

BUILT FOR SCALE. STILL WAITING FOR ADOPTION.

CAN **VOICE INTELLIGENCE** FINALLY
DRIVE REAL ADOPTION OF YOUR
DIGITAL BANKING CHANNELS?





Your mobile app can reach millions.

THEN WHY DOES YOUR GROWTH STILL DEPEND ON OPENING NEW BRANCHES?

Banks have invested heavily in digital banking, but acquiring and activating customers still depends heavily on physical presence, local support, and branch-led onboarding in many markets.

Voice AI for banking makes mobile apps easier to use, helping you reach more customers without increasing acquisition costs.

FOR BANKS, VOICE LEADS TO

- ◆ Higher adoption across diverse customer segments
- ◆ Lower dependency on branch expansion

FOR LEADERS, VOICE MEANS

- ◆ Lower customer acquisition costs
- ◆ Greater reach across new and emerging markets

Digital growth becomes easier when customers can use your app without needing assistance.





You added multilingual support to your mobile app.

BUT WHY ARE YOUR CUSTOMERS STILL HESITANT TO USE IT CONFIDENTLY?

Customers may understand the language on the screen, but they still hesitate when they are unsure what to do next, what will happen after they click, or whether they are making a mistake.

Voice AI for banking allows customers to speak naturally in their own language, accent, and conversational style instead of navigating unfamiliar workflows.

FOR BANKS, VOICE LEADS TO

- ◆ Fewer drop-offs during customer interactions
- ◆ Smoother completion of digital journeys

FOR LEADERS, VOICE MEANS

- ◆ Better scalability from digital investments
- ◆ Stronger digital usage across customer segments

Your customers don't need better translations; they need interactions that are as easy as speaking.





Your banking apps are being downloaded.

BUT ARE THEY DRIVING REAL CUSTOMER ENGAGEMENT?

Customers log in, but do not use digital channels beyond basic interactions. Product discovery remains low, engagement stays shallow, and digital channels struggle to become the primary relationship channel.

Voice AI for banking creates simpler and more conversational interactions, encouraging customers to engage more frequently with digital services.

FOR BANKS, VOICE LEADS TO

- ◆ Higher engagement across digital channels
- ◆ Improved product discovery and cross-sell opportunities

FOR LEADERS, VOICE MEANS

- ◆ Higher usage from existing digital platforms
- ◆ Stronger ROI from mobile banking investments

Digital channels become more scalable when customers use them naturally.





Your digital systems can handle routine tasks.

THEN WHY ARE YOUR SUPPORT TEAMS STILL OVERLOADED?

Uncertainty at the user level becomes operational load at scale. Tasks that could be completed digitally move into support and branch systems, increasing volume and keeping operational teams occupied with routine low-value work.

Voice AI for banking helps customers complete routine tasks independently without increasing your cost-to-serve.

FOR BANKS, VOICE LEADS TO

- ◆ Reduced duplication across digital and assisted servicing
- ◆ Lower support load from repetitive customer requests

FOR LEADERS, VOICE MEANS

- ◆ Lower cost-to-serve as digital adoption scales
- ◆ Better operational efficiency at scale

Digital systems reduce operational effort only when customers can use them independently.





Your systems understand commands.

BUT DO THEY UNDERSTAND HOW YOUR CUSTOMERS ACTUALLY COMMUNICATE?

Customers communicate through intent, context, mixed phrasing, and natural conversation, not in workflows, menus, or predefined inputs. But systems cannot understand the intent behind the queries and expect users to adapt to menus and predefined journeys.

Voice AI for banking bridges that gap by interpreting customer intent directly, not just what they type or select.

FOR BANKS, VOICE LEADS TO

- ◆ Smoother digital journeys across customer segments
- ◆ Higher customer usage of digital channels

FOR LEADERS, VOICE MEANS

- ◆ Stronger scalability across markets and languages
- ◆ Long-term growth in digital adoption

When systems can understand people the way people naturally communicate, they become easier to use and trust.



LINGO: A FOUNDATION FOR CONVERSATIONAL BANKING

With 80% of foundational components already built, you can focus on integrating voice-led banking into your workflows to up to five times faster.

Instead of building from scratch, financial institutions can begin with a foundation that already contains the essential components required to support voice interaction.

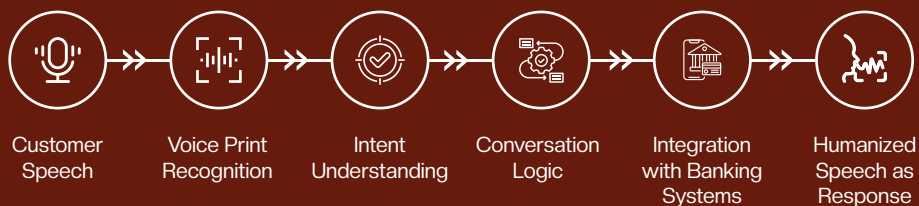
Core capabilities include:

Understanding natural speech with mixed phrasing, shortcuts and dialects.

Identifying the intent of customer requests even when loosely phrased.

Interacting with core banking APIs and delivering correct responses in a humanized way.

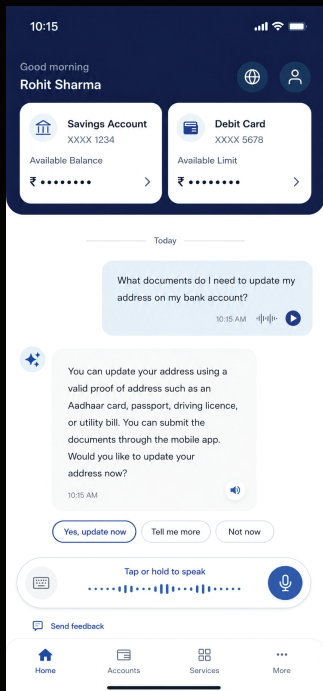
Lingo's Voice Architecture



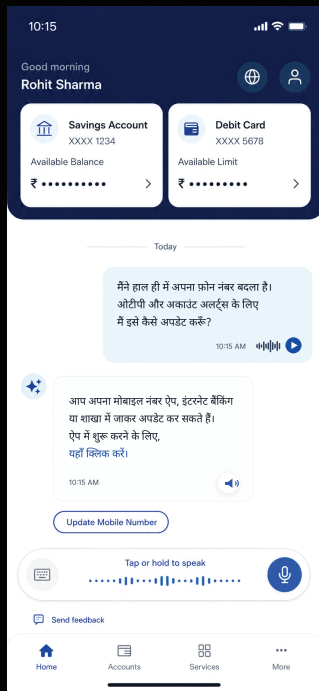
Lingo is a voice accelerator designed to become part of your intellectual property and integrate with your existing system.

GIVE YOUR CUSTOMERS A SIMPLER BANKING EXPERIENCE.

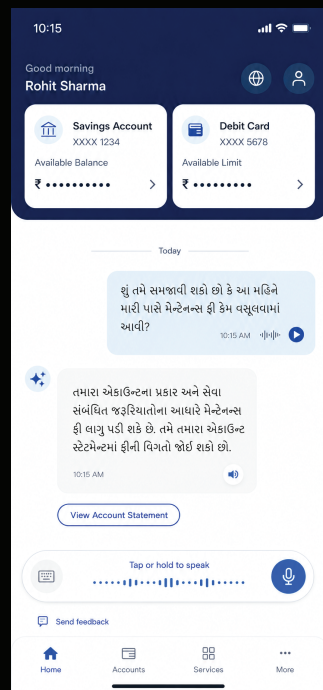
Customers can interact with Lingo to ask questions, access information, and manage their everyday banking needs.



Account-related guidance



Assistance with digital banking services



Instant answers to common queries



STILL HAVE QUESTIONS?



Who owns the system and the data?

You do. Lingo is deployed within your environment, with full source code ownership, and no need to share data externally.

Do we need to license a platform or depend on a vendor?

No. This is not a usage-based platform or black-box system. There is no vendor lock-in, and the capability evolves under your control.

Will this work with our existing systems?

Yes. It integrates with your existing infrastructure, including core banking, CRM, support, and knowledge systems, without replacing them.

Is this built for regulated financial environments?

Yes. It is designed to operate within banking systems, aligned with security, compliance, and governance requirements.



WE BELIEVE VOICE IS LITERACY

In markets like India, access to digital infrastructure has grown rapidly, but the ability to use it confidently has not kept pace. With hundreds of languages, dialects, accents, and ways of speaking, inclusion is not just about making systems available, it is about ensuring they can be used naturally.

Most digital systems assume that users will learn how to navigate them. They require people to read, interpret, and translate what they want into structured steps. For many users, this is where hesitation begins and usage drops off.

Voice changes that dynamic. When systems can understand intent as it is expressed, across languages, accents, and speaking styles, users no longer need to translate what they want to do. They can act with clarity and see outcomes clearly. Voice then is not just an interface: it is a form of literacy that enables participation at scale.

THAT'S WHY WE BUILT LINGO.



BUILD LESS. DEPLOY FASTER.

Lingo brings 80% of the core stack deployment-ready, enabling up to 5× faster deployment without any change to existing digital infrastructure.

Explore how voice-enabled banking can be deployed within your existing technology ecosystem.

www.joshsoftware.com



Lingo is a part of Josh Software's accelerator portfolio for financial services, built from years of implementing large-scale systems for regulated environments.

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