



BROCHURE

EPAM Pling: Voice-Activated Digital Banking Solution

Enable Voice-Activated Banking for Your Customers

Customer expectations for convenience and personalization continue to grow rapidly as digital technologies and PSD2 – the EU’s dedicated push for open banking systems and APIs – reshape the financial services industry. As a result, consumers are being treated to numerous new, technology-led experiences for managing their accounts and transactions, as well as spending their money.

In particular, the trend toward interacting with businesses through voice technology, which interfaces with companies through voice commands, is completely changing the customer experience. EPAM Pling is a voice-activated, API-driven solution for third-party providers that enables customers to do their banking conversationally without accessing dedicated banking apps.

Who Uses Pling?

CUSTOMERS

Pling provides an easy, fast, convenient and secure way for customers to manage their accounts and transactions with their voice.

THIRD-PARTY PROVIDERS

Pling provides TPPs with a PSD2-compliant, voice-activated account information services solution, as well as accelerates and reduces the cost of their development cycle.



Speech-Driven Features: How Users Interact with Pling

USER ACTION	USER OPTIONS
Connect Channel	<ul style="list-style-type: none">• Connect to multiple PIN-protected channels with virtual assistants, including Alexa, Google Assistant, Skype and various web chat clients• Receive a welcome message based on channel connection status (unknown, identified, connected)
Connect Bank	<ul style="list-style-type: none">• Authorize consent to access accounts at the selected Account Servicing Payment Service Provider (ASPPS) with full compliance to the PSD2-mandated open banking consenting flow
Set Up Passphrase	<ul style="list-style-type: none">• Set up a PIN-protected passphrase for each channel to ensure Secure Customer Authentication (SCA)• Require that the passphrase is stated before replying to account information service requests to prevent unintended access to sensitive information• Remove passphrase from channel
Identify Account	<ul style="list-style-type: none">• Identify account by its nickname/currency/bank (or any combination thereof)• Answer relevant questions to quickly identify account in question
Get Account Balance	<ul style="list-style-type: none">• Query the account balance of a connected account• State passphrase (if configured) to ensure secure account access
Get Transaction History	<ul style="list-style-type: none">• Query recent transactions of a connected account• State passphrase (if configured) to ensure secure account access
Add Account Nickname	<ul style="list-style-type: none">• Create a nickname to easily identify each account during conversation
Ask for Help	<ul style="list-style-type: none">• Ask the application for help to do all of the above and more!

What Users Can Ask Pling

I WANT TO SET UP A PASS-PHRASE.	HOW MUCH MONEY DO I HAVE LEFT ON MY GBP ACCOUNT?	HELP!	WHAT'S THE BALANCE OF MY EURO ACCOUNT AT DEUTSCHE BANK?	TELL ME THE BALANCE OF MY HOUSEHOLD ACCOUNT.
LIST THE MOST RECENT TRANSACTIONS OF MY BARCLAYS ACCOUNT.	GIVE ME MY LAST TRANSACTIONS.	REPEAT MY PIN PLEASE.	LIST MY DOLLAR TRANSACTIONS.	REMOVE MY PASS-PHRASE.

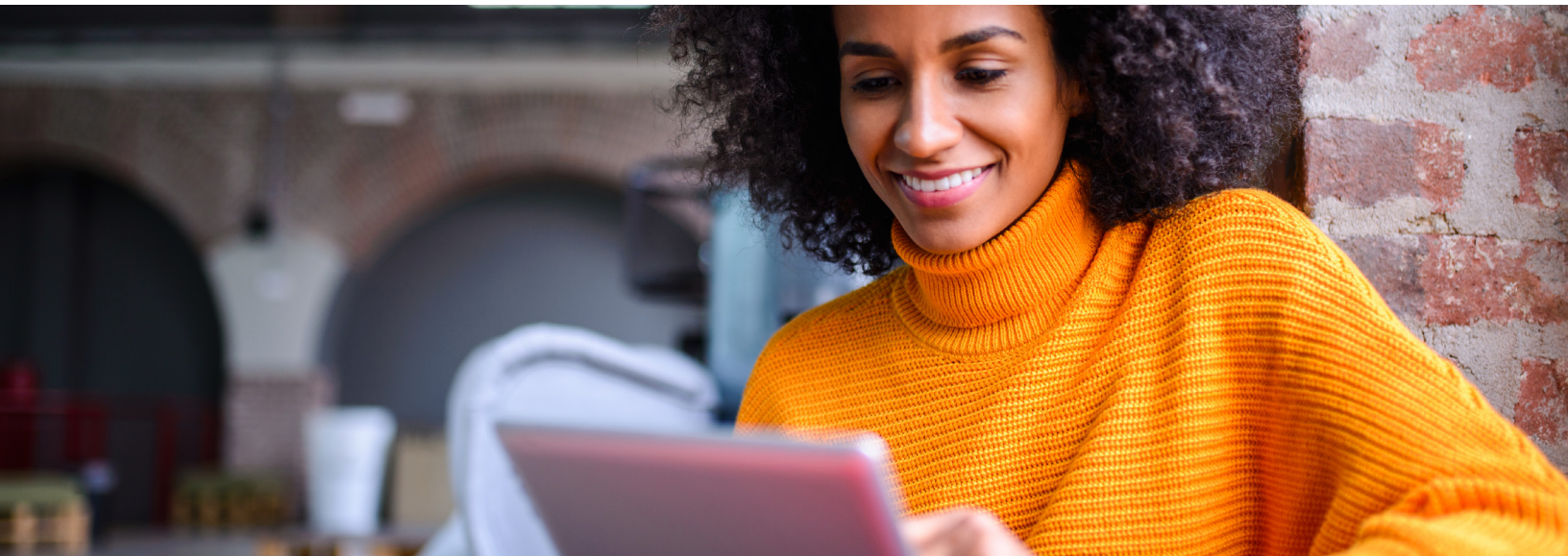


What Else Does Pling Offer?

In addition to the powerful voice-activated features described above, Pling can be augmented with various new features and functionality, including:

- Peer-to-peer payments
- Seamless connection to additional channels and virtual assistants
- Ability to predict transactions and account balances for the future
- Ability to query monthly transactions with a particular merchant
- Visual representation of information (e.g. on Echo Show)

The above features are just a taste of what's possible with Pling. Partner with EPAM to explore what makes sense for your customer base and customize the solution to work best for your business.



MAKE VOICE-ACTIVATED BANKING A REALITY WITH EPAM PLING

Ready to innovate your bank's user experience? Contact us today to schedule your free demo of how Pling works and can be easily integrated into your technology ecosystem.

sales@epam.com • www.epam.com

