



9 January 2018

## Hang Seng Spearheads Use of AI Chatbots for Retail Banking Services in Hong Kong

Hang Seng Bank is spearheading the use of artificial intelligence (AI) technologies for retail banking services in Hong Kong, with two chatbots – ‘HARO’ and ‘DORI’ – to be rolled out within the next two days. Demonstrating the Bank’s strong commitment to enhancing services with innovative solutions, HARO and DORI will provide customers with a faster, simpler and more convenient service experience.

Using AI technologies including machine learning and natural language processing, the two virtual assistants are able to simulate human-like contextual conversations and interact with customers. They can communicate in Chinese and English, and can also understand Cantonese as well as the mixing of English and Chinese. Through interacting with customers, HARO and DORI will continuously improve their ability to address customer enquiries.

Ms Margaret Kwan, Executive Director and Head of Retail Banking and Wealth Management at Hang Seng, said: “We are pleased to be the first bank in Hong Kong to launch AI chatbots that offer retail banking customers a brand new service experience. Hang Seng is committed to investing in fintech developments and digital channels to provide customers with greater convenience, and a simple and easy experience. We will continue to enhance the capabilities of our virtual assistants and broaden our digital service scope to meet the evolving needs of our customers.”

Reflecting the service objectives of ‘Helpful; Attentive; Responsive; Omni’, HARO will be available through [hangseng.com](http://hangseng.com) and the Hang Seng Personal Banking mobile app from 10 January 2018. Covering the Bank’s mortgage, personal loan, credit card, medical insurance and travel insurance services, HARO will handle general enquiries about the products and services, help customers identify suitable products and provide application information. HARO can also assist customers with calculating repayment amounts for designated personal and mortgage loans.

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DORI (‘Dining; Offers; Rewards; Interactive’) will be launched on 11 January 2018. Available through Facebook Messenger, DORI can search and suggest credit card merchant discounts, and dining and online store offers that suit the personal preferences and lifestyles of customers. DORI can also make reservations for customers at selected restaurants.

Additional features will be added to the service scope of HARO and DORI later this year.

Between 11 January and 31 March 2018, Hang Seng credit card holders who chat with DORI will enjoy a \$20 Cash Dollars reward upon registration. In addition, customers will be entitled to an extra \$50 Cash Dollars reward on a single transaction of HK\$500 spent in one of the selected restaurants if they make their reservation through DORI. Limited-time special offers will be available to credit card users through the virtual assistant from time to time.

Hang Seng has introduced other fintech initiatives over the past year, including Touch ID and Face ID in the Hang Seng Personal Banking mobile app for the users of compatible mobile devices<sup>1</sup>, and Voice ID for Phone Banking services. The Bank will continue to introduce other new fintech and digital initiatives.

Note:

1. Touch ID is available on Apple iPhone 5s or later models (operates on iOS 9.0 or above). Face ID is available on iPhone X with Face ID function (operates on iOS 11.0 or above).

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### Photo Caption

Ms Margaret Kwan (centre), Executive Director and Head of Retail Banking and Wealth Management at Hang Seng Bank, Mr Simon Yuen (left), Head of Consumer Assets, and Mr Herman Cheng, Head of Digital Banking, unveil HARO and DORI, Hang Seng's AI chatbots for retail banking customers.



### About Hang Seng Bank

Founded in 1933, Hang Seng Bank operates around 270 service outlets serving both personal and business customers. The Bank also maintains branches in Macau and Singapore, and a representative office in Taipei.

Established in May 2007, wholly owned subsidiary Hang Seng Bank (China) Limited is headquartered in Pudong, Shanghai, and operates a mainland China network with outlets in the Pearl River Delta, the Yangtze River Delta, the Bohai Rim Region and midwest China.

With total assets of HK\$1,401 billion as at 30 June 2017, Hang Seng Bank reported a profit attributable to shareholders of HK\$9,838 million for the first half of 2017. Hang Seng Bank is a principal member of the HSBC Group, one of the world's largest banking and financial services organisations. For further information on Hang Seng Bank, please visit the Bank's website at [www.hangseng.com](http://www.hangseng.com).