cerence™

Cerence Pay

**Voice-powered, in-car commerce ecosystem
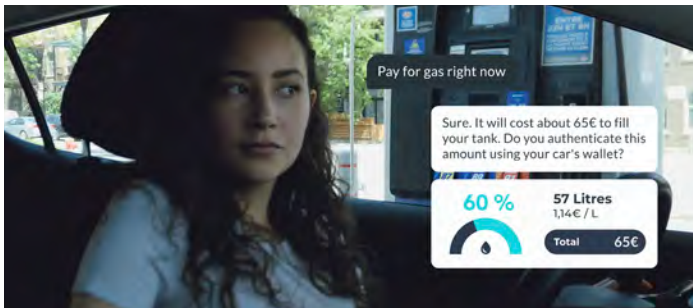for an integrated payment and contactless user experience.**

Now more than ever, consumers are insistent for safe, contactless payment options. Cerence Pay is the all-in-one solution uniquely situated to meet that need. Blending deep understanding of the in-car user experience with secure, e-commerce style payments, this Cerence product helps drivers make purchases easily with voice commands, exactly when needed.

Cerence Pay is more than an on-the-road digital payment ecosystem; it triggers and enables transactions in a seamless, natural way through contemporary AI technology. Unlike other payment systems on the market today, Cerence Pay provides a safe way to pay for goods on the go. It minimizes distraction through a natural, intuitive, voice-powered experience and eliminates the need to pull out a credit card while driving. Cerence Pay also provides quick authentication through voice and facial biometrics for completely secure transactions.
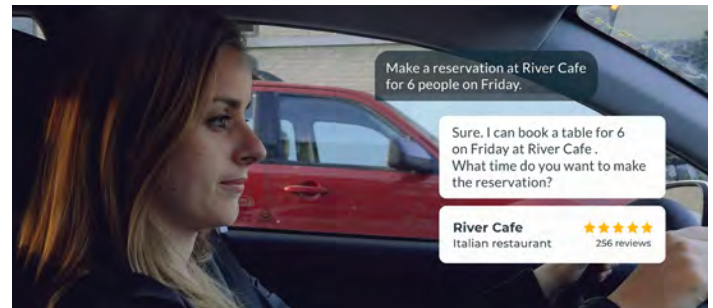
Sure

It will cost $50 to fill your tank.
Can I preauthorize this amount?

**A new way to generate
revenue for OEMs**

20 %

42 Litres
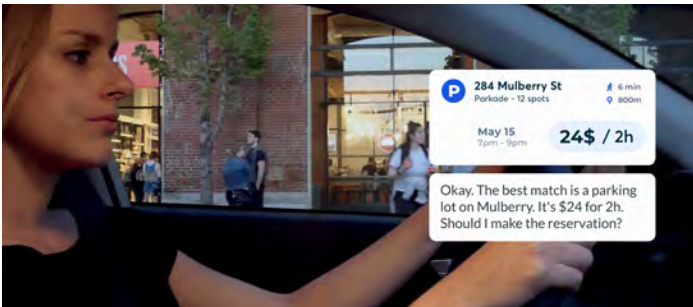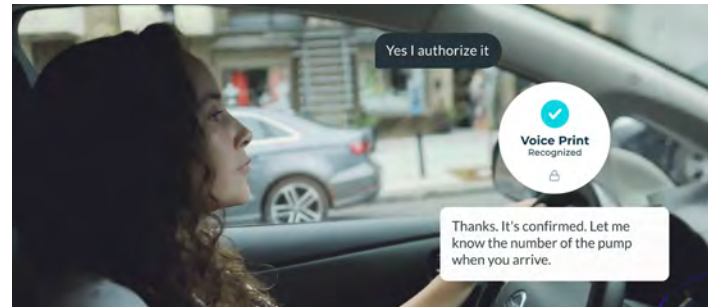1,19$ / L

Total   50$

Use cases

Quickly locate gas stations and prepay for fuel with a simple voice command. No more swiping credit cards.

Make and confirm restaurant reservations without placing a call.

Immediately find available street and garage parking; reserve and pay in advance of arrival.

Simplify the payment experience using voice. No more handing the phone over to drive-through attendants to make a payment.

Driver benefits

Pay for goods on the go without leaving the car or finding a credit card.

Answers questions and helps drivers through the transaction process.

Personalized experience to find what they are looking for faster.

Eliminate the need to handle multiple devices which can cause unsafe driving.

OEM benefits

Authentication
Quick, secure transactions, powered by authentication via voice and facial biometry.

Integration
Integrate seamlessly with car technology, including head units and OEM companion apps for push messages.

Embedded/Hybrid
Embedded and cloud architecture for safe credential storage and linking.

Innovation
Proactively warn drivers when they ought to plan ahead and offer "nudging" from domains such as navigation.

Agreements
Option to leverage Cerence service provider agreements with payment partners or incorporate their own.

Experience
UX expertise and insights for which use cases work best.

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