

Oracle Banking Digital Experience

**Chatbot on Facebook Messenger User Manual
Release 19.1.0.0.0**

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Chatbot on Facebook Messenger User Manual
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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>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<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 19.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0 Oracle Banking Payments	Oracle FLEXCUBE Universal Banking 14.3.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0 Oracle Banking Payments
1	View Account Balance	✓	✓	NH	✓	NH
2	Fund Transfer-Existing Payee	✓	×	✓	×	✓
3	View Recent Transactions	✓	✓	NH	✓	NH
4	ATM / Branch Locator	NH	NH	NH	NH	NH
5	Inquire about user's spends	✓	✓	NH	✓	NH
6	View Loan Account Details	✓	✓	NH	✓	NH
7	Inquire Upcoming Payments	✓	×	✓	×	✓
8	View Credit Card Details	×	×	NH	×	NH
9	Inquire about products	NH	NH	NH	NH	NH

3. Chatbot on Facebook Messenger

Chatbot is an artificial intelligence system that interacts with users over a messaging platform. It answers questions and fulfills an array of tasks for business users.

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

ZigBank Chatbot interface is provided over the Facebook Messenger (on Web and Mobile) and on ZigBank Mobile App, where the user can interact with the bank on chat.

To ensure security, before providing any information about user's accounts/cards, chatbot authenticates the customer by sending an OTP on user's registered mobile number.

Note: Chatbot will ask user to input the OTP sent on his/her mobile number before displaying information.

Features Supported In Application

- View Account Balance
- Fund Transfer
- Bill Payment
- Locate ATM or Branch
- View Recent Transactions
- Inquire about user's spends
- Inquire about upcoming payments
- Inquire about credit card due
- Inquire about credit card cash and credit limits
- Inquire about outstanding balance on loan account
- Inquire about next installment date and amount of loan
- Inquire about banking products

Pre-Requisites

- Oracle Digital Assistant setup only incase of OBDX chatbot facility is deployed
- Valid Account on Facebook

3.1 LOG-IN to Chatbot Application

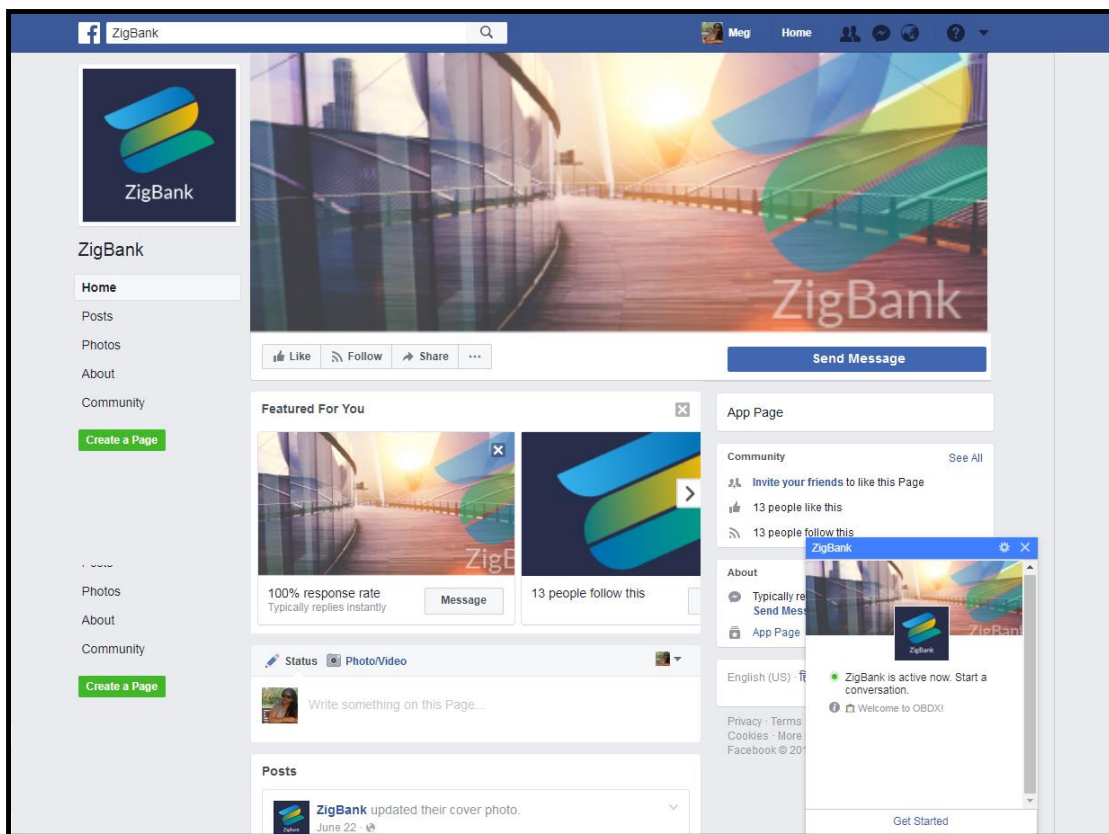
The user requires valid credentials to log in to the Chatbot Application.

To log in to the application:

1. Open Internet browser or the **Facebook Messenger Application** to access the application.
2. Login to **Facebook** with the user credentials. The **Facebook** screen appears.
3. Launch the **Zigbank Chatbot** Page and click **Send message**.
After logging in, **Chatbot** welcome message appears along with the OTP login.

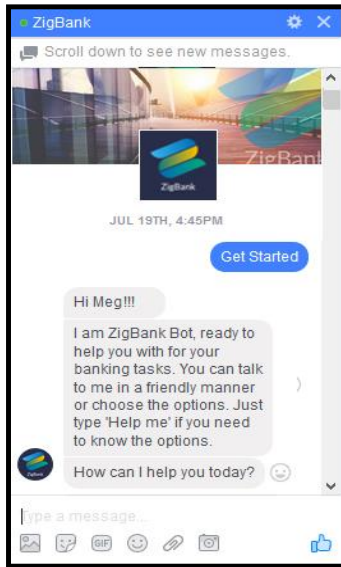
Note: From subsequent login, it displays the welcome message along with the **Help** options.

Chatbot Application screen



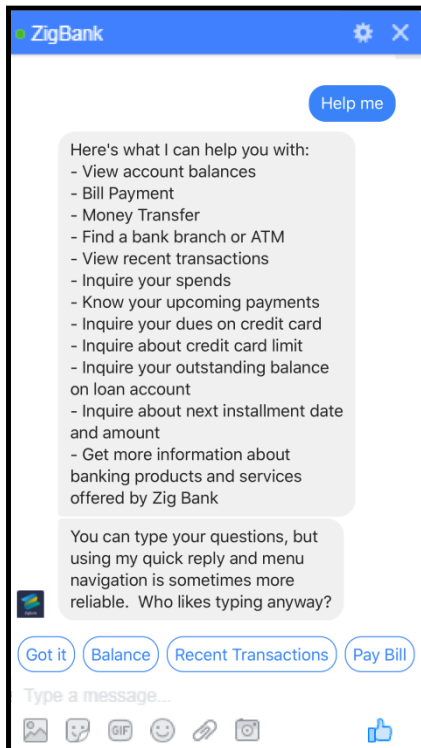
4. Click **Get Started**, which is available on the welcome screen of the messaging window. Application displays a message to the user.

Get Started screen



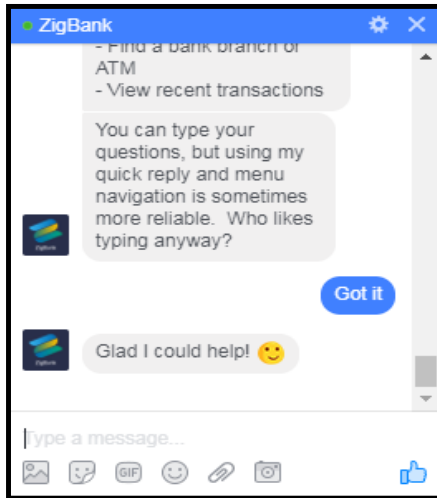
5. Type **Help Me** in message area and press **Enter** to interact with the Chatbot. It displays all transactions or inquiries retail user can do using Chatbot.

Help Me screen



6. Choose the transactions or inquiries from the **Help** options, or type a question for the options given by Chatbot.
OR
Click **Got it** to close the transaction.


Got it screen



3.2 LOG-OUT from Chatbot Application on Facebook

Using this option user can log-out from Facebook messenger and hence from Chatbot service.

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.

3.3 View Account Balance

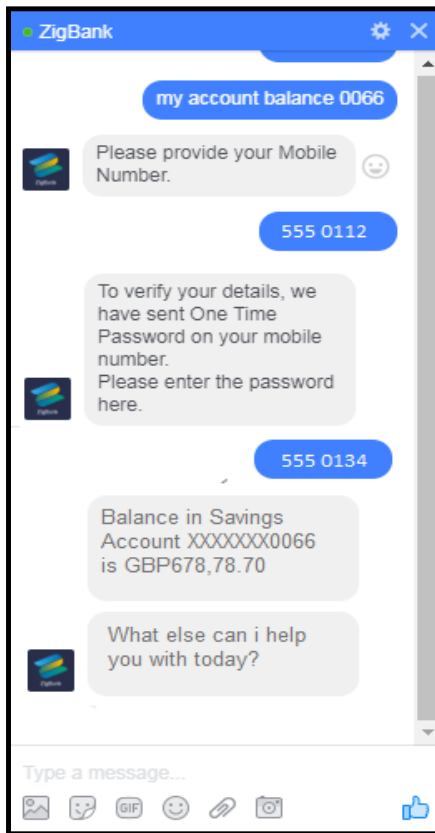
Users can inquire about the balance in his/her account using this option.

To inquire about the account balance:

1. Type the balance inquiry question in message area, and press **Enter**.
For example; **Show me account balance in account number XXXXXXXX0045?** (User can also input only the last four digits of his account number).

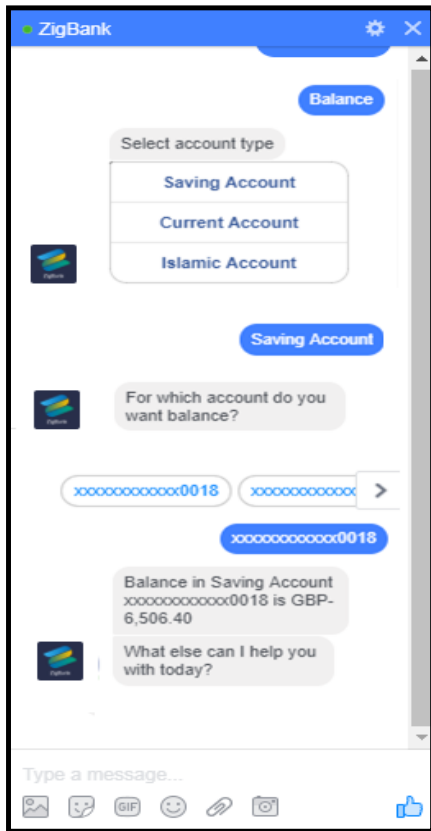
Note: In case the user does not enter the account number, Chatbot will give the option to select the account and display all his accounts.

- a. The Chatbot asks user to provide his/her mobile number.
- b. Enter mobile number and press Enter. An OTP will be sent to user's mobile number for authentication.
- c. Enter the OTP received on mobile.
- d. Application displays the balance in account.

Account Balance screen

2. If user clicks **Balance**.
 - a. The Chatbot asks user to select account type.
 - b. Select the appropriate account type
 - c. Application asks user to select account number for which balance has to be displayed.
 - d. Application displays the balance in account.

Account Balance screen



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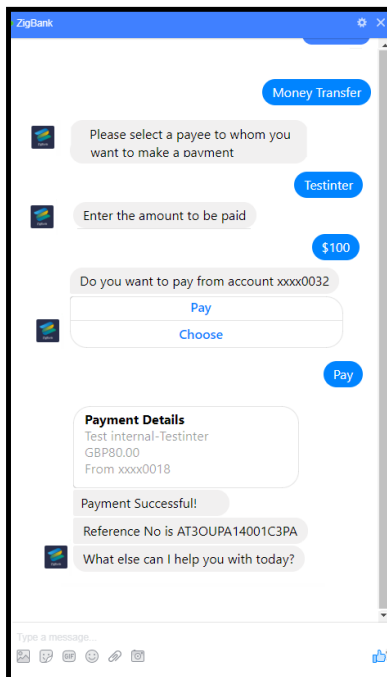
3.4 Fund Transfer- Existing Payee

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

To transfer the money to existing payee:

1. Type the request to transfer funds to an existing payee, and press **Enter** for example Pay JacksonD \$10.
OR
Click **Money Transfer**.
 - a. Application displays the list of registered payees, select the payee name.
 - b. Application asks user to enter the amount once he selects the payee name.
 2. Application displays the default account number or asks user to select account number for making fund transfer.
-
- Note:** It displays the default account number in masked format.
-
3. Type or click **Pay** to initiate transaction from the default account number selected, press **Enter**.
OR
Type or click **Choose**, and press **Enter**. Application displays the list of accounts mapped to the customer.
 - a. From the list, select the source account for making fund transfer.
 4. The success message about fund transfer appears along with the payment details and transaction reference number.

Fund Transfer – existing payee



Field Description

Field Name	Description
Payee	Payee' nickname to whom the fund transfer needs to be done.
Amount	Amount to be transferred.
Currency	Currency of the amount to be transferred.
Account Number/ Choose	Source account from which the funds are to be transferred.

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3.5 Bill Payment

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

Note: There is no out of the box integration with any product processor, and as part of implementation this will need integration with the bill payment aggregator.

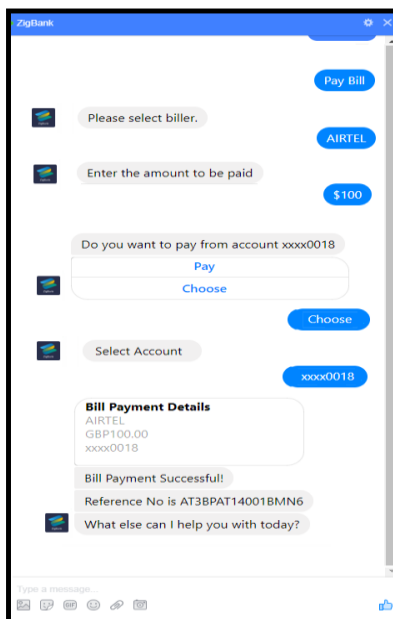
To pay the bill:

1. Type bill payment request along with the Biller Name in message area, and press **Enter** for example: Please pay \$75 to Airtel.
OR
Click **Bill Payment**.
 - a. Application displays the list of billers and user can select the biller from the list.
 - b. Application asks user to input the amount, once the user selects the biller.
2. Application displays the default account number and also provides an option to select account number for making bill payment.

Note: It displays the 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**. Application displays the list of accounts mapped to the customer.
4. From the **Choose** list, select the source account for making bill payment.
5. The success message for bill payment appears.

Bill Payment screen



Field Description

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

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3.6 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.

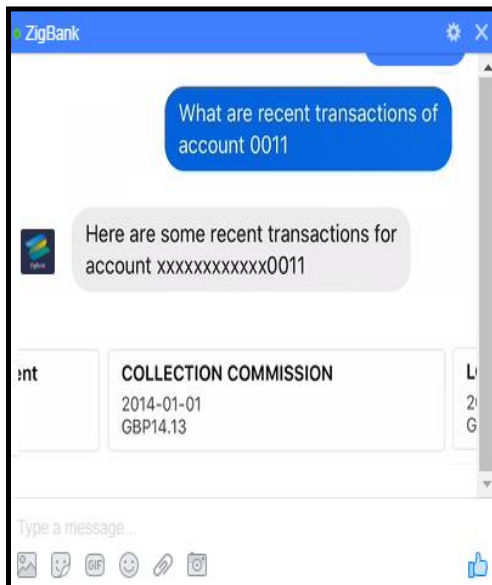
To view recent activities:

1. Type the request to view account activity along with the **Account Number** in message area for example what are the recent transaction in account 0011 or show me the last 10 transactions in my account.

Note: Enter the last 4 digits of account number.

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

Recent Activities screen



Field Description

Field Name	Description
Account Number	The current or savings account number for which account activities needs to be viewed.

Recent Activities Result

Description	Description of the transaction. For example - Interest charged, repayment etc.
Date	Date on which the activity took place.
Amount	Transaction amount along with the currency.

3.7 ATM / Branch Locator

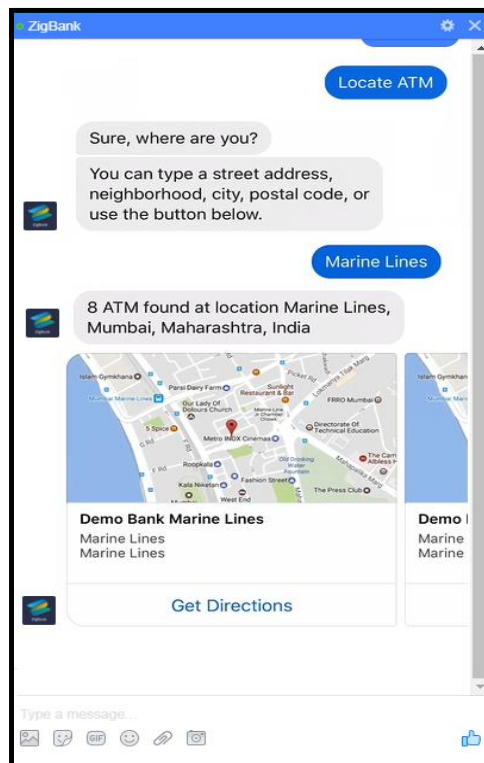
Using this option user can inquire the ATMs/Branches which are closer to a specific location. The user is provided with the options to search for the bank's ATMs and branches in vicinity by entering the location name. The search results display the list of ATMs/branches in the mentioned location.

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 the inquiry for locating branch or ATM and press **Enter** for example. 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. Application will ask for a location where the user wants to locate the ATMs/Branches.
3. In the message box, enter the location name for example. Goregaon East, and press **Enter**. Application 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.

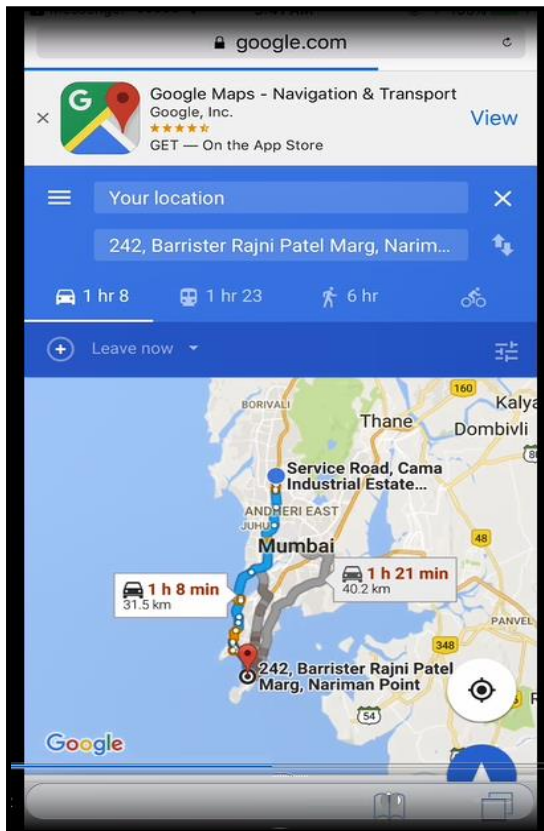
ATM/ Branch Locator - Search screen



Field Description

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

- Application 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 screen

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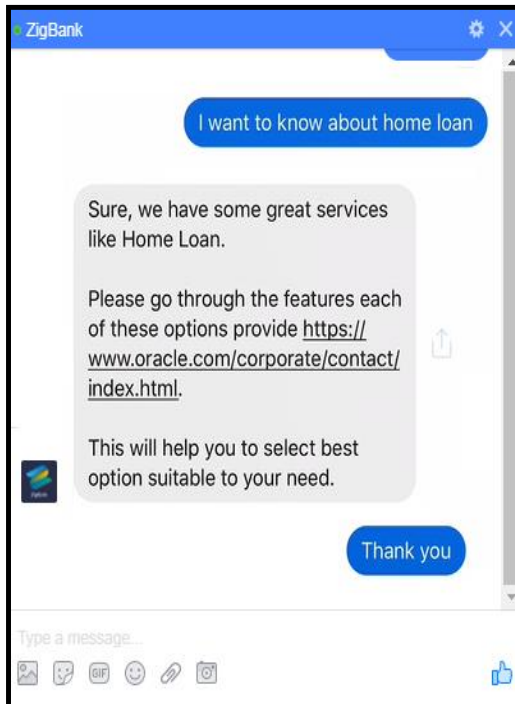
3.8 Inquire about products

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 the inquiry for product, and press **Enter** for example I want to know about Auto Loans.
Application displays the details and related links to desired product.

Products Inquiry



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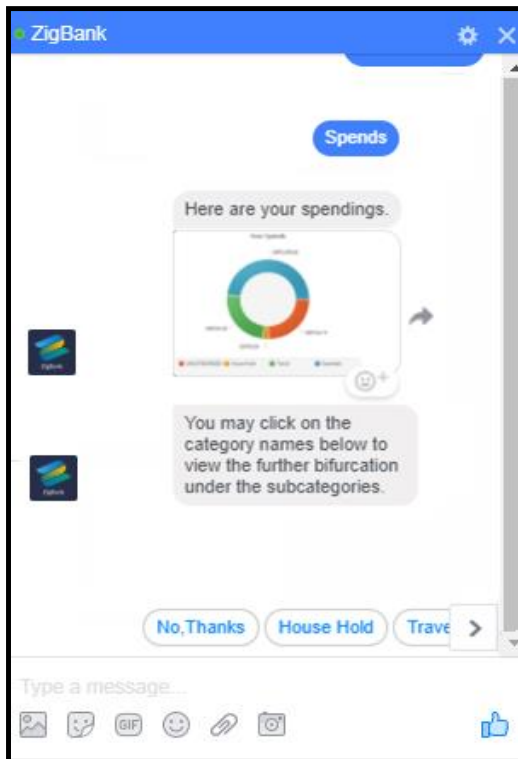
3.9 Inquire about user's spends

Using this option business user can inquire about his/her spends under a particular category/sub category from Chatbot.

To inquire about spends:

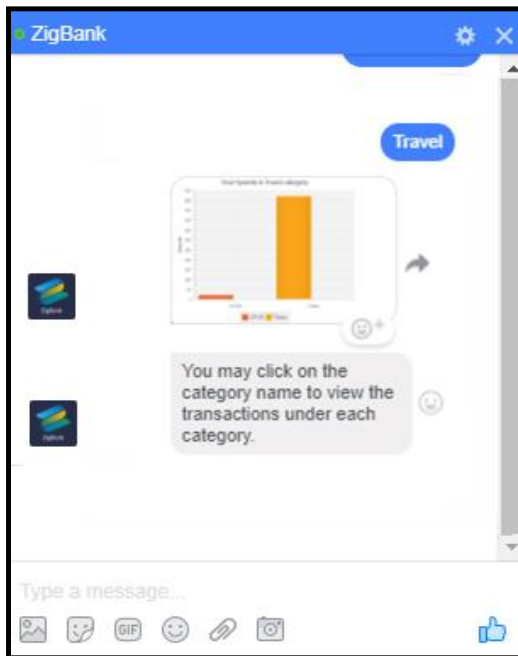
1. Type question to inquire spends under a particular category/sub category for a particular period, and press **Enter**.
OR
Click **Spends**.
The application displays spending in the pie chart with **Category Name**, **Percentage Spent**, and **Amount** for each category.
2. Prompt user to click on **Category Name** getting displayed at the bottom for further bifurcation under the sub categories.

Spends Inquiry- Category wise



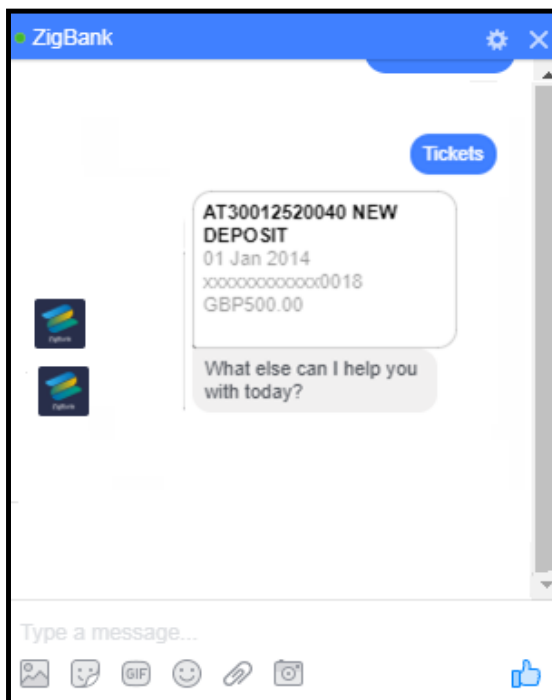
3. Click on **Category Name**.
Application displays the bar chart with spend for each **Sub Category Name** and **Amount**.
4. Prompt user to click on **Category Name** to view the transaction under each categories.

Spends Inquiry- Sub Category wise



5. Click on **Category Name**.
Application displays the transactions under each category.

Spends Inquiry- Transaction wise



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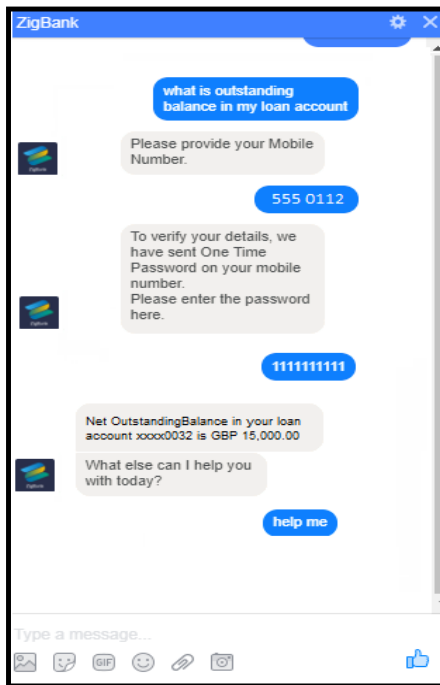
3.10 View Loan Account Details

Using this option business user can inquire about total outstanding amount as well as next installment date and amount of his/her loan account from Chatbot.

To view loan details:

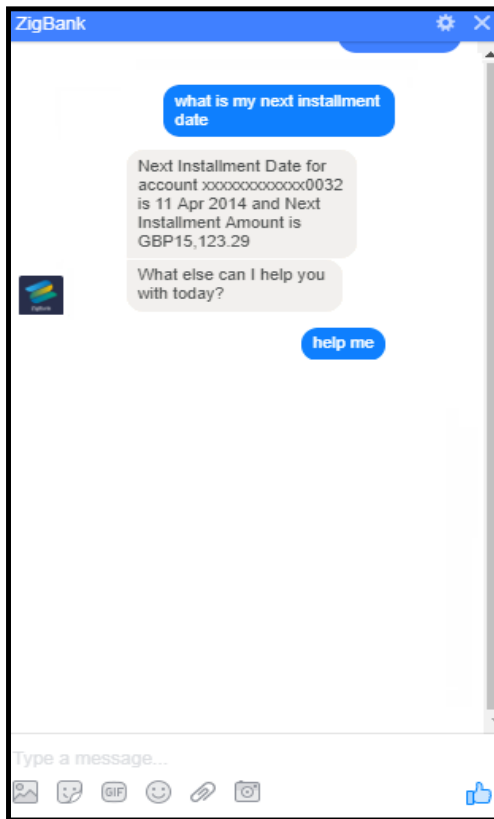
1. Type a question to inquire outstanding loan amount, and press **Enter**. For example, what is outstanding balance on my loan account?
The application displays the total outstanding amount on loan account.

Outstanding Loan Amount



2. Type a question to inquire about installment date and amount, and press **Enter** for example what is my next installment date and Amount?
The application displays the next installment date and amount of loan account.

Next Installment Date and Amount



Field Description

Field Name	Description
Outstanding Amount	The total amount due to be paid by the customer.
Next Installment Date	The date on which the next loan payment is due.
Installment Amount	Amount to be paid as next installment.

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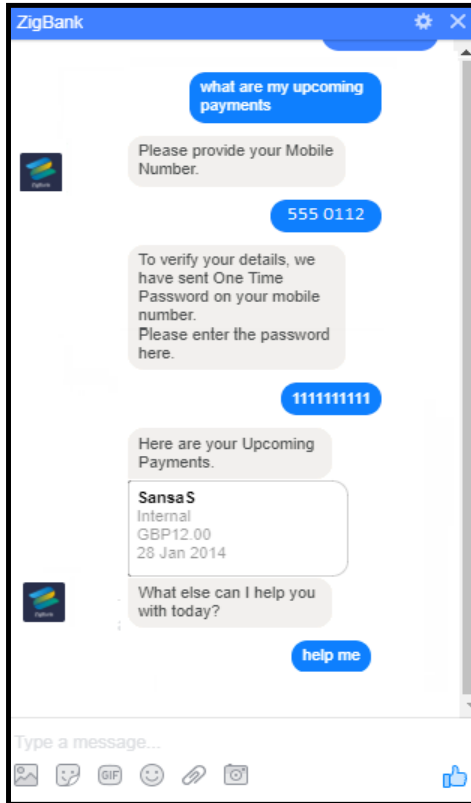
3.11 Inquire Upcoming Payments

Using this option, user can inquire about payments that are due in the following 30 days.

To view all the upcoming payments:

1. Type a question to inquire about upcoming payments, and press **Enter** for example what are my upcoming payments?
The application displays the scheduled upcoming payments.

Upcoming Payments



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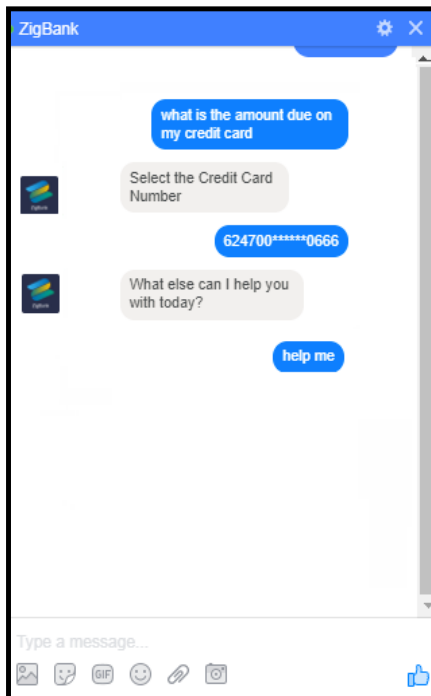
3.12 View Credit Card Details

Using this option business user can inquire about amount due as well as limit (Available and Total cash and credit limit) on user's credit card from Chatbot.

To view credit card details:

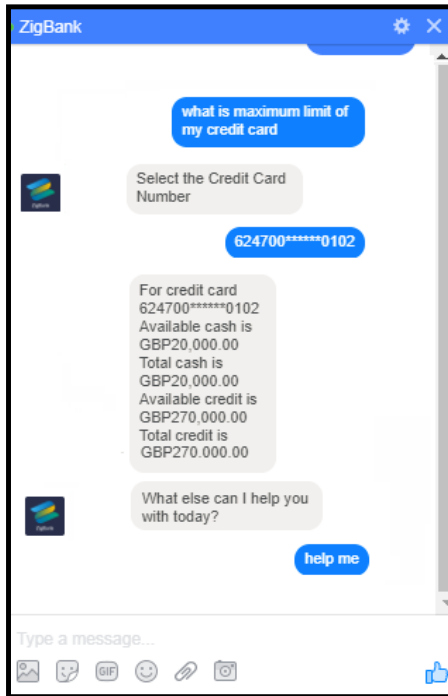
1. Type a question to inquire about amount due on credit card, and press **Enter** for example
what is amount due on my credit card?
The application displays the total amount due on credit card.

Credit Card Details - Payment Due



2. Type a question to inquire about credit limit of a credit card, and press **Enter** for example
What is the maximum limit of my credit card?
The application displays the Available Cash, Total Cash, Available Credit and Total Credit limits of a credit card.

Credit Card Details - Limit of a credit card



Field Description

Field Name	Description
Total Amount Due	Total amount due on credit card.
Limits	
Available Cash	The available cash limit, on the customer's card.
Total Cash	The total cash limit, on the customer's card.
Available Credit	The available credit limit, on the customer's card.
Total Credit	The total credit limit, on the customer's card.

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FAQs

1. What are the benefits of using a Chatbot?

The Chatbot service eliminates waiting time of the users in getting answers to their queries and user can access his account information without logging into net banking account for the same.

2. How does the Chatbot authenticate the user before providing any information?

Chatbot asks user for his/her mobile number and sends an OTP on that registered mobile number so that user can be authenticated.

3. Can user transfer funds to new payee or beneficiary using Chatbot?

No, Chatbot can only transfer funds to existing payee or beneficiary.

4. Can user make credit card payment using Chabot?

No, user can only inquire about amount due on credit card and card limits (Cash and Credit Limit).

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