Pitch Outline

# The Hook

## Ideas

Take about having a personal banking assistant in your house available whenever you need it. It will be a

Able to assist you in anything

Find and Example

Why is it needed

Points out a problem in a very personal way.

They are supported by RBC 24/7

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* In this digital age, things like going to a branch is becoming obsolete
* Personal story
  + Student about to graduate and I am starting to support myself
  + I need banking assistance but my days don’t align with branch hours
* We are moving into a age were we have intelligent voice interfaces that we talk to everyday such as a google home or amazon alexa
* Imagine a were you have access to RBC banking services though a smart home device and be able to talk to it a like I am talking to a financial advisor.

## Problem Ideas

The current banking process is slow and tedious. Many type of transaction require someone to sit down with a specialist from the bank or spend hours researching online to get the information they are looking for. Especially online, many question require information from their own personal banking information.

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* There is a large portion of our population that does not have the same financial l knowledge as someone that works in the banking industry and people need personal advise about banking services.
* It is becoming difficult for the bank to make personal and meaning full relationships when people are not going branches as often.

# Solutions and features

## Ideas

The solution is to completely integrate RBC’s banking functionality with Smart Home Devices.

* We want to use RBC’s call center voice identification technology to validate the who the user is to allow for your google home or amazon Alexa to access you banking information and help you with your day to day banking needs**.**
* Show example video
* Leverage and AI mood recognition software to allow to make offers to user at the most opportune times.
* Use client’s data and Data analytics to make smart purchasing recommendations.

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* Our solution is to integrate RBC’s banking functionality with Smart Home Devices.
* We want to integrate voice authentication technology to allow users utilizes RBC’s banking services through your voice in a secure way.
* We will make smart recommendation for the client based on their financial data and mood.
* Show short video

# Unique Value Proposition

* Improved Client Experience
  + Make them feel as they have RBCs attention 24 hours of the day.
* Many Banks in Canada including RBC are already creating smart home skills that would provide information such “where is the closest branch and what are its hours”.
* What makes this different is that the voice authentication will give the smart home full access the core banking services and allow the user to do accomplish meaning full task with the device.
* Using the Voice interface give RBC another dimension of information about the user though how the user speaks to the devices.
  + Leverage this new information to tailor the experience to the User.

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* This will give the client a unique personal experience that is not being offered by any other bank currently.
* Many Canadian banks already have basic and generic smart home skills as “where is the nearest branch”
* With our solution you can do MEANINGFUL banking tasks.
* Voice communication allows for RBC to get another dimension of information of how the client is interacting with Its services.
* It nned word but it will improve client experience and help build personal relationships between our clients.

# Revenue Streams and Projections

* Increased sales through target marketing
* Increased trust in online banking services
  + Personalized experience
* Reduced call center needs this frees really nice actually and now I can raise the screen more
  + Can interact annd answer many relevant questions without needing to talk to a live support.

# Vision

* By being the banking assistant into the home in a personal, easy and safe way would change the client experience with RBC.
* How changing how we allow for our technology with RBC
* They will feel more supported because they will be to articulate themselves through speech and make the experience more conversational, giving RBC a unique personal touch.
* Create a new Touch point for all of RBC’s Banking Services

# Ask

* Asking for money and time to test out the
* Feasible

# Notes

* Keep it shorter than longer
* How do I want to interact with services
* Moving into the age of convenience
* Meeting the needs of the consumer
* Make it a story for yourself
* Customized data
* Its about framing
* Reduce the number of examples
* User perspective
* Build in a relation