

# Oracle Banking Digital Experience

Chat bot Banking User Manual  
Release 17.2.0.0.0

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**ORACLE®**

Chatbot Banking User Manual  
July 2017

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

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<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Chat bot Banking

Chatbot is an artificial intelligence system that we interact over a messaging platform. It helps customers answer questions and fulfill an array of tasks.

Customers need to be in regular touch with their bank for various queries and daily transactions. Therefore Banks needed a platform to answer customers' questions within the communication mediums their customers are already using, without them having to log into their internet banking or mobile banking app each time they want to check their balance or pay a utility bill. By using Chatbots, banks can alleviate a lot of the complexity for the user.

In OBDX Chatbot interface is provided over the Facebook Messenger, which is available both on web and as an app, where the user can interact with the bank over the text.

To ensure security before providing any information about accounts/cards etc, this interface authenticates the customer.

### Features Supported through Chatbot App:

- View Account Balance
- Fund Transfer
- Bill Payment
- Find a Bank branch or ATM
- View Recent Transactions
- Inquiring about banking products

### Pre-Requisites

- IBCS 0.5 setup
- Facebook credentials to create a Facebook page

## 2.1 LOG-IN in to Chatbot App

The user requires authentic credentials to log in to the Chatbot App.

### To log in to the application:

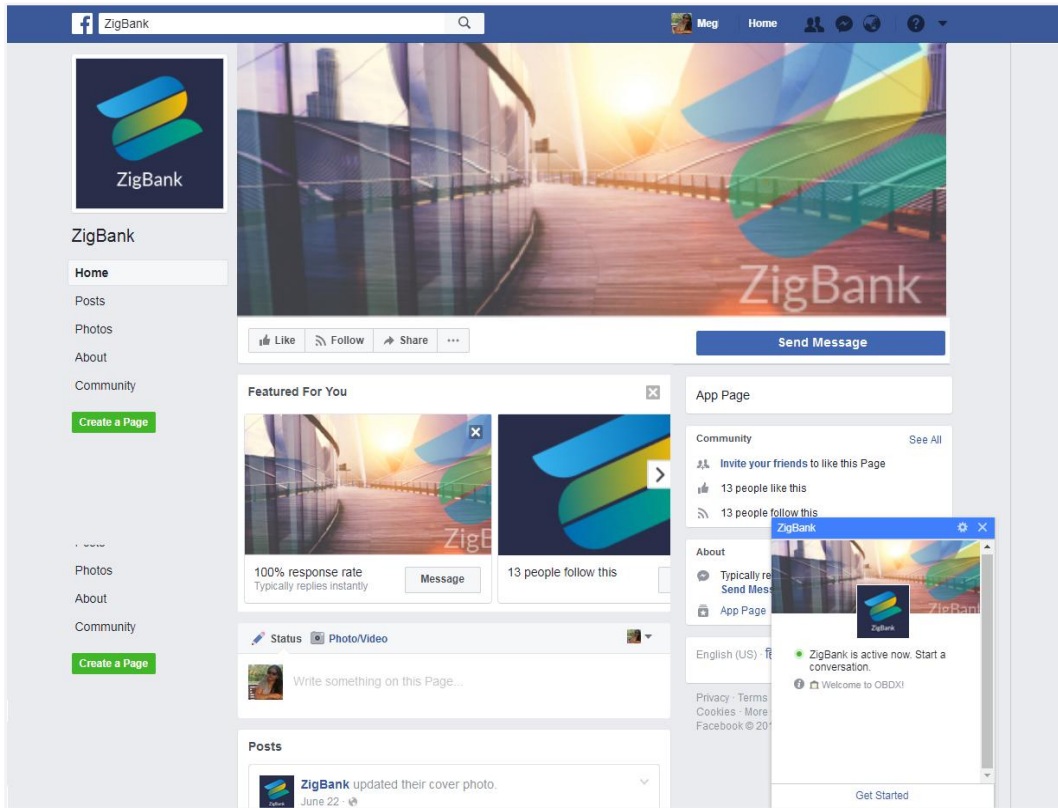
1. Open an internet browser or the Facebook Messenger App to access the application.
2. Login to Facebook with the user credentials. The **Facebook** screen appears.
3. Launch the **Zigbank Chatbot** Page and click on send message.  
For the first time login, **Chatbot** welcome message appears along with the OTP login.

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**Note:** From subsequent login, it displays the welcome message along with the **Help** options.

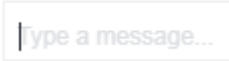










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## Chatbot App



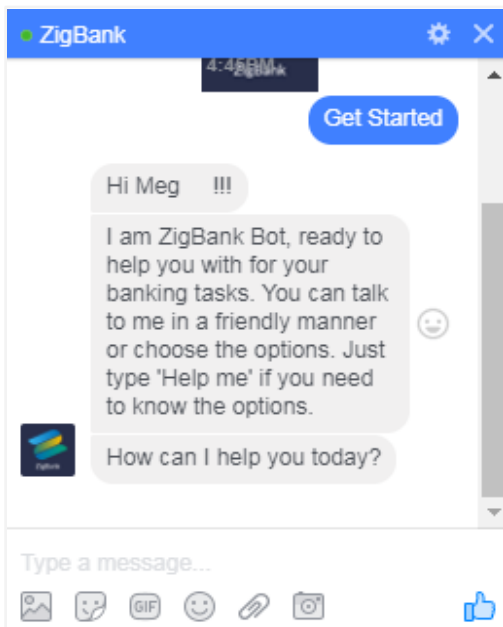
## Icons

Following icons are present on the Chatbot app on Facebook Messenger:

-  : Type a query or instruction
  -  : Click to add files
  -  : Click to choose sticker from library.
  -  : Click to choose the sticker or gif
  -  : Click to choose emoji
  -  : Click to add the files
  -  : Click to take picture using Quick Cam
  -  : Click to like a message
  -  : To view available options available
    - Options available are:
      - Open in Messenger
      - Add Files: send files other than photos (for more than one file , compress files by WinRAR)
      - Mute Conversation: turn off notifications for conversations
      - Delete Conversation: delete messages, conversations and photos from your inbox
      - Block Messages: To block messages from someone
      - Report: User can report filling out this form, if any message received goes against our Community Standards
  -  : Click to close the app
  -  : Click to send message from app
-

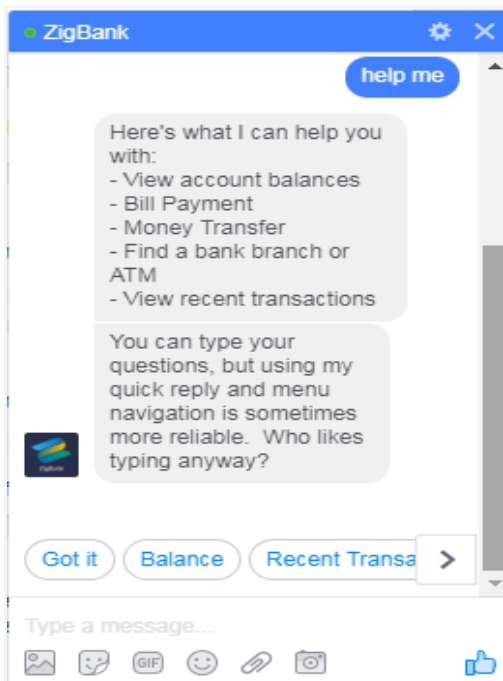
4. Click **Get Started** which is available on the welcome screen on the messaging window. App displays a message conveying its readiness for help.

**Get Started**



5. Type **Help Me** in message area and press **Enter** to interact with the Chatbot. It displays all transactions or inquiries retail user can do using Chatbot.

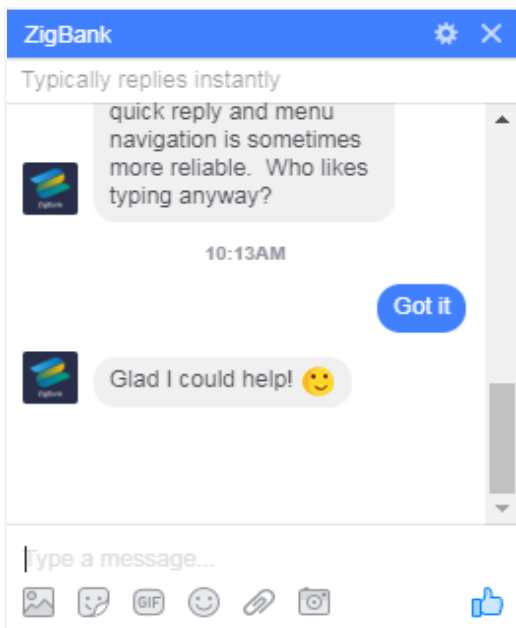
**Help me**





6. Choose the transactions or inquiries from the **Help** options, and type a related question in message area.  
OR  
Click **Got it** to close the transaction.


### Got it



## 2.2 LOG-Out from Chatbot App

Using this option user can log-out from Chatbot App.

### To log out of the application:

1. In the top right corner of Facebook, click  and then click **Log Out** option.
2. The success message of logging out appears.

### 3. View Account Balance

Retail users can inquire about the balance in his/her account using this option.

#### To inquire about the account balance:

1. Type your balance enquiry question in message area, and press **Enter** for e.g. Show me account balance in account 0045.

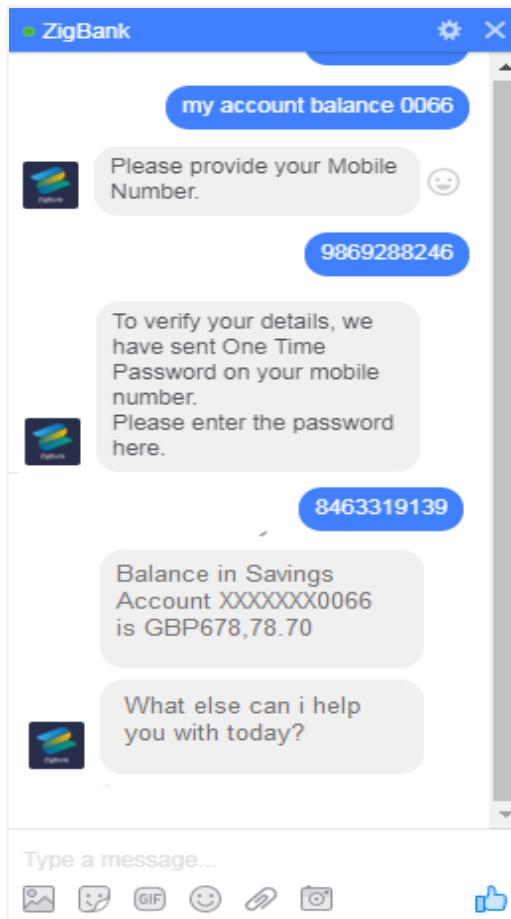
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Note: Type only the last 4 digits of account number.

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2. The Chatbot will ask user to provide his/her mobile number.
3. Enter your mobile number and press **Enter**. An OTP will be sent to user's mobile number for authentication. App will ask to enter the OTP for authentication.
4. Enter the OTP password received on mobile.
5. The app displays the balance in account.

#### Account Balance



## 4. Fund Transfer – Existing Payee

Using this option a retail user can initiate a payment to an existing payee.

### To transfer the money to existing payee:

1. Type a related question to fund transfer to the existing payee, and press **Enter** for e.g. Pay JacksonD \$10.
2. App displays the default account number or ask user to select account number for making fund transfer.

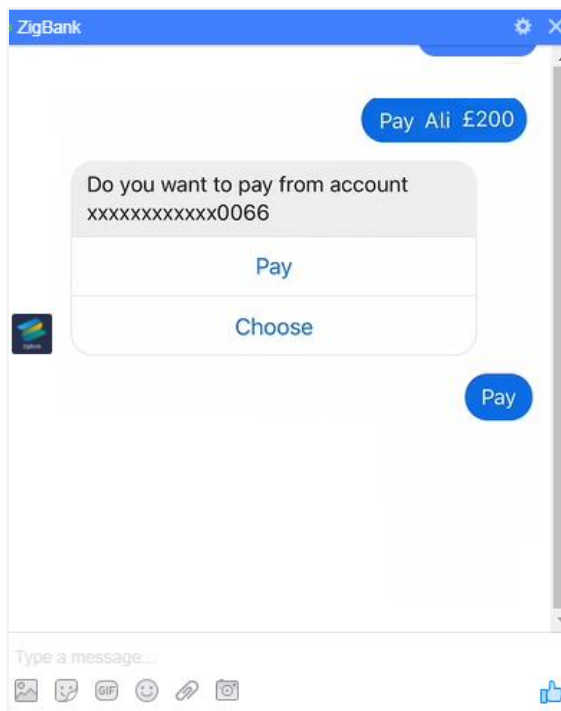
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Note: It displays the default account number in masked format.

---

3. Type or click on **Pay** to initiate transaction from the default account number selected. Press **Enter**.  
OR  
Type or click on **Choose**, and press **Enter**. App displays the list account mapped to the customer.
  - a. From the **Choose** list, select the source account for making fund transfer.

### Fund Transfer – existing payee



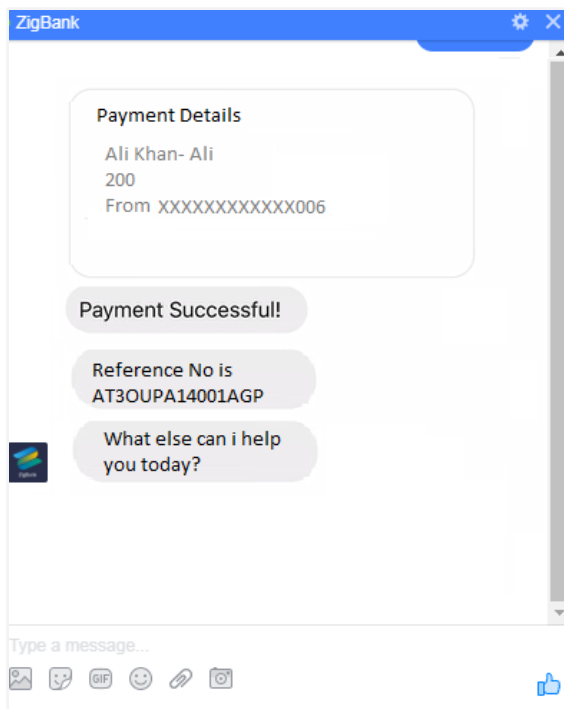
### Field Description

Field Name	Description
Payee	Payee' nickname to whom fund transfer needs to be done.

Field Name	Description
<b>Amount</b>	Amount to be transferred.
<b>Currency</b>	Currency of the amount to be transferred.
<b>Account Number/ Choose</b>	Source account from which the funds are to be transferred.

- The success message fund transfer appears along with the payment details and transaction reference number.

#### Fund Transfer – Success message



## 5. Bill Payment

Bill payment facility is provided to the retail users to make their utility payments online through Chatbot app. Using Chatbot, user can easily make their various bill payment like mobile, electricity, credit card etc.

### To pay the bill:

1. Type a related question to bill payment along with the **Biller Name** in message area, and press **Enter** for e.g. Please pay \$75 to Airtel.
2. App displays the default account number or ask user to select account number for making bill payment.

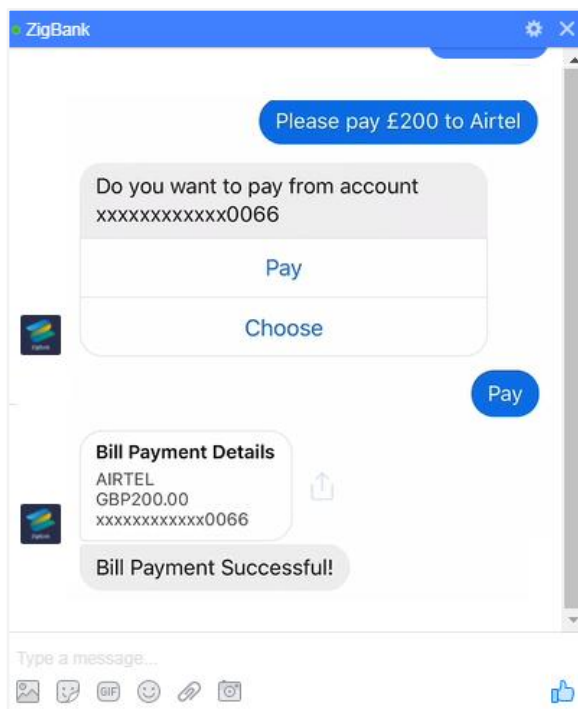
---

Note: It displays the default account number in masked format.

---

3. Type or click on **Pay** to make bill payment from the default account number selected. Press **Enter**.  
OR  
Type or click on **Choose**, and press **Enter**. App displays the list account mapped to the customer.
  - a. From the **Choose** list, select the source account for making bill payment.
4. The success message of bill payment appears.

### Bill Payment



**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Amount</b>	Bill payment amount with currency to be transfer from account.
<b>Biller Name</b>	Name of registered biller.
<b>Account Number/ Choose</b>	Source account for making bill payment.

## 6. View Recent Activities

Using this option retail user can view the transactions taken place in account. The user can select a specific account to view the activities. It will also provide details like transaction description, date on which the transaction took place, as well as the amount and currency of the transaction.

### To view recent activities:

1. Type a related question to view account activity along with the **Account Number** in message area for e.g. What are the recent transaction in account 0011 or show me the last 10 transactions in my account.

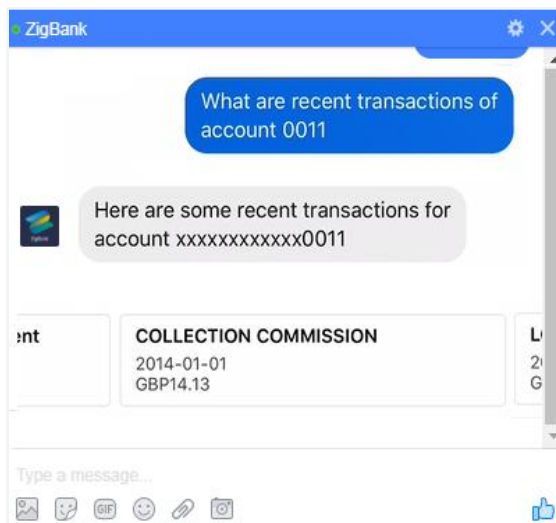
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Note: Enter the last 4 digits of account number.

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2. App displays the recent transactions taken place in given account.

### Recent Activities



### Field Description

Field Name	Description
<b>Account Number</b>	The current or savings account number for which to view the account activities.
<b>Recent Activities Result</b>	
<b>Description</b>	Description of the transaction. For example - Interest charged, repayment etc.
<b>Date</b>	Date on which the activity took place.

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<b>Field Name</b>	<b>Description</b>
<b>Amount</b>	Transaction amount along with the currency.



## 7. ATM / Branch Locator

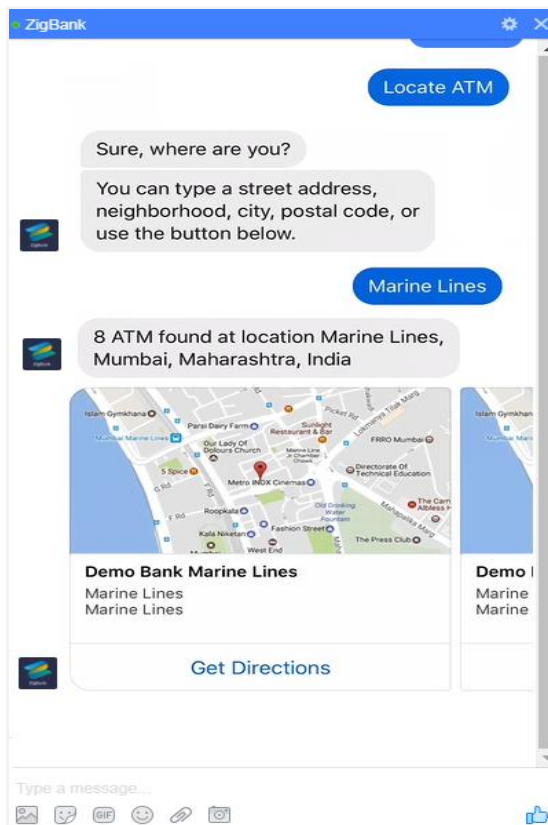
Using this option a user can inquire the ATMs/Branches which are closer to a specific location. The user is provided with the options to search for the bank's ATMs and branches in vicinity by entering the location name. The search results display the list of ATMs/branches in the mentioned location

The user can also view the location of these Branches/ATMs on Map and can navigate to the same.

### To locate ATM / branch:

1. Type a related question, and press **Enter** for e.g. Locate ATM or the user can simply click on Locate ATM or Locate Branch.
  - a. If you click the **Branch** option. The **Branch** location list appears.
  - b. If you click the **ATM** option. The **ATM** location list appears.
2. The App will ask for a location where the user wants to locate the ATMs/Branches.
3. In the message box, enter the location name for eg. Goregaon East, and press **Enter**. The app displays the ATMs/branches in and around that area.
4. User can click on **Get Directions** being shown under ATM/Branch name to navigate to the chosen ATM/Branch on the map.

### ATM/ Branch Locator - Search

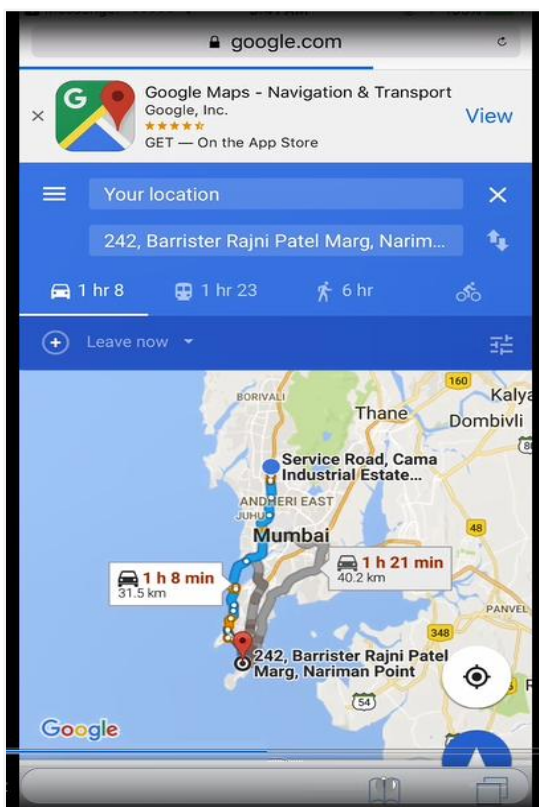


## Field Description

Field Name	Description
<b>Enter Search Location</b>	Key in the address or pin code or city to search the ATM/Branch.
<b>Search Result</b>	
<b>Name</b>	The name of the ATM/Branch of the bank.
<b>Get Directions</b>	Click to view the directions of the Branch/ATM from your current location in the map.

- The app displays the **Map/ Satellite** view of the Branch/ ATM location along with duration and distance details from user's location on Google map.

## ATM/ Branch Locator - Map/ Satellite view



## 8. Inquire about products

Using this option a retail user can inquire about products and services offered by the bank, and can get the instructions on how to avail the same.

### To inquire about products:

1. Type a related question to the product, and press **Enter** for e.g. I want to know about Auto Loans.  
The app displays the details and related links to desired product.

### Products Inquiry

