

ING Introduces a Voice-Controlled Mobile Banking App Powered by Nuance

ING Netherlands Turns to Nuance Nina to Create Innovative, Hands-free Banking Experience with 'Inge'

BURLINGTON, Mass., – September 16, 2014 – Nuance Communications, Inc. (NASDAQ: NUAN) today announced that ING Netherlands has turned to Nuance's voice and artificial intelligence (AI) technologies to power Inge, the new voice feature of [ING Netherlands' mobile banking app](#). ING Netherlands is leveraging [Nuance's Nina](#), the intelligent virtual assistant for customer service, to offer an innovative, simple and hands-free alternative for their customers to do mobile banking. With the addition of Inge to the ING mobile app, ING customers will be able to simply speak via a human-like conversational interface to control the mobile banking app. ING Netherlands is the first bank to offer such a voice-controlled mobile app in Europe, with the new release being made available in mid-September.

Inge uses the capabilities in Nuance Nina, a platform that enables intelligent natural language understanding (NLU) and text-to-speech interfaces for mobile apps. ING Netherlands customers can engage in a natural conversation in order to more easily and efficiently conduct their mobile banking transactions, as opposed to tapping through multiple menus and screens on their mobile devices. The feature gives them the opportunity to check for example their balance or enter an account number by voice. Following the initial release, ING will update the app to also include Nuance voice biometrics to allow users to securely access the app through the unique sound of their voice. Nuance secure voice biometrics technologies replace PINs, making the mobile banking experience a fully hands-free and transformative experience.

"The mobile phone is more and more becoming the starting point for banking today. Already 1.9 million of our 8 million customers use our Mobile Banking App today. It is our intent to deliver an easy experience for our customers who are accessing their accounts via our mobile app. Nuance has been a terrific partner in helping us to achieve that goal," said Max Mouwen, director Internet and Mobile, ING Netherlands. "When it comes to speech and natural language, as well as voice biometrics, Nuance was able to deliver the best technology and services to create a truly innovative solution for our customers. The result is a remarkable, human experience that puts our customers in control, saves them time, and makes sense for our business as well."

"Mobile devices and apps, combined with Nuance virtual assistant technologies, provide unprecedented opportunities for enterprises to engage with customers in an intelligent and natural way," said Robert Weideman, executive vice president and general manager of the Nuance Enterprise Division. "With the addition of Nina capabilities to their popular mobile app, ING Netherlands is not only delivering a more natural and efficient experience for their existing customers with Inge, but also a strong reason for new customers to join ING – an innovative, fully mobile banking experience."

ING Netherlands joins a growing number of leading brands around the world that have turned to Nina to reinvent their customer experience through an intelligent virtual assistant, enabling more human conversations with customers – within mobile apps and web sites. Nina leverages Nuance's unparalleled technology leadership and expertise in virtual assistant and AI technologies to deliver a compelling, multi-channel, automated customer service experience for the consumer and the enterprise. Nina is available from Nuance in 43 spoken and 13 text languages. Nina can also be extended with Nuance's voice biometrics to provide a secure and convenient way for consumers to verify their identity by voice. For more information about Nina, and to see Nina in action, please go to www.nuance.com/go/nina.

For media: Nuance will be participating in the Opus Research [Intelligent Assistants Conference](#) today at The Palace Hotel in San Francisco. Nuance executives and customers will be speaking about the value of virtual assistants for the customer experience and what the future holds for this rapidly-evolving market. To speak with a Nuance executive about today's news, or to attend the conference, please contact Casey Bush at 949-608-0276 or Erica Hill at 781-888-5518.

About ING

ING is a global financial institution of Dutch origin, currently offering banking, investment, life insurance (NN Group) and retirement services. We draw on our experience and expertise, our commitment to excellent service and our global scale to meet the needs of a broad customer base, comprising individuals, families, small businesses, large corporations, institutions and governments. Our strengths include our relatively high customer satisfaction levels, solid financial position, multi-channel distribution strategy and international network. For more information please visit www.ing.com.

About Nuance Communications, Inc

Nuance Communications, Inc. (NASDAQ: NUAN) is a leading provider of voice and language solutions for businesses and consumers around the world. Its technologies, applications and services make the user experience more compelling by transforming the way people interact with devices and systems. Every day, millions of users and thousands of businesses experience Nuance's proven applications. For more information, please visit www.nuance.com.

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