



News Release
From Nuance Communications, Inc.

**Nina Virtual Assistant from Nuance Brings Human Touch to Swedbank
Customer Service**

*For Swedbank Customers and Customer Service Agents Alike, Nina Makes it Easy to
Get Answers; New Conversational Virtual Assistant Resolves 78% of Queries during
First Contact*

Burlington, Mass. – April 25, 2016 – Nuance Communications, Inc. (NASDAQ: NUAN) today announced that Swedbank Group, the leading financial institution in Sweden, Estonia, Latvia and Lithuania, is using Nuance Nina, an intelligent virtual assistant that delivers a human-like, conversational customer service experience to enable self-service capabilities and quick and easy access to information for Swedbank customers and service agents alike. With the intelligent conversational system on the Swedbank Web site, banking customers can simply type their questions to the [Swedbank virtual assistant](#) in order to find answers to their questions and identify the financial services that are best suited for their needs. In addition, Swedbank customer service agents are using the new system to quickly source information for customers, reducing the amount of time customers must spend on the phone seeking answers to their questions. As a result, Nina has helped Swedbank improve the customer experience for consumers and agents alike, including a 78 percent first-contact resolution within the first three months.

This conversational experience on the Swedbank web site draws on Nuance Nina, an intelligent assistant that leverages Nuance’s innovative Natural Language Understanding (NLU) technology and delivers a more natural interface to web visitors which simulates human conversation. Nuance’s NLU technology allows applications like Nina to understand a customer’s intent through an interactive, text-based chat experience. Because more than 75% of Swedbank customers prefer to conduct their banking via a mobile app or the bank’s web site, the virtual assistant is helping to guide customers to the answers that they seek – quickly and easily – limiting the need to call in to the bank with additional questions. For those customers who do prefer to call the bank, Swedbank agents also have access to the virtual assistant to quickly source answers to inquiries, limiting the customer’s average call time, and improving the customer experience. Customer adoption of the virtual assistant has been positive, with an average of 30,000 conversations having occurred per month within just the first three months of the deployment. In addition, Swedbank’s virtual assistant is currently answering 8 out of every 10-customer questions, and only continues to improve.

“With Nina, our customers have more opportunities to get in contact with us in the way they prefer,” said Martin Kedbäck, Channel Management at Swedbank. “We like to be where our customers are, and that includes providing support online and in our other digital channels. For us, it feels natural to offer our customers easy and effective ways to contact us and resolve their queries.”



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Hear more from Martin Kedbäck here – <https://youtu.be/MhNh1EGdkSw> or read a full case study about Swedbank here - <http://engage.nuance.co.uk/Swedbank-Case-study>.

“Since Nina was introduced, we’ve seen the clear impact that these sorts of interactive, conversational experiences can have when it comes to improving the consumer’s experience, and we’re also seeing tangible business benefits, particularly on the web,” said Robert Weideman, executive vice president and general manager, Nuance Communications. “Organizations can leverage Nina to guide customers to the answers that they need more quickly and easily on their web site, and that translates to fewer calls, and lower contact center costs, and it also presents additional opportunities for sales. It’s really a winning combination for consumers and service providers.”

About Nina

Nina leverages Nuance’s unparalleled technology leadership and expertise in voice, natural language understanding, conversational dialogue and advanced resolution techniques. It delivers a compelling, multi-channel, automated customer service experience for the consumer and the enterprise. For more information about Nina, visit www.nuance.com/go/nina.

About Nuance Communications, Inc.

Nuance Communications, Inc. (NASDAQ: NUAN) is a leading provider of voice and language solutions for businesses and consumers around the world. Its technologies, applications and services make the user experience more compelling by transforming the way people interact with devices and systems. Every day, millions of users and thousands of businesses experience Nuance’s proven applications. For more information, please visit: www.nuance.com.

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