A Speech-Enabled Banking Application for Handheld Devices

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Adam Bauman, Dale Betterton, Micah Hamady, Kenneth Mentasti and Christopher Omland

SandCherry, Inc.
Boulder, CO

SandCherry is a privately held communications software company based in Boulder, Colorado. Founded in August 2000, SandCherry provides innovative software solutions that simplify the deployment and management of speech-enabled, multimodal, and multimedia enhanced communications services. SandCherry's products include the SoftServer platform, which serves as an application broker, and the AppTuner solution for validating and refining speech-enabled applications. SandCherry is focused on delivering the new solutions needed by Communication Service Providers and corporate enterprises in the integration and deployment of enhanced and next generation services.

The purpose of this project is to enhance current online banking systems with multimodal capabilities. The primary goal is to allow mobile users to complete online banking tasks via PDA or telephone, using voice commands and/or a stylus as the primary means of input. The project is a proof of concept, demonstrating how any banking institution could easily use the SandCherry products to enhance their existing online banking systems.

The project consisted of two Phases. The PDA phase provided simple, yet powerful, utilities that allow users to issue the application specific voice commands, e.g. "Show me all withdrawals". This effectively eliminates the need to click through several different menus to perform a specific transaction. Similarly, the telephone phase provides a telephone-based interface to the banking system that effectively eliminates the time-consuming traditional phone system prompts, e.g. "For checking press 1, for savings press 2, etc.". The project was implemented in Java.