

# **Oracle Banking Digital Experience**

**Voice Assistant User Manual  
Release 19.1.0.0.0**

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Voice Assistant User Manual

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- 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

|           |                                              |
|-----------|----------------------------------------------|
| <b>NH</b> | No Host Interface Required.                  |
| <b>✓</b>  | Pre integrated Host interface available.     |
| <b>×</b>  | 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 14.3.0.0.0 |
|--------|------------------------------------------------|-----------------------------------------|----------------------------------------------|----------------------------------------------|
| 1      | Balance Inquiry for Savings Account            | ✓                                       | ✓                                            | ✓                                            |
| 2      | Balance Inquiry for Checking Account           | ✓                                       | ✓                                            | ✓                                            |
| 3      | Balance Inquiry for Term Deposit Account       | ✓                                       | ✓                                            | ✓                                            |
| 4      | Outstanding Balance Inquiry for a Loan Account | ✓                                       | ✓                                            | ✓                                            |
| 5      | Last Five Transactions in Savings Account      | ✓                                       | ✓                                            | ✓                                            |
| 6      | Last Five Transactions in Checking Account     | ✓                                       | ✓                                            | ✓                                            |
| 7      | Next Installment Amount                        | ✓                                       | ✓                                            | ✓                                            |

### 3. Voice Assistant - Alexa

Conversational user interface is a new paradigm to connect to banking products and services. Consumers have become accustomed to using voice commands for simple tasks.

Banking services can be offered through such virtual assistants that can allow customers to check their account balance or perform other inquiries through voice command.

Voice Assistant Alexa allows the user to inquire account balances and recent transactions in their account. Before giving voice commands to Alexa, the user will need to register with voice assistant (Alexa) by adding the skill and will also need to provide consent to the voice assistant to seek information on behalf of the user through an access token.

#### **Following features are supported through Alexa:**

- Balance Inquiry for Savings Account
- Balance Inquiry for Checking Account
- Balance Inquiry for Term Deposit Account
- Outstanding Balance Inquiry for a Loan Account
- Last Five Transactions in Savings Account
- Last Five Transactions in Checking Account
- Next Installment Amount

#### **Pre-Requisites**

- Register the bank application i.e. skill with voice assistant (Alexa)
- Register Alexa as an External Touch Point through Touch Point Maintenance along with definition of scopes
- Register Alexa as a Client with Internal OAuth and define scopes
- Definition of Application Role (of type external) for each scope and map applicable transactions through role transaction mapping

Following are the sample voice commands which you can provide to voice assistant (Alexa).

**Transaction Name and Voice Command examples**

| <b>Transaction Name</b>        | <b>Voice Command</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Balance Inquiry</b>         | <ul style="list-style-type: none"> <li>• What's my balance? (It will provide the balance of the primary account if account number is not specified. If there is no primary account number defined then system will ask the user for which account an inquiry is to be made)</li> <li>• Account Balance (It will provide the balance of the primary account)</li> <li>• Balance in my Account (It will provide balance of the primary account)</li> <li>• How much money do I have in all of my accounts? (It will provide balance of the primary account)</li> <li>• How much money do I have in savings account? (System will ask the user to specify the account from the list and then provide information for the specified account)</li> <li>• What is my balance in account ending with xxxx? (It will provide the balance for the account specified)</li> </ul> |
| <b>Loan Balance / Inquiry</b>  | <ul style="list-style-type: none"> <li>• Outstanding Loan</li> <li>• Outstanding Loan balance in my loan account ending with xxxx (It will provide the balance for the specified loan account)?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Loan EMI Inquiry</b>        | <ul style="list-style-type: none"> <li>• Next Loan EMI</li> <li>• What is my next EMI date?</li> <li>• Next Loan EMI of account ending with xxxx?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Recent Transactions</b>     | <ul style="list-style-type: none"> <li>• What is my last transaction?</li> <li>• Recent Transactions</li> <li>• Show me last five transactions?</li> <li>• What were my last 5 transactions?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>TD / FD Balance Inquiry</b> | <ul style="list-style-type: none"> <li>• Deposit Balance</li> <li>• What is my Fixed Deposit Balance?</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

## **FAQs**

### **1. How do I register for Alexa to perform inquiries on my account?**

You will need to add the bank on Alexa app, login to the bank account and on re-direction to the consent page provide consent to the Alexa app. Once the consent is provided, there will be an access token available to Alexa to perform the required inquiries for the scopes to which the consent is provided to.

### **2. Do I need to provide the entire account number to Alexa for inquiries?**

No, it is not mandatory to specify the entire account number for an inquiry. The user can specify the last 4 digits of the account number as well.