

**For NRI customers of ICICI Bank, a voice order can move funds to India**

Our Bureau

*First bank in the country to leverage Apple's virtual voice assistant Siri*



New Delhi, November 2:

ICICI Bank, the country's largest private sector bank by consolidated assets, has announced the launch of voice-based international remittance service on its Money2India application, leveraging on Apple's virtual voice assistant, Siri.

This would enable a non-resident Indian (NRI) customer of ICICI Bank to send money to any bank in India via just a simple voice command to Siri on his/her Apple iPhone/iPad.

A first-of-its-kind cross-border remittance service by a bank in the country, it improves customer convenience significantly as it replaces a five-step process, which was required to initiate a remittance to India earlier. India is one of the world's largest inward remittance markets.

ICICI Bank is the first bank in the country to leverage on Apple's virtual voice assistant to enable cross-border remittances.

To get the benefit of this offering, the customer needs to simply speak out the 'nickname' of the registered payee in the Money2India (M2I) app to whom he/she wants to send the money to and the amount to be sent.

For example, the customer can initiate the process by simply saying "Send \$100 to Mom with Money2India". Based on this voice instruction, Siri converts the voice command to text using Natural Language Processing (NLP) and populates an interface for confirmation with the details.

The customer is no longer required to enter the payee name or amount to be transferred, since he/she would be using a voice command to provide instructions to Siri.

Upon confirmation of the details by the customer, Siri passes the request to the M2I app through the Siri payment API and opens the app on the device.

The customer now only needs to login into the M2I app and confirm the auto-populated details of the transaction for the money to be sent.

**Two-factor authentication**

The entire process is secured by the two-factor authentication parameter of device authentication and secure login by the customer. All transactions take place on the secure servers of ICICI Bank within the M2I app itself and no confidential or financial information is shared.

Talking about the platform, Vijay Chandok, Executive Director, ICICI Bank, said: "At ICICI Bank, our philosophy is 'Ready For You. Ready For Tomorrow', wherein we are committed to offer innovative products and services to our customers at the fastest possible speed and with the highest level of convenience. The integration of our Money2India remittance app with Apple's Siri is an outcome of this vision."

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