

# Smart Solution's Universa Banking System Allows End-Users to do Voice-Driven Banking

*Smart Solution, an established fintech solutions provider, is proud to be the first Canadian company to offer voice-activated banking to its financial clients.*

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[Solution](#), an established fintech solutions provider, is pleased to announce that it has developed an interface to support Alexa voice commands for its [Universa](#) banking system platform. Now Universa clients can install the new module and enable their members or customers to link

their accounts and perform a variety of voice-driven banking transactions. This exciting development is unprecedented in Canada, according to lean Tait, President and CEO of Smart Solution. "Smart Solution is the first Canadian company to make this available to their financial institution clients, who, in turn, can offer it to their members and customers to make common daily banking tasks more convenient," Tait explained.



Universa's new capability allows customers to use simple commands and queries to facilitate their daily banking through any Amazon Alexa-enabled device. For instance, users could say: "Alexa, what is my savings account balance?", "Alexa, transfer \$500 from my chequing account to my savings account," and "Alexa, pay my telephone bill from my chequing account." Consumers are already using Alexa to access weather forecasts, traffic details, music and a host of other information. Smart Solution's integration of voice-activated banking technology will enable them to make their lives even easier. "Because it is voice-driven, people can use conversational language to do their banking, rather than use online banking on their computer or even mobile banking on their smart phone," Tait said. "Smart Solution's integration of this technology is another validation for the use of artificial intelligence using Alexa's voice integration."

Universa is Smart Solution's pre-eminent, integrated enterprise banking system. The innovative banking software is a state-of-the-art, browser-based platform that encompasses the latest in technological advances. Universa's core banking suite of products for credit unions, banks and trust companies offers a user-friendly, intuitive solution for the financial industry. In addition, Universa represents an inventive solution that supports open banking with multiple application programming interfaces (APIs) and integration points. "Smart Solution maintains only one version of its Universa open banking platform across all regions that it serves and is proud of its monthly rapid release-cycle driven by scrum and Agile development processes," Tait said.

Smart Solution provides core banking systems and financial management solutions primarily to financial institutions in Canada, Central America and the Caribbean. As a world-class financial technology solutions provider, Smart Solution is committed to bringing new features and functionality

to the marketplace as rapidly as possible. The company also focuses on customer service and partners with clients to deliver cutting-edge products to meet their needs. The company's leadership has extensive experience in providing technology solutions to the financial sector and leverages that expertise for the full benefit of its clients.

The use of voice-driven banking technology is an expanding trend in the financial industry. The innovation employs biometrics to recognize customer speech patterns to enable them to log into their account and do banking with just their voice. Besides enhancing convenience for customers, the technology can also reduce fraud since voice recognition can be stronger than PINs, passwords or phrases. However, the use of artificial intelligence by Alexa and Google is just the tip of the iceberg for voice-activated banking. In the near future, the application of artificial intelligence will enable customers to receive financial advice and other personalized banking services. As an established fintech company, Smart Solution has positioned itself to capitalize on this trend through the evolution of its Universa banking software.

#### About Smart Solution

Established in 1985, Smart Solution is a privately-owned Canadian corporation that provides core banking systems and financial management solutions to a growing list of progressive financial institutions. Its diverse clientele includes some of the top banks, credit unions and trust companies in Canada, Central America and the Caribbean. As an established leader in delivering and integrating the most innovative financial services technologies, Smart Solution provides cutting-edge, customer-focused products that meet the specific needs of the financial industry. The company's Universa enterprise banking system incorporates the industry's best practices with the latest technologies to give clients a state-of-the art solution that is capable of running on any standard server operating system. Smart Solution, which is based in Aurora, Ontario, has a team of experts that is devoted to delivering high-quality products and services to its clients.

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