Voice assistants, a booming ecosystem

GAFA are leaders but more and more actors are entering the market

Voice is gaining end-users’ interest…

with 20% of Google mobile search queries were made by voice in 2018, it’s estimated to grow to 50% in 2020

*Source: https://www.campaignlive.co.uk/article/just-say-it-future-search-voice-personal-digital-assistants/1392459

… pushing merchants to invest in it…

47% of e-commerce decision makers already invested in voice technology and 53% planned to within the next 5 years

*Source: Kantar Worldpanel ComTech “An incredible Decade for the Smartphone: What’s Next” Feb 28, 2017

… bringing out new use cases: voice commerce

$2B already spent in voice commerce in the US and estimated to $40B in 2022

*Source: OC&C Strategy Consultants Study
What already exists?  
**Voice Commerce**

« Ok Google, order me a 4 cheese pizza from PizzaHut »

« Alexa, order me dog food »

**LIMITATIONS OF THE EXISTING ECOSYSTEM**

- **Security issue**: Simple user identification
- **UX not very user friendly**: PIN code to validate the transaction
- **User journey not clear, usage still limited**: Ecosystem under construction / Education

*In these 2 cases, the merchant does not have 100% control over the payment and relies on the supplier of the voice assistant*
Our ambition
A voice experience as secured as a classic transaction

Basket creation: Simple and clear UX
User authentication: SCA with ultrasounds technology

Tom wants to cook a recipe for his friends tonight.
Tom receives a notification
He must bring his phone closer to the Google Home.

And give to merchants the possibility to manage the full customer journey, even the payment
Our solution

Fast and frictionless authentication with ultrasound technology
A solution addressing all the challenges of the customer journey

**OPT-IN**
- Compliant opt-in (GDPR & Schemes regulation) to drive seamless payment user experience using voice

**ORDERING SELECTION**
- Voice ChatBot dialog flow (VUI)
- User authentication: Phone detection thanks to ultrasounds
- CRIm information: email address, delivery...
- CMS - Product selection: usual purchase, similar products...

**ACCOUNT MANAGEMENT**
- Fraudster identification
- Innovative architecture: secure and trusted authentication
- Multi-currency & wide range of PM

**PAYMENT PROCESSING**
- Multi-channels transaction: voice is a new one
For what kind of purchase?
For what kind of purchase?

THE VISUAL A KEY REINSURANCE!
THANKS !