

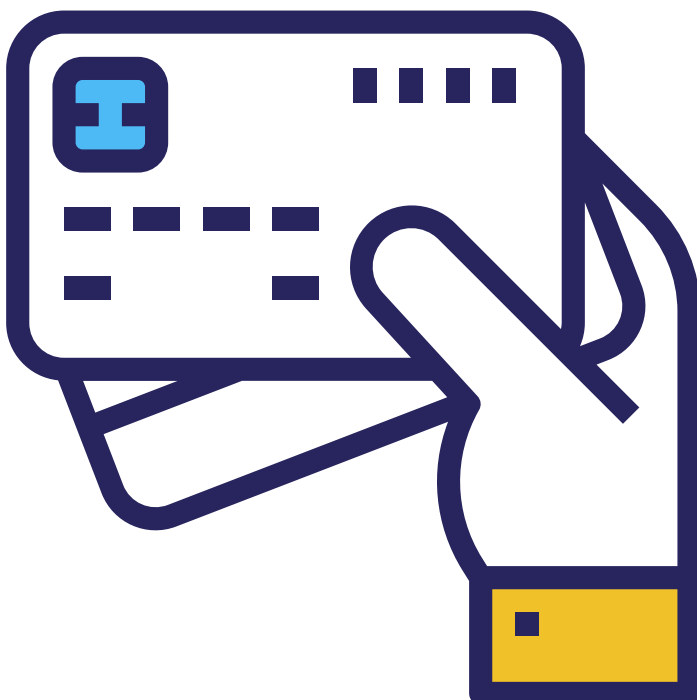
DATA SHEET

TENEIO FOR FINANCIAL SERVICES

Conversational inputs may be the choice of interface for more and more customers, but delivering a seamless, intelligent, humanlike conversation can be a challenge without the right technology.

While the financial services sector is no stranger to speech-enabled services, it still has a reputation for being clunky and command driven. Newer, more intuitive interfaces are slowly starting to change that perception, but they too, have significant limitations.

Developing conversational applications can be resource intensive. Both in terms of the number of highly skilled personnel required to build it, and the amount of data it takes to just to train conventional systems. In addition, most speech interfaces don't understand complex sentences, remember pertinent facts, or bring the user back on track to the goal of the interaction when the user veers off to ask another question.



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BUILDING A CONVERSATIONAL SOLUTION

While it might be tempting to OEM a pre-built app by one of the tech giants, this severely restricts the functionality available, and therefore the opportunity to differentiate your brand in a crowded marketplace.

More importantly, it also means losing control of one of the most important assets to come out of conversational systems — customer data.

However, Teneio offers another solution. It enables financial services enterprises to build its own unique, conversational customer experience today, and use it to develop a broader AI experience in the future. One that takes the customer experience beyond the voice menu or fixed command and control phrases, while delivering insight and trends that transforms the bottom line. One that allows for sophisticated, intelligent, humanlike, applications to be rapidly built in 35 languages, without the need for a small army of developers.

THE TENEIO PLATFORM

Teneio is an advanced conversational AI development and analytics platform that enables business users and developers to collaborate on creating sophisticated conversational applications.

COMPLETE TECHNICAL PLATFORM

It is a complete technical platform of closely integrated modules for the development, execution and analysis of conversational applications, ranging from intelligent mobile personal assistants and online digital employees for customer service and sales; to speech-enabled conversational interfaces for wearables, smart speakers, home automation, the IOT and more.

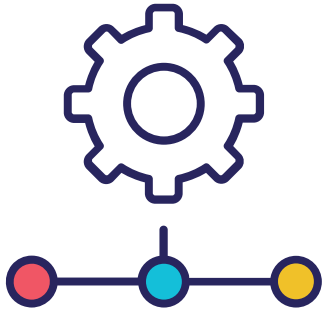
From automated branch adviser to sophisticated investment manager, Teneio makes it easy for customers to intuitively interact with your organization.

The revolutionary approach that Teneio takes allows users to create in days that which would take many months using other technologies. The Teneio platform is fast and easy to use whilst still retaining the power and flexibility to build the most sophisticated and complex conversational solutions possible.

Teneio covers every aspect from creating, extending and optimizing your conversational AI application, to analyzing and understanding the conversational data that delivers unprecedented access to the 'voice of your customer.'



Complete technical platform for the development, execution and analysis of conversational applications



Why a Platform?

Historically, applications used to address common communication challenges were deployed on an arbitrary, ad-hoc basis, solving individual issues as they arose. However, as the connected consumer's expectations continue to rise, organizations must tackle the challenge of providing a fully integrated solution that provides a consistent, accurate and accessible experience.

By its very nature, Teneo offers the cohesive and integrated development tool to build the natural language experience that users demand; in contrast to the isolated and siloed point solutions previously available. Within the financial services sector, the need for intuitive and conversational speech enable interfaces is a fundamental requirement as legislation around disability and usability requirements, data protection and knowing your customer standards becomes ever tougher.

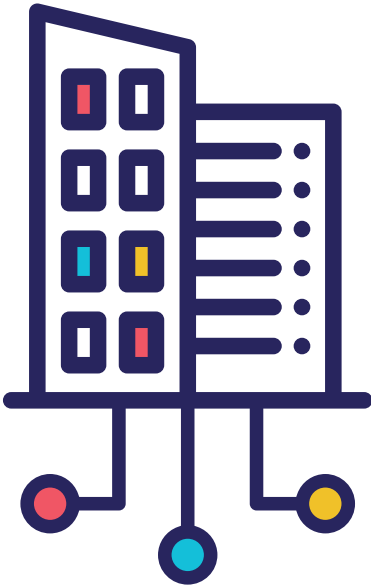
WHY IS TENEIO UNIQUE?

Teneio is the only platform available that allows you to build complete, artificially intelligent conversational solutions that understand and act on what people are saying. It packages up the end to end process of understanding requirements, building the solution and analyzing it, to providing quantifiable, data-driven optimization and customer insight, in a single, unified platform. Teneio ensures that every conversational application developed remains current and accurate at all times; with the added benefits of being able to simultaneously manage multiple implementations in different languages, across different operating systems, on any connected device, and with integrations to any back-end or support system required – all from one user-friendly, easy to use graphical interface.

With Teneio, customers can immediately talk to their financial providers any time of the day or night, regardless of the call centre availability. Using other integrated channels including a mobile app or messenger chatbot, they can find the answer questions such as, "how much interest have I paid in the last calendar year?" or "when does my savings bond mature; and what options do I have for it?", without even needing to log on to their online banking. Or if there is a widespread problem with the banking network, or even just a lost credit card, customers can be instantly reassured their finances are safe and what they need to do next.

This type of interaction allows for proactive responses to add value such as securely providing PIN-based access to access funds; dealing with suspicious account activity in real-time or even just ensuring a customer doesn't incur unnecessary fees or penalties.

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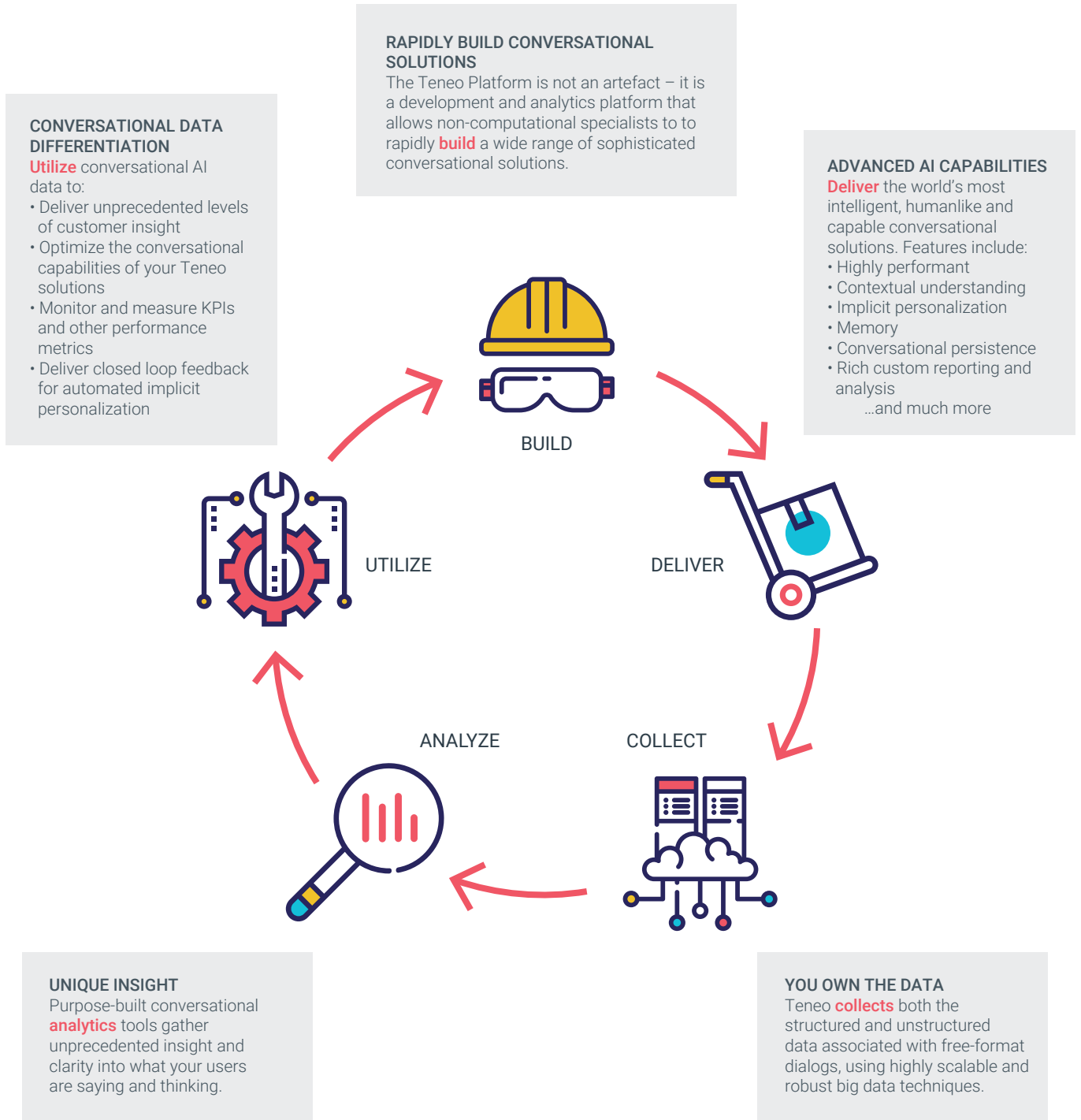
WHO USES TENE0?

Teneo is the platform of choice for large corporations and enterprises who recognize the value and opportunity that a conversational AI capability brings to their business; to deliver a conversational interface to applications, interfaces and devices; and to provide a conversational capability for automated service, sales and support.

Why conversational AI?

Conversation is the lifeblood of communication, but that communication is no longer just human to human. People now expect technology to not only hear them, but also to understand them. They want to be able to control devices, wearables, smart speakers and more; to access and manage online services and connected technologies. People want to use natural, everyday language when they talk to technology – and they expect to get intelligent responses.







UNDERSTAND THE VOICE OF YOUR CUSTOMER

People reveal significant amounts of information about their views, sentiment, likes and dislikes, what they want or don't want and much more when they communicate in a natural, conversational manner.

When this information is multiplied across many thousands or even millions of such conversations, it delivers an extraordinary level of insight into the 'voice of your customer'.

Teneo includes powerful tools to unlock the knowledge from these vast quantities of natural language conversations, delivering immediate access to an unrivalled depth of analysis and key business intelligence. Whether these conversations take place within applications such as online digital employees and mobile personal assistants, via home smart speakers or wearable technologies, or on other channels such as social media feeds, chat logs, call transcripts, emails or contact forms, the data can be captured, interpreted and analyzed. In addition, it can be cross-referenced with other sources of data such as demographics, geolocation, device usage and much more to build a unique profile of every user and provide a direct line to understanding what your customers are really thinking.

This insight can be used in many ways. Usage data and user profile information helps monitor the performance of conversational applications, measure success against critical KPIs and provide greater understanding of how the application can be enhanced to improve its ongoing performance. However, the true value of conversational data is when it's used to better understand what consumers are thinking, what they are saying and what they are - and are not - interested in.

Teneo makes Big Data Insight not only available, but actionable.

STRATEGIC DIFFERENTIATION DELIVERED BY TENEIO



Rapidly Build, Deploy and Optimize conversational AI Solutions

Teneio is the only development and analytics platform that allows users to build highly sophisticated, conversational solutions in-house and very rapidly. Teneio is a fully-fledged, mature and proven platform that incorporates the full lifecycle of designing-developing-deploying-running-learning-reporting-optimizing highly sophisticated conversational AI solutions. It is fast, highly visual, productive and collaborative.



Speak Your Customers' Language

Teneio's unique Language Resources are a vast library of pre-built natural language understanding (NLU) blocks in 35 languages. They cover virtually every conceivable way of expressing language and terminology, enabling users to rapidly build conversational applications. Their structure allows new languages to be quickly added, whilst building and controlling multilingual implementations is easy through its powerful 'master-local' management facility.



Deliver the next generation of speech-enabled UX

By its very nature, the IoT encompasses multiple devices, device families and ecosystems. Teneio allows the world's most humanlike, intelligent and capable speech-enabled UX, apps and solutions to be quickly built across multiple environments and tailored to the specific requirements of different devices and domains.



Actionable, accessible customer insight

The data generated is held within the business and immediately accessible, providing a better understanding of customer attitudes around your company, products and service. Imagine the free-speaking environment of a focus group and multiply the value across the entire customer base.



Understand the "Voice of Your Customer"

Teneio interprets conversations sourced from conversational applications, live chat, social and many other sources to deliver big data natural language understanding and insight. This allows the enterprise to further enhance their understanding of trends, likes, dislikes and more through the analysis of customer interactions.



The confidence of working with a proven platform

Teneio is a robust, highly scalable technology, proven across hundreds of large projects covering a wide range of conversational applications. It is highly performant, supporting both cloud and on-premise implementations. Applications developed using Teneio can run across multiple languages, devices, channels and platforms.



Personalize Your Customer Experience

Teneio Data brings immediate meaning to vast quantities of natural language data, making conversational applications that offer implicit personalization a reality. Further, Teneio's rapid development capabilities ensure these applications are continually improved and enhanced to deliver ever-increasing levels of personalization and competitive differentiation.

TENEIO OFFERS ENTERPRISES A NUMBER OF UNIQUE FEATURES AND BENEFITS:

Fully-integrated platform covering entire application development lifecycle

- +** A single conversational development and analytics platform that eliminates the need to switch between multiple tools, maximizing productivity
 - One platform covers every aspect of application development: pre-analysis, scoping, design, development, integrations, testing, deployment, logging, analysis, data-driven automated optimization
 - Highly collaborative and visual, Teneio enables developers and business specialists to work together to build, visualize, optimize and deploy applications
 - Data-driven machine learning allows Teneio to learn, predict and proactively recommend improvements; then test and deploy
- ✓** Delivers rapid development of sophisticated conversational applications
 - Users can build advanced natural language capabilities with no need for specialist (and expensive) computational linguistic skills
 - Meet customer demand for conversational applications and UX without requiring large resources
 - Massive improvement in sophistication and complexity of solutions that can be developed

Multi-lingual, multi-platform, multi-channel, multi-modal conversational applications

- +** Teneio Language Resources support 35 unique languages covering 7 global language families, plus different dialects and variations for each language
 - Decades of experience based on natural language data from millions of real-life dialogs
 - New languages can be quickly built and deployed using patented statistical tools and algorithms
 - Multi-modal input supports speech, text, touch and gesture in the same conversation
 - Build a master application once; then expend minimal effort to deploy across new languages, platforms and channels
 - Persist conversations across multiple devices and platforms
- ✓** Easily manage, deploy and add multiple languages to existing applications
 - Your customers no longer have to learn how to 'speak' to your business – they can communicate using their own language and terminology
 - Deliver an omni channel experience by continuing conversations across multiple platforms
 - Offer humanlike experiences built on unparalleled linguistic capabilities

Powerful natural language understanding

- +** Perform both scheduled and ad-hoc reporting and analysis
 - Identify and monitor long term trends as well as rapidly emerging issues or requirements
 - Mine unstructured, interactive datasets
 - Closed-loop feedback to modify responses based on understanding
- ✓** Deliver implicit personalization capabilities and tailor individual responses
 - Bring meaning to structured and unstructured conversational data that was previously closed to interpretation

Conversational analysis and insight



- Collect and analyze huge volumes of conversational data to derive understanding and insight
- Works across multi-siloed data sources (not just conversational applications but log files, live chat transcripts, social feeds and more)
- Business user friendly dashboards with the option to integrate with standard BI tools
- Infinitely customizable data modeling
- Interprets untagged, unstructured conversational data from multiple data sources



- Understand the voice of your customer and learn their true thoughts and feelings
- Proactively identify and act on emerging trends ahead of competition
- Optimize products and services based on quantifiable customer insight
- Train of thought analysis negates the requirement for pre-structured questioning
- Enhance conversational applications based on actionable insight
- Interpret natural language data from the highest level down to individual conversations

Advanced integration and modularization capabilities



- Vastly extend knowledge and functionality by easily integrating external data sources including enterprise applications, web services and content apps
- Simple integration with 'best of breed' language resources such as specialist tokenizers and Named Entity Recognizers
- Purpose-built wizard for APIs ensures 'build once use many' functionality across applications



- Improve the user experience by dynamically incorporating relevant knowledge from external data sources in answers
- Deliver significantly more sophistication in the conversational application by incorporating specialist language resources
- Build substantial flexibility with best available resources

Graphical approach to building conversational applications



- Unique visual approach and ease of use
- Advanced capabilities and access to automatically generated NLU allows sophisticated logic to be quickly built and deployed



- Can be used by non-specialists and is also powerful enough to allow highly sophisticated conversational applications to be built

Data-driven implementation methodology



- Analyze multiple conversational data streams to quickly gain insight into key customer queries and priorities
- Build conversational applications based on quantified facts relating to end-user requirements
- Use data to confidently identify and prioritize the most prolific issues



- Quickly build and deploy highly effective conversational applications addressing the majority of customer queries

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ABOUT ARTIFICIAL SOLUTIONS

Artificial Solutions® is the leading specialist in enterprise-strength Conversational AI, a form of Artificial Intelligence that allows people to communicate with applications, websites and devices in everyday, humanlike natural language via voice, text, touch or gesture input.

Designed for the global enterprise, the company's advanced conversational AI platform, Teneo®, allows business users and developers to collaborate on creating sophisticated, highly intelligent applications that run across 35 languages, multiple platforms and channels in record time. The ability to analyze and make use of the enormous quantities of conversational data is fully integrated within Teneo, delivering unprecedented levels of insight that reveal what customers are truly thinking.

Artificial Solutions' conversational AI technology makes it easy to implement a wide range of natural language applications such as virtual assistants, chatbots, speech-based conversational UIs for smart devices and more. It is already used daily by millions of people across hundreds of private and public sector deployments worldwide.

For more information visit www.artificial-solutions.com