

Hey Google, send 20\$ to Mum!?

An introduction to voice assistants and banking APIs

A black and white photograph of two people, a man and a woman, smiling. The man is on the left, wearing glasses and a dark zip-up hoodie. The woman is on the right, wearing a light-colored towel around her neck. They appear to be in an indoor setting with vertical blinds in the background.

December 2018

Side Projects

Side Projects

INTERNET OF STUFF



And using your voice!



This talk





JFUTURE²⁰¹⁹

PSD2 : In short

The Payment Services Directive¹ (2015/2366) is an EU Directive, administered by the European Commission (Directorate General Internal Market) to regulate payment services and payment service providers throughout the European Union (EU) and European Economic Area (EEA). The Directive's purpose was to increase pan-European competition and participation in the payments industry also from non-banks, and to provide for a level playing field by harmonizing consumer protection and the rights and obligations for payment providers and users.[2]

PSD2 : Cryptic name, simple idea

- 14 September 2019
- Increase competition
- Increase participation non-bank industries
- Harmonize customer protection rights and obligation

3 big APIs

Account Information Services

Overview of your bank accounts and payments

Confirmation of Available Funds

Can I actually buy this car right now?

Payment Initiation Services

**Execute payment on your behalf (Alternative to
Paypal)**

Generics about voice assistants

Vocabulary:

- **Action**: 'App'. Something Assistant can do
- **Intent** : User request. What does the user want
- **Context** : Where is the user at in his conversation ?
- **Fulfillment** : What are we gonna do? What's happening.

Entities

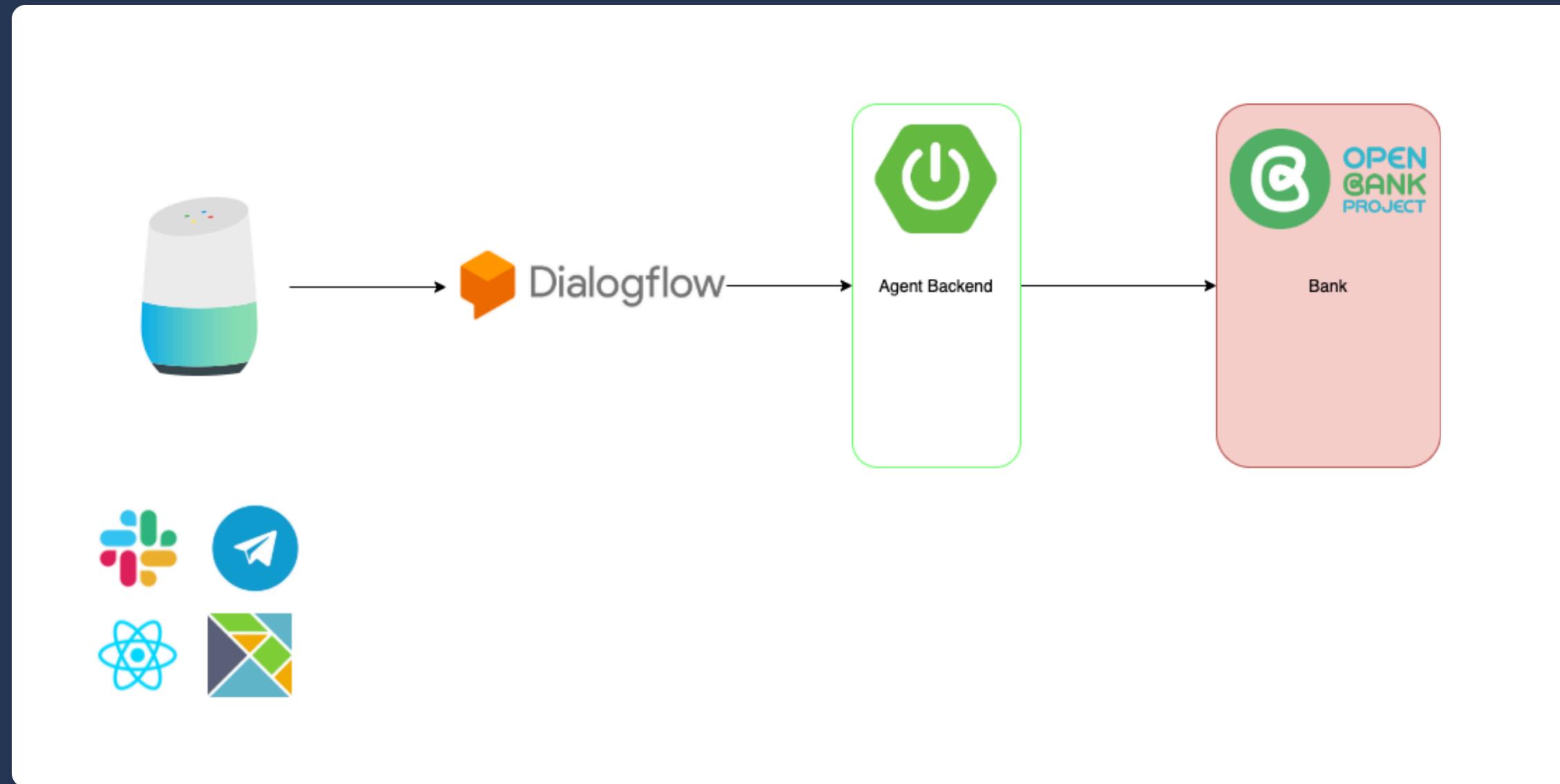
- Parts of the **intent** needed to fulfill it
- Size, type, options, amount, person, location, ...
- Can also help personalize the experience

Demo time!

Our goal

- Hey Google, what was my last transaction?
- Hey Google, Send 20\$ to my mum using My Money Agent.

How it looks like



Final thoughts

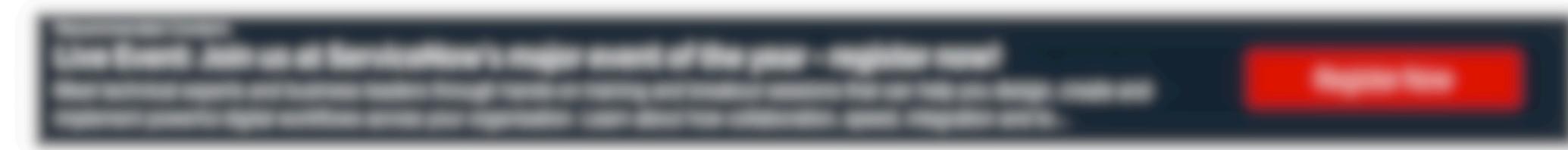
Voice assistants: Who's listening?

Google exec says you should warn guests about your spy speakers

Rick Osterloh says he's never really thought about it before, but people should really tell their visitors in advance about their smart speakers.

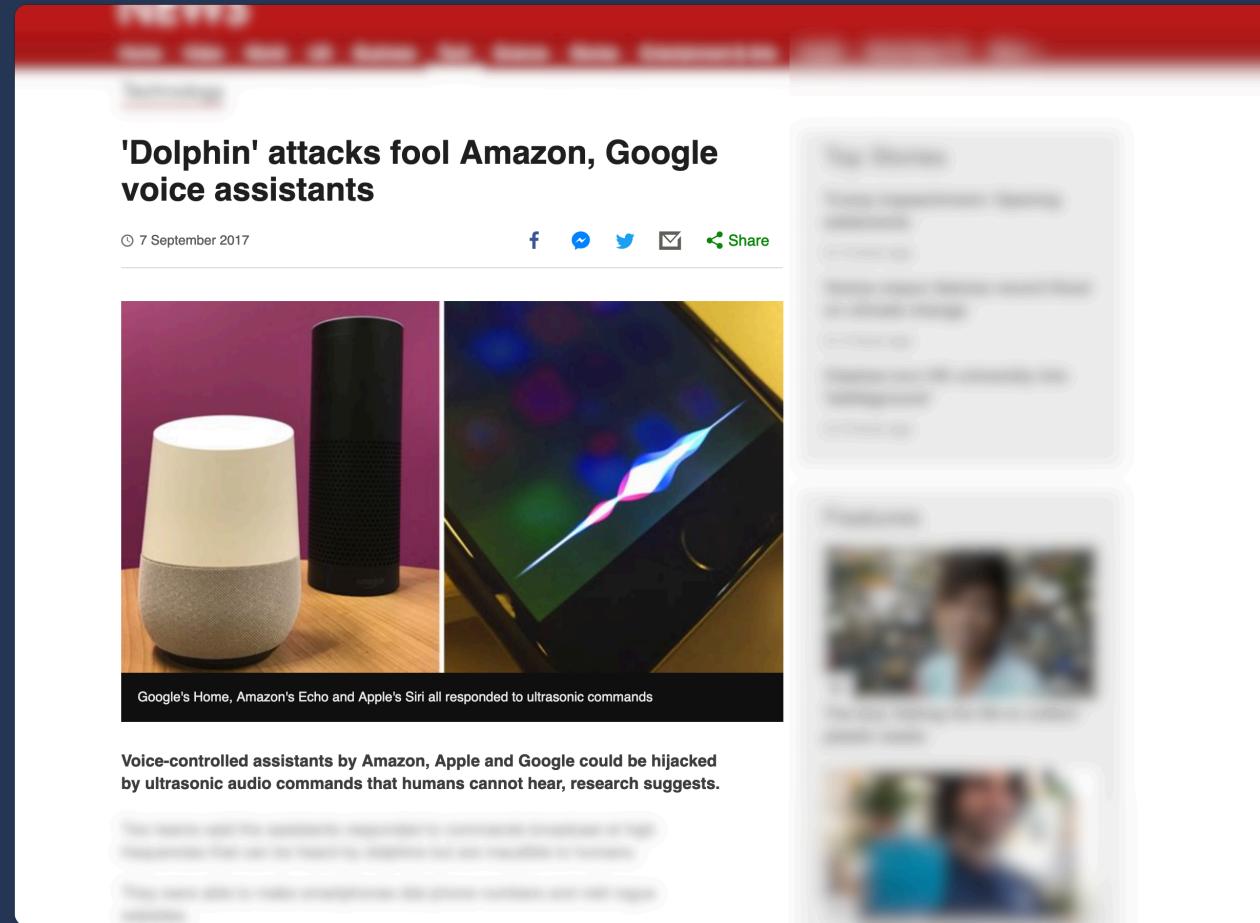


By [Chris Matyszczyk](#) for [Technically Incorrect](#) | October 16, 2019 -- 12:58 GMT (13:58 BST) | Topic: [Google](#)



Apparently someone is

Voice assistants : security



Dolphin attacks are a thing

PSD2 : Danger of opportunity?



Would you like to know more?



WOULD YOU LIKE TO KNOW MORE?

Would you like to know more?

- Code for this project and Slides
- PSD2
- Open Bank Project
- Dialogflow

Thanks!



@jlengrand and Github