

Garanti Bank Taps Nuance's Nina Mobile Virtual Assistant to Deliver Convenient, Voice-Driven Mobile Banking

Innovative iGaranti Mobile App Integrates Nuance Virtual Assistant Features to Make Banking as Easy as Speaking

BURLINGTON, Mass., – October 8, 2014 – Nuance Communications, Inc. today announced that Garanti Bank, one of the largest private banks in Turkey, is leveraging [Nuance's Nina](#), the intelligent virtual assistant, to bring a human-like conversational interface to its iGaranti mobile banking app. Garanti Bank joins other organizations around the globe that have chosen to reinvent their customer experience through the Nina virtual assistant, enabling more human conversations with customers through speech and natural language understanding (NLU).

Garanti Bank customers can now simply converse with the [iGaranti](#) virtual assistant using natural, conversational language to inquire about their account details, transfer funds, get exchange rates, buy/sell foreign currency and a host of other functions, instead of tapping their way through the app. For example, customers can say: "I need to send 500 Liras to Ali in my contact list today" then dictate a description for the money transfer. With iGaranti, customers can also find out more about nearby shopping or savings offers, moving beyond simple, conventional, transactional banking to contextual banking that anticipates user needs based on an awareness of their habits. The truly [innovative iGaranti App](#) was the #1 Free App in the iOS App Store when it was first introduced, and has continued to be a popular download since its launch.

"iGaranti has been designed with Millennial users in mind and includes breakthrough innovations," said Didem Dinçer Başer, Executive Vice President, Garanti Bank. "At Garanti Bank, we strongly believe in the importance of voice based services. iGaranti was the first banking project outside of the United States to utilize Nina Mobile from Nuance, and we are continually making efforts to improve the voice technology for future applications. We are getting closer to our goal of allowing a seamless end-to-end speech enabled experience and we will continue to make investments into voice based services for the upcoming years."

"It's thrilling to be on the forefront of this global shift in how companies are engaging with their customers," said Robert Weideman, executive vice president and general manager, Enterprise Division, Nuance. "We're seeing this brought to bear in mobile apps today through the proliferation of the virtual assistant, which not only improves the customer experience, but also helps organizations to contain costs and even drive sales. It's really a new era in customer service, and companies like Garanti are on the cutting edge."

"To perform a transaction on a mobile phone, such as a money transfer, customers need to tap the small screen many times to fill in the required input fields. Performing the same transaction just by talking makes life easier, and makes for a more convenient customer experience. We are proud of being the local service provider for Garanti Bank's project in Turkey, delivering the most advanced technological experience, in cooperation with Nuance," said Tarkan Ersubaşı, CEO, Speechouse, partner of Nuance in Turkey.

Nina leverages Nuance's unparalleled technology leadership and expertise in voice, natural language understanding, conversational dialogue and advanced resolution techniques, to deliver a compelling, multi-channel, automated customer service experience for the consumer and the enterprise. Nina is available now directly from Nuance in 43 spoken and 13 text languages. For more information about Nina, and to see Nina in action, please go to www.nuance.com/go/nina

About Garanti Bank

Established in 1946, Garanti Bank is Turkey's second largest private bank with consolidated assets of US\$ 109.3 billion as of June 30, 2014. Garanti is an integrated financial services group operating in every segment of the banking sector including corporate, commercial, SME, payment systems, retail, private and investment banking together with its subsidiaries in pension and life insurance, leasing, factoring, brokerage, and asset management besides international subsidiaries in the Netherlands, Russia and Romania. Garanti has an extensive distribution with 995 branches, 4,000 ATMs, an award-winning Call Center, state-of-the-art internet, mobile and social banking platforms.

About Speechouse

Active in the customer services sector in Turkey since 2006, Speechouse designs and implements advanced speech technology projects. These bespoke projects are based around leading edge technologies such as Advanced Speech Recognition, Voice Verification, Text to Speech and Call Steering. Speechouse's expertise is in delivering these technologies to business partners in a managed service model. This reduces time to implement and infrastructure costs, at the same time delivering a faster and more robust return in investment. For more information, please visit www.speechouse.com

About Nuance Communications, Inc

Nuance Communications, Inc. 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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