CELTIC-NEXT
Proposers Brokerage Day
11th September 2025, Aveiro

FinVoiceAI

Transforming Financial Services through Hardware-Variable (Tiny AI & Small AI) Customer Experience-Driven Voice AI Platforms

ENM Digital

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1) Main Benefit

- Regulation-compliant on-premise Voice AI for finance
- Low-latency, energy-efficient, hardware-adaptive models
- End-to-end Voice AI with native PBX/VoIP integration

2) Added Value

- On-premise & hybrid architectures for regulated environments
- Domain-specific, multilingual financial Voice AI
- Strong European consortium with complementary expertise

3) Why Participate?

- Measurable operational and business impact
- Scalable, commercially viable European solution
- Faster innovation through shared European collaboration

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ENM DIGITAL

ENM Digital is a software development company specializing in AI-driven digital platforms and decision-support systems. With a team of over 20 professionals, mainly engineers, the company has strong experience in developing data-secure, regulation-aware solutions and has contributed to numerous national R&D and public-funded projects. ENM Digital brings technical expertise in AI system design, integration, and validation to collaborative innovation projects.

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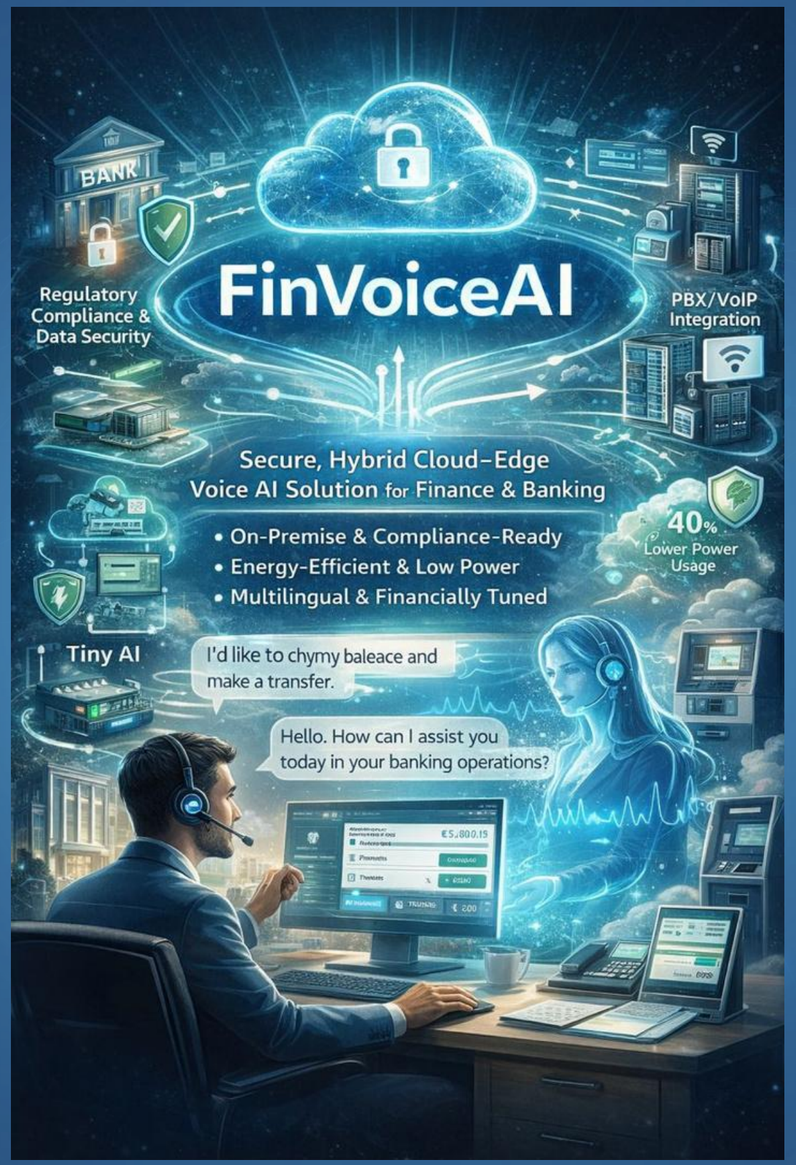

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Expected Outcomes

- Finance-grade, multilingual FinVoiceAI platform (on-prem / hybrid)
- Tiny/Small LLM library for financial voice dialogues
- PBX/VoIP AI integration layer with standardized APIs
- Prototypes and pilots in real call-center environments

Expected Impact

- 30–40% reduction in operational costs
- ~25% increase in customer satisfaction
- Strong commercialization and export potential beyond Europe

Schedule

- Project duration: 24 months (June 2026 – May 2027)
- AI Core & Integration → Pilot → Validation & Exploitation

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Existing Consortium & Involved Countries (Role-based)

Indicative Role Distribution Across Involved Countries

Türkiye

Germany

Austria

Spain

Czech Republic

- Tiny / Small AI core development
- PBX / VoIP integration
- Pilot & real call-center validation
- QA, benchmarking, KPIs
- GDPR / EU AI Act compliance
- Multilingual / domain-specific language models

Expertise, Profiles and Types of Partners We Are Looking For

- ☑ Banks, insurers and financial institutions
  → pilot deployments, real financial use cases, business validation
- ☑ FinTech vendors & system integrators
  → productization, commercialization and EU-wide rollout
- ☑ PBX / contact-center solution providers
  → faster integration and adoption across different markets
- ☑ (Optional) Legal / data privacy experts
  → strengthening conformity assessment and regulatory evidence

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Presentation is available via:

Join the Consortium Building Sessions

2nd February
from 14:30-15:30 CET

celticnext.eu/new-ideas