GoVerify protects people from impersonation and deception fraud by validating the correspondence received from a trusted organisation is genuine without having to disclose any personal information.

GoVerify verifies calls, emails, texts and letters.
Are you ready to deliver payments in a voice activated world?

Rodrigo Sánchez Prandi
VP Product, dLocal
Alexa, pay my flight ticket
Alexa, pay my flight ticket... DONE
Thank you!

Rodrigo Sánchez Prandi
VP Product, dLocal
Alexa, pay my flight ticket... is it that easy?
Alexa, pay my flight ticket... is it that easy?
Alexa, pay my flight ticket... is it that easy?
3 main areas along your customer’s funnel:

SEARCH

AUTHENTICATION

PAYMENT
Be customer-centric

• At d·local we offer payments solutions in Emerging Markets
  • Payins
    • More than 300 payment methods
      • Cards, Cash payments, bank transfers, ewallets
    • A simple API
      • Process locally, receive your funds anywhere in the world
  • Payouts

• Customer-centric approach
  • Understand customer needs in these markets
  • From physical to digital
Be customer-centric

### Complete list of items

<table>
<thead>
<tr>
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<tbody>
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**Estimated total** $112.17
Be customer-centric

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# Be customer-centric

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Grocery List

- 2 gallons of milk
- Apple juice & orange juice
- Ann's French vanilla creamer (newest)
- Apples & oranges
- Peanut butter
- Bread
- Cheese mix
- Bag of boneless chicken breast
- Rice boxes
- Lighter fluid
- Charcoal
- 4 Frozen orange juice
- Hawaiian punch
- Hamburger helper box
- Cheap Steak
- Hot dogs
- Brats
- Hot dog buns
- Oreo cookies
- Paper towels
- 5 lb hamburger
- 2 boxes of macaroni cheese
- Ravan (5 cans)
- Hamburger helper box
- Cheap Steak
- Hot dogs
- Brats
- Hot dog buns
- Bread
Be customer-centric

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<td>Iberia Express</td>
<td>7</td>
<td>$1930</td>
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Remove noise... literally
Remove noise... literally

**Best**

- **Air Europa**
  - 11:50 am — 9:00 am^{+1}
  - 1 stop
  - MAD
  - MVD - LGW
  - Rating: 10
  - 17h 10m

- **LATAM Airlines**
  - 10:00 pm — 9:45 am^{+1}
  - 1 stop
  - GRU
  - LHR - MVD
  - $1600
  - Orbitz

Operated by Latam Airlines Brasil

Airline Travel Payment Summit, 2019, #ATPS
Optimize Search – Key Takeaways

1. **Remove friction on search**
   - Contextualize demands from user
   - Remove noise!
   - Machine Learning and AI (buzzwords... but true)
     - Small steps can also help (learn results from power users)

2. **Don’t be a gimmick, add value to your user**
   - Design for specific use cases
   - Voice vs Keyboard
AUTHENTICATION
Security on Voice Payments

• Number 1 concern for voice payments
Security on Voice Payments

• Number 1 concern for voice payments

• Different Voice use settings
  • Home device
  • Exterior settings (car, phone)
Security on Voice Payments

• Number 1 concern for voice payments

• Different Voice use settings
  • Home device
  • Exterior settings (car, phone)

• 2 main tracks
  1. Biometric: Voice Recognition
  2. MFA
Voice Recognition

• Voice Recognition technology... say goodbye to passwords!

• More than 100 different characteristics can be measured
  • Pitch
  • Accent
  • Nasal passage
Voice Recognition - Risks
Voice Recognition - Risks

BBC fools HSBC voice recognition security system

By Dan Simmons
Click presenter:
© 19 May 2017

The bank's voice-based ID system was fooled by Dan and his twin
Multiple Factor Authentication

• Voice Payments will follow PSD2 guidelines
  • SCA (Strong Customer Authentication)

• Something you know
• Something you have
• Something you are
Multiple Factor Authentication

• Voice Payments will follow PSD2 guidelines
  • SCA (Strong Customer Authentication)

• Something you know (password, secure code)
• Something you have (device)
• Something you are (voice)
Multiple Factor Authentication - Passcodes

4956591

VS

AIRPLANE
Multiple Factor Authentication - SSO
Optimize Authentication – Key Takeaways

1. **Focus on security for your users**
   - Main concern for voice-activated devices

2. **Use MFA**
   - Voice Recognition not enough
   - Conversational passcodes
   - Leverage existing networks from possible partners
Finally! I want to pay now

• Now we are ready to pay

• But how?
Pay with your card

• Reduce friction through voice
  • Remember use cases
  • Add a card
    • Long number
    • Difficult to memorize
    • I said 13 not 30!

• Best approach
  • Use already enabled payment methods for your existing users
  • Saved cards on your platform
Which payment methods to add

• Your ideal companion: Digital Wallets
  • Easy to add through voice (user + MFA)
  • Can connect different payment methods

• Worldwide
  • Local payment methods and wallets will pioneer adoption in each region
  • Global Payment Service Providers can give you access
Technology leap worldwide
Technology leap worldwide – Ubiquitous Payments with voice?

• Voice becoming mainstream in main markets (US, Europe)

• Bancarization expanding widely through digital channels

• Advancements in biometrics and tech allow easier adoption

• No need of device from the user! Nor any document

• Expect serious advancements worldwide
Optimize Payment – Key Takeaways

1. **Easy payment process**
   - Reduce friction at checkout
   - Already saved payment methods
   - Partner with existing effortless payment services – Digital Wallets

2. **Take over the world, one speech at a time**
   - US, Europe first, ROW next
   - Worldwide Expansion through voice?
   - Technology leap
Thank you!

Rodrigo Sánchez Prandi
VP Product, dLocal