in Barcelona on 25-28 February 2019.

Vocal assistants are now readily available tools used to carry out simple tasks such as getting directions, checking the weather or making phone calls. According to OC&C Strategy Consultants, these also hold promise in retail notably with the development of smart speakers. As the only innovation lab dedicated to payment acceptance, Ingenico Labs explores new social and retail trends. Focusing on use cases, we considered the benefits of voice shopping for businesses: providing relevance and immediacy to consumers with the right product at the right time through the right channel and the opportunity to stand out from the competition. Authentication and secure payment are crucial. To help retailers take advantage of this technology and address their customers' reservations, Ingenico Labs has designed a voice-based shopping experience that includes secure payment.

The two prototypes, unveiled at MWC this week, build on vocal bots to create simple and ludic interactions between merchants and their customers, and technologies such as ultrasounds or dynamic one-time password for authentication. Both prototypes allow users to select specific products or services with their voice through a connected speaker and finalize their purchase smoothly by confirming their transaction on their mobile. Ingenico handles all steps of the customer journey including customer enrolment, speaker identification, customer authentication and secure payment processing. These prototypes offer alternative scenarios to voice authentication in free speech while setting the stage for it, in a market that may not be ready for the technology yet.

***'Ingenico Labs' work on voice technology illustrates our capacity to observe social and retail trends to provide innovative secure payment acceptance solutions on new sales channels for the benefit of merchants and consumers.'*** said Michel Léger, EVP Innovation at Ingenico Group. ***'Vocal assistants are now readily available on all kinds of connected devices. That's why it makes sense to imagine the role voice commerce will play in our lives at home, in our cars or anywhere with good network coverage.'***

For more information about our voice commerce prototypes and other innovations such as Tap on Phone technology, come by our booth (7J41 in hall 7) at MWC in Barcelona until 28 February 2019 and speak to one of our experts.



## 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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