ICICI Bank launches voice banking services on Amazon Alexa and Google Assistant

- The facility enables customers to undertake a host of banking requirements with just a simple voice command
- Customers can check savings account balance, credit card details and ask queries about the Bank’s products and services
- The service is available instantly 24x7, without any branch visit

Mumbai: ICICI Bank today announced that it has integrated its AI powered multi-channel chatbot, ‘iPal’, with the world’s two most popular voice assistant apps--Amazon Alexa and Google Assistant-- to enable its retail banking customers to undertake an array of banking services with just a simple voice command. This novel facility offers customers yet another way to connect with their Bank from home at a time when they are advised to stay indoors in the wake of the nationwide lockdown.

The launch of voice banking facility comes close on the heels of new digital initiatives undertaken by the Bank namely, chat based banking services on WhatsApp and ‘ICICIStack’, a set of digital banking and APIs (Application Programme Interface), to ensure uninterrupted banking experience to customers—both retail and business. ‘ICICIStack’ offers nearly 500 services that covers almost all banking requirements of customers such as digital account opening, loan solutions, payment solutions, investments and care solutions.

To get the benefit of the voice banking offering, customers need to download the Alexa / Google Assistant and link their ICICI Bank account through a secure two factor authentication process. They can then simply speak out their query to Alexa / Google Assistant enabled devices to check their savings account balance and credit card details including due date, due amount and last five transactions. For example, the customer can ask “Alexa, what is my account balance?”. Then, the Bank sends the information privately and securely via an SMS to the customer’s mobile number registered with the Bank.

Additionally, they can ask queries related to the Bank’s products and services, which ‘iPal’ will read out aloud through the Alexa / Google Assistant enabled devices.

Speaking on the initiative, Mr. Anup Bagchi, Executive Director, ICICI Bank said, “It has always been our endeavour to offer improved digital convenience to our customers. Recently, we had rolled out ‘ICICIStack’, the most comprehensive digital platform in the country by a bank, and Whatsapp banking to facilitate crores of customers to continue all their banking, digitally and from a remote location, without visiting a bank branch.

Now, we have introduced voice banking on two of the most popular voice assistants in the world. Our retail customers can execute a host of their banking requirements from their home
securely and 24x7, without visiting a branch. With the growing comfort of customers in using digital assistants like Alexa / Google Assistant in every-day life, we believe that this would add immense convenience to our customers, as it allows them to get speedy and personalised banking experience whenever they need it.”

Quick steps to instantly start voice banking on Alexa / Google Assistant enabled devices or mobile apps on a smartphone:

- **Download Alexa / Google Assistant app and link ICICI Bank account:** Customers need to simply link their savings account securely using two – factor authentication with the digital assistants.
  - Open the Alexa / Google Home app
  - In Alexa, go to Skills & Games > Your skills > ICICI Bank iPal > settings > Link Account. In Google Home go to Explore in Google Assistant app >Search for action ICICI Bank iPal > Link
  - Customer will be redirected to chatbot.icicibank.com
  - He/she will have to enter mobile number registered with the Bank for OTP verification
  - Set up a 6 digit MPIN (to be used for verification during transactions)
  - Complete the debit card grid authentication

- **Ask queries:** Customers can now ask queries by simply saying, “Alexa, tell me my credit card due amount?” or “What is my account balance?”. Following this, an SMS will be sent to the registered mobile number of the customer with the response to their voice commands. Customers can also ask product and service-related queries.

To know more, visit: [http://www.icicibank.com/ipal](http://www.icicibank.com/ipal)

Watch a video on voice banking on Amazon Alexa: [https://youtu.be/A0BH21lWbKI](https://youtu.be/A0BH21lWbKI)

For news and updates, follow us on Twitter at [www.twitter.com/ICICIBank](http://www.twitter.com/ICICIBank)

For media queries, write to: [corporate.communications@icicibank.com](mailto:corporate.communications@icicibank.com)

**About ICICI Bank:** ICICI Bank Ltd (BSE: ICICIBANK, NSE: ICICIBANK and NYSE: IBN) is a leading private sector bank in India. The Bank’s consolidated total assets stood at ₹13,04,911 crores at December 31, 2019. ICICI Bank's subsidiaries include India's leading private sector insurance, asset management and securities brokerage companies. It is present across 15 countries, including India.

Certain statements in this release relating to a future period of time (including inter alia concerning our future business plans or growth prospect s) are forward-looking statements intended to qualify for the 'safe harbor' under applicable securities laws including the US Private Securities Litigation Reform Act of 1995. Such forward-looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. These risks and uncertainties include, but are not limited to statutory and regulatory changes, international economic and business conditions; political or economic instability in the jurisdictions where we have operations, increase in non-performing loans, unanticipated changes in
interest rates, foreign exchange rates, equity prices or other rates or prices, our growth and expansion in business, the adequacy of our allowance for credit losses, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks, changes in India’s sovereign rating, as well as other risks detailed in the reports filed by us with the United States Securities and Exchange Commission. Any forward looking statements contained herein are based on assumptions that we believe to be reasonable as of the date of this release. ICICI Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. Additional risks that could affect our future operating results are more fully described in our filings with the United States Securities and Exchange Commission. These filings are available at www.sec.gov