# EchoPay – AI-Powered Voice Assistant for Inclusive and Smart Banking

“EchoPay is an AI-powered voice banking assistant that enables users to perform financial transactions, manage accounts, and access support through natural voice interactions — in English, Hausa, Yoruba, Igbo, and Pidgin — ensuring inclusion, accessibility, and trust.”

## How EchoPay Solves Each Problem Statement

### 1. Alternative Credit Scoring Using Non-Traditional Data

* ✅ EchoPay uses behavioral and conversational data (with consent) to assess creditworthiness.
* ✅ Combines voice activity, spending habits, and transaction patterns as non-traditional credit signals.
* ✅ Example: “Echo, can I get a ₦20,000 loan?” → EchoPay responds based on alternative credit analysis.

### 2. Strengthening Customer Trust

* ✅ Voice confirmations reduce transaction errors (“Did you mean ₦10,000 to Salma?”).
* ✅ Real-time voice receipts and dispute handling restore transparency.
* ✅ WhatsApp voice alerts confirm transactions and provide instant updates.

### 3. Combating Digital Fraud and Financial Crime

* ✅ Voice biometrics and tone analysis detect coercion or fraudulent activity.
* ✅ AI flags suspicious patterns and requests secondary verification.
* ✅ Example: “Echo detected unusual activity. Please confirm identity via PIN.”

### 4. Hyper-Personalised Banking with AI

* ✅ Learns user habits and spending behavior for personalized insights.
* ✅ Provides voice-based financial advice (“Echo, how much did I spend this week?”).

### 5. Seamless Digital Onboarding & Service Experience

* ✅ Voice-guided onboarding: “Echo, open an account.”
* ✅ EchoPay reads terms, collects consent, and triggers KYC automatically.
* ✅ Handles service requests like blocking cards or activating features.

### 6. Seamless Digital KYC and Liveness Verification

* ✅ Combines voice and facial recognition for dual authentication.
* ✅ Guides users verbally through liveness verification steps.

### 7. Real-Time Agent Liquidity Optimisation

* ✅ Agents request float via voice (“Echo, I need ₦50,000 float”).
* ✅ AI matches them with nearby agents or branches with excess cash.

### 8. Managing Misinformation and Reputational Risk

* ✅ AI sentiment analysis tracks misinformation about financial institutions.
* ✅ EchoPay delivers verified updates and debunks fake news in real time.

## Summary — Why EchoPay Fits This Hackathon

EchoPay addresses inclusion, trust, security, efficiency, and innovation all in one framework. It embodies the spirit of Zenith Bank’s digital future through:

• Inclusion: Voice-first + local language support for all literacy levels

• Trust & Security: Biometric authentication and voice-based transparency

• Efficiency: AI automation for engineers, agents, SMEs, and customers

• AI Innovation: Advanced NLP, voice recognition, and predictive analytics

• Financial Empowerment: Voice-driven SME marketplace and microloans

## Pitch Summary

EchoPay is an AI-powered multilingual voice assistant for financial transactions and services. It enables users to perform transfers, access credit, onboard digitally, resolve disputes, and manage their finances using natural voice commands — in English, Hausa, Yoruba, Igbo, or Pidgin. Beyond accessibility, EchoPay introduces a new dimension of financial intelligence: voice biometrics for fraud prevention, predictive credit scoring, and real-time transparency that rebuilds trust. With EchoPay, every voice becomes a secure channel for financial inclusion.

# Hackathon Pitch Deck Script (Extended Section)

# EchoPay — Hackathon Pitch Deck Script

## Slide 1: The Problem & The Solution

\*\*Problem Statement:\*\*  
Millions of Nigerians struggle with banking access due to literacy barriers, complex onboarding, and rising digital fraud. Existing mobile apps exclude low-literacy users and do not detect coercion or impersonation during transactions.

\*\*Solution — EchoPay:\*\*  
EchoPay is an AI-powered multilingual voice banking assistant that enables users to perform transactions, onboard, and receive financial insights using only their voice — in English, Hausa, Yoruba, Igbo, or Pidgin. It combines natural language processing, voice biometrics, and facial verification to make banking simple, secure, and inclusive.

## Slide 2: Fraud Prevention & Seamless KYC

\*\*Fraud Prevention:\*\*  
- Voice biometrics ensure only the registered user can initiate and confirm transactions.  
- Catch-phrase verification before transfers acts as a unique verbal PIN.  
- Location and transaction amount analytics detect suspicious or coerced transactions.  
- EchoPay halts transactions when unusual behaviour or tone indicates duress.  
- Continuous biometric checks across multi-step actions prevent impersonation.

\*\*Seamless Onboarding & KYC:\*\*  
- Users onboard via facial verification — no need to type or upload documents.  
- The system fetches verified identity data directly from CBN/NIN databases using the facial biometric match.  
- Auto-fills all KYC fields, removing manual entry and friction.  
- Combines face + voice biometrics for dual authentication and liveness verification.  
- Ensures privacy and compliance by securely encrypting biometric data and logging consent.

\*\*Pitch Tagline:\*\* “With EchoPay — your voice is your bank.”