

Chatbot Mobile Banking Application User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.2.0.0

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Chatbot Mobile Banking Application 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 Patchset Release 21.1.2.0.0, 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 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0 Oracle Banking Payments	Oracle Banking Corporate Loans 14.5.0.0.0
1	View Account Balance	✓	✓	NH	NH
2	Fund Transfer- Existing Payee	✓	✗	✓	NH
3	View Recent Transactions	✓	✓	NH	NH
4	ATM / Branch Locator	NH	NH	NH	NH
5	Inquire about user's spends	✓	✓	NH	NH
6	Inquire Upcoming Payments	✓	✗	✓	NH
7	View Credit Card Details	✗	✗	NH	NH
8	View Loan Account Details – Retail user	✓	✓	NH	NH
9	View Loan Account Details – Corporate user	✓	✓	NH	✓
10	Inquire about products	NH	NH	NH	NH

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3. Chatbot Mobile Banking Application

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 require a platform to interact with customers, using communication mediums that are widely being used, without requiring logging into internet banking or mobile banking application. By using Futura Bank Chatbot for mobile application, banks can alleviate a lot of the complexity for the user. This application can answer customer queries, enable checking account balance, enable paying utility bills, and more.

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

Note:

- 1) Authentication of user while using chatbot services, can be done via sending OTP on user's registered mobile number or via Soft Token (as per the configuration done by Bank).
 - 2) Support for Voice chat is also available with ODA integration. This enables the user to interact with digital assistant through speech.
-

Features Supported In the Application

For Retail User

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

For Corporate User

- Account Balance Inquiry
- Fund Transfer
- Bill Payment
- Locate ATM or Branch
- View Recent Transactions
- Inquire upcoming payments
- Inquire about outstanding balance on loan account
- Inquire about next installment date and installment amount
- Inquire about banking products
- Inquire about finances

Pre-requisites

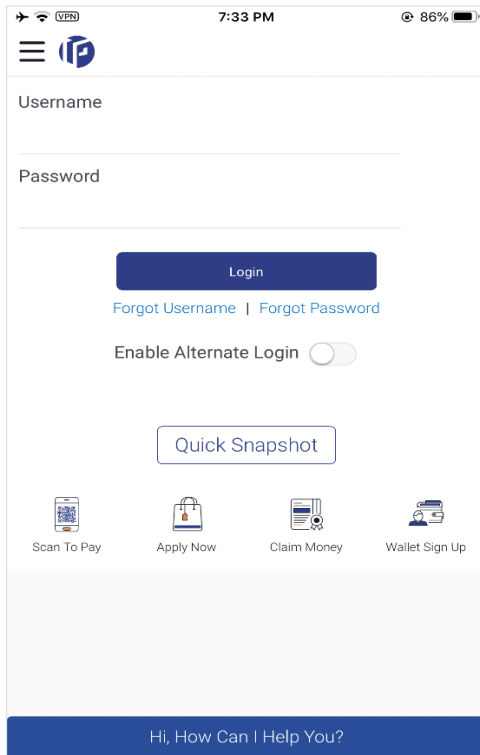
- Oracle Digital Assistant setup only incase of OBDX chatbot facility is deployed

3.1 Launch Chatbot Application

To launch the application:

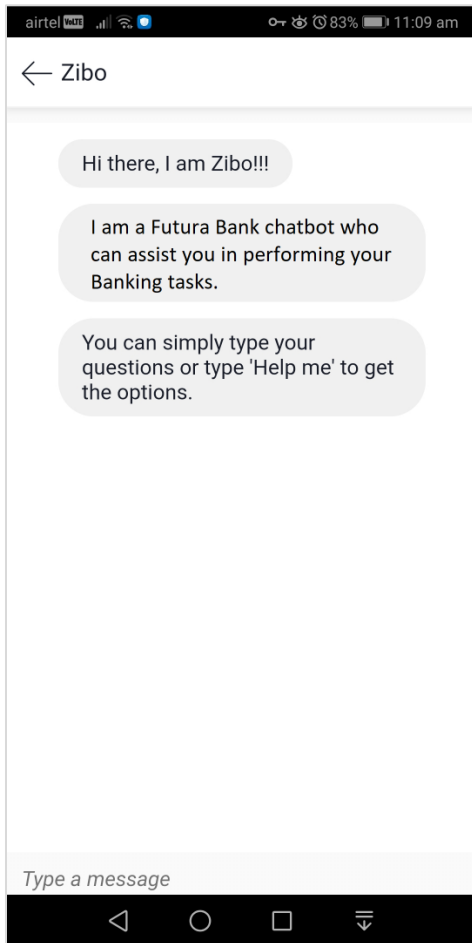
1. Click the **Hi, How Can I Help You?** button at the bottom of the login page to launch the **Futura Bank Chatbot** application from the mobile application.

Chatbot Application screen



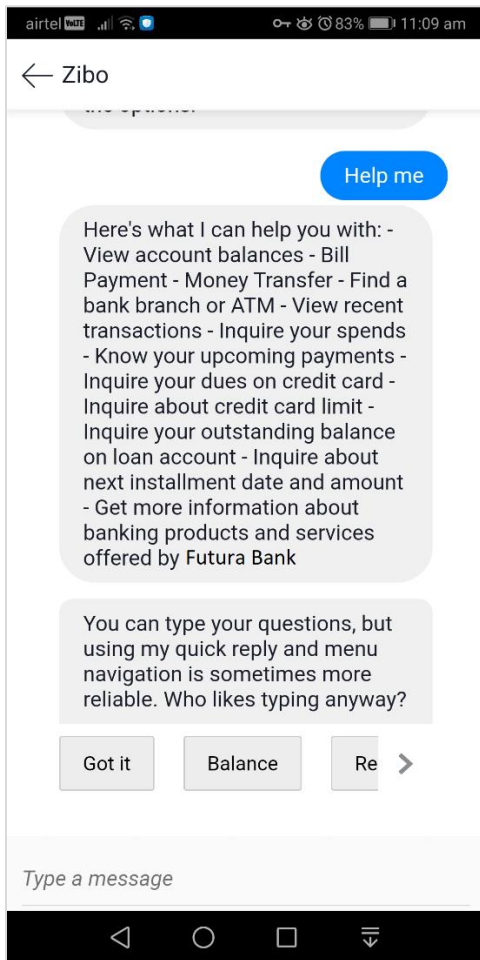
2. The application displays a welcome message.

Welcome Message screen



3. Type **Help Me** in the message area and press **Enter** to interact with the Chatbot. It displays all the transactions/inquiries you can do using Chatbot.

Help Me screen




4. 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.

3.2 **LOG-OUT from Chatbot Application**

Using this option the user can log-out from the Chatbot mobile application.

To log out of the application:

1. In the mobile application top right corner, click .

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3.3 View Account Balance

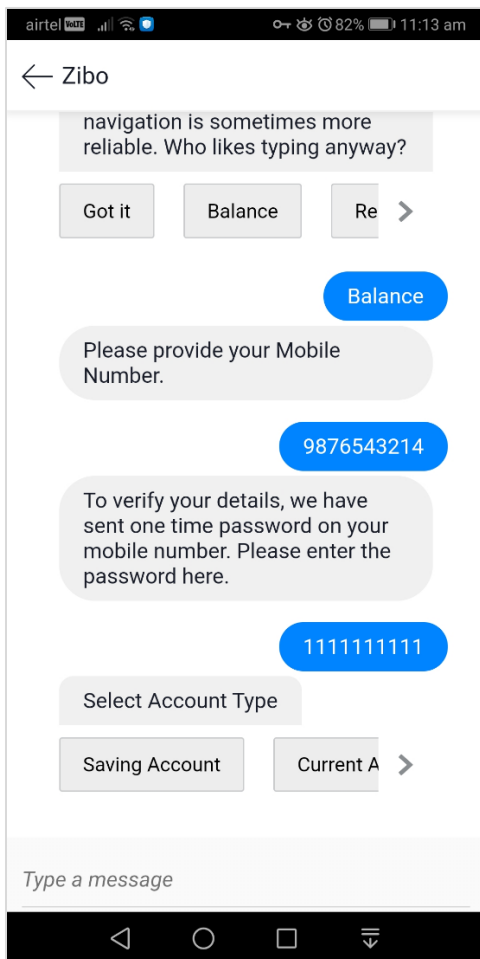
Users can inquire about the balance in their account using this option.

To inquire about the account balance:

1. Type your balance inquiry question in the message area, and press **Enter**. For example, "Show me account balance in account number XXXXXXXXXXXX0045 (You can also input only the last four digits of your account number).
OR
Click **Balance**.

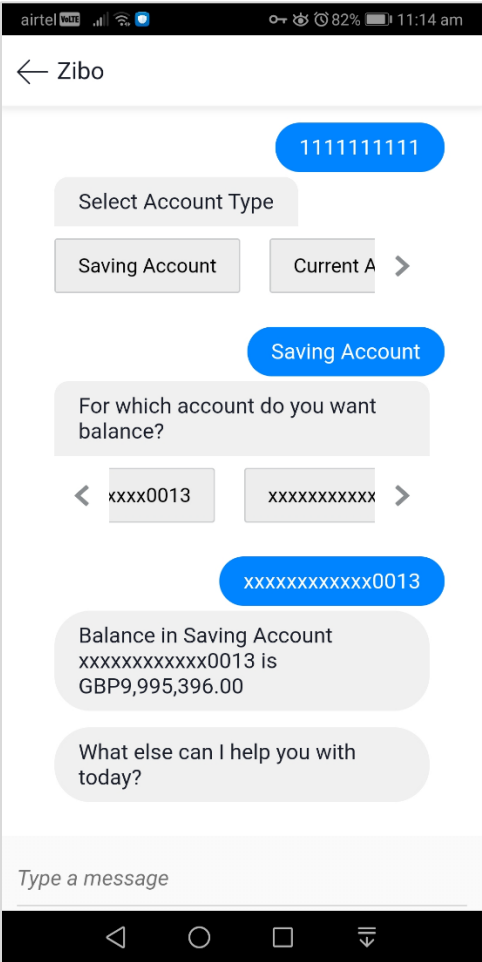
Note: In case you do not enter the account number, Chatbot will display all your accounts, and let you select the required one.

Account Balance screen



2. The Chatbot inquires for your mobile number.
3. Enter the mobile number and press **Enter**. An OTP is sent to your mobile number for authentication.
4. Enter the OTP received on the mobile.
5. The application displays the balance in the account.

Account Balance screen



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3.4 Fund Transfer- Existing Payee

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

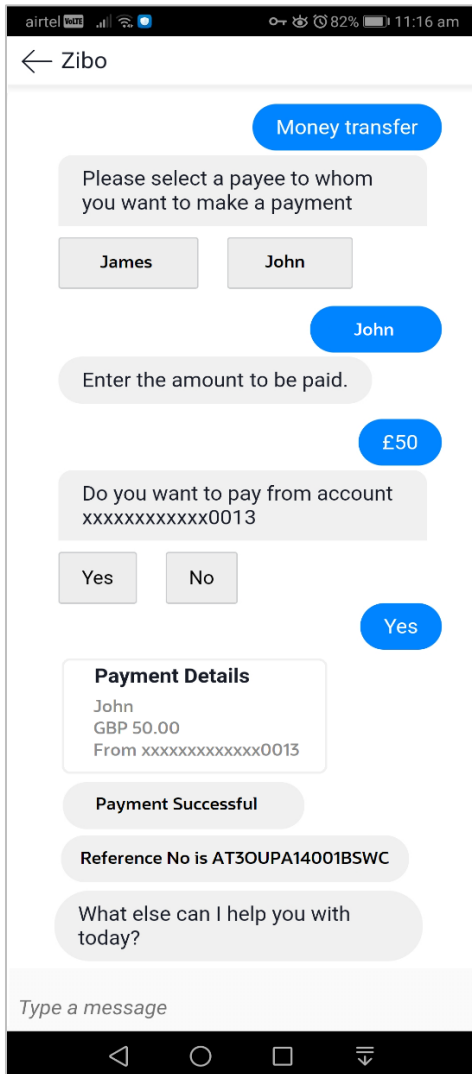
To transfer money to an existing payee:

1. Type the request to transfer funds to an existing payee, and press **Enter**. For example, "Pay JacksonD \$10".
OR
Click **Money Transfer**.
 - a. The application displays a list of all registered payees. Select the required payee.
 - b. The application inquires for the amount, once you select the payee.
2. The application displays the default account number or prompts you to select the required account number for making the funds transfer.

Note: The default account number is displayed in masked format.

3. Type or click **Pay** to initiate the transaction from the default account number selected. Press **Enter**.
OR
Type or click **Choose**, and press **Enter**. The application displays the list of mapped accounts.
 - a. From the list, select the source account for making the funds transfer.
4. The success message about funds transfer appears along with the payment details and transaction reference number.

Funds transfer screen



Field Description

Field Name	Description
Payee	Payee nickname to whom the fund transfer needs to be done.
Currency	Currency of the amount to be transferred.
Amount	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, users can easily make their various bill payments like mobile, electricity, credit card and so on.

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 (Third Party qualified).

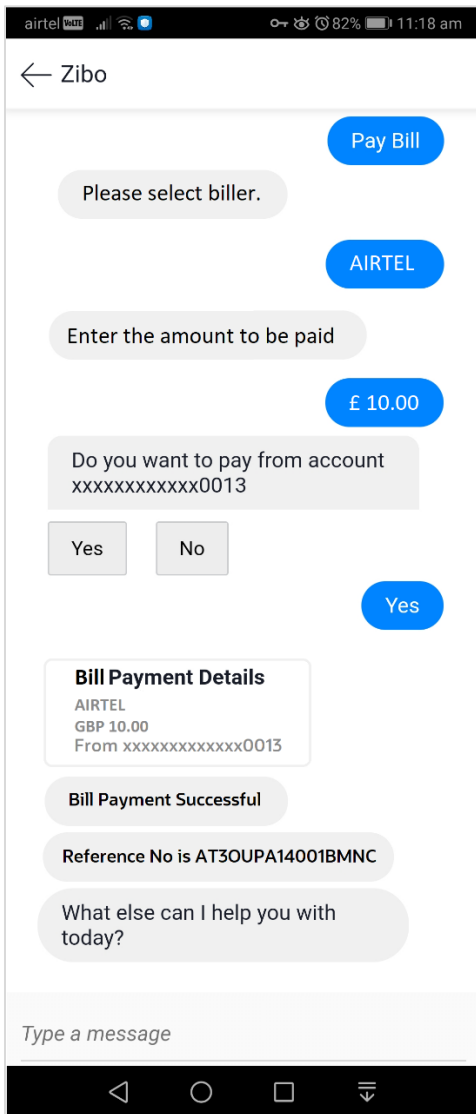
To pay the bill:

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

Note: It displays the account number in masked format.

3. Type or click on **Pay** to make the bill payment from the default account number selected, and press **Enter**.
OR
Type or click on **Choose**, and press **Enter**. Application displays a list of mapped accounts.
 - a. From the list, select the source account for making the bill payment.
4. 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 Transactions

Using this option user can view the transactions carried out in the 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, the amount and currency of the transaction.

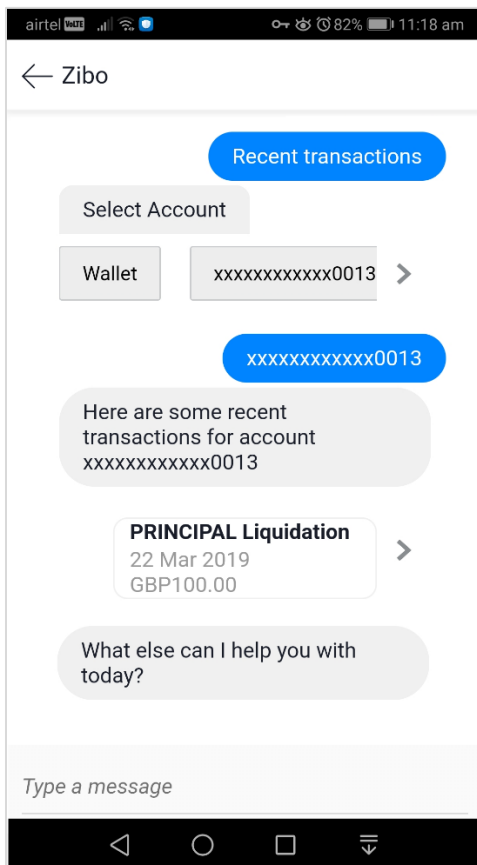
To view recent transactions:

1. Type the request to view account activity along with the **Account Number** in the message area. For example, "What are the recent transactions in account 0011" or "Show me the last 10 transactions in my account".
OR
Click **Recent Transactions**.

Note: Enter the last 4 digits of the account number.

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

Recent Transactions screen



Field Description

Field Name	Description
Account Number	The current or savings account number for which account activities are to be viewed.
Recent Activities Result	
Description	Description of the transaction. For example - Interest charged, repayment and so on.
Date	Date on which the activity took place.
Amount	Transaction amount along with the currency.

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3.7 ATM / Branch Locator

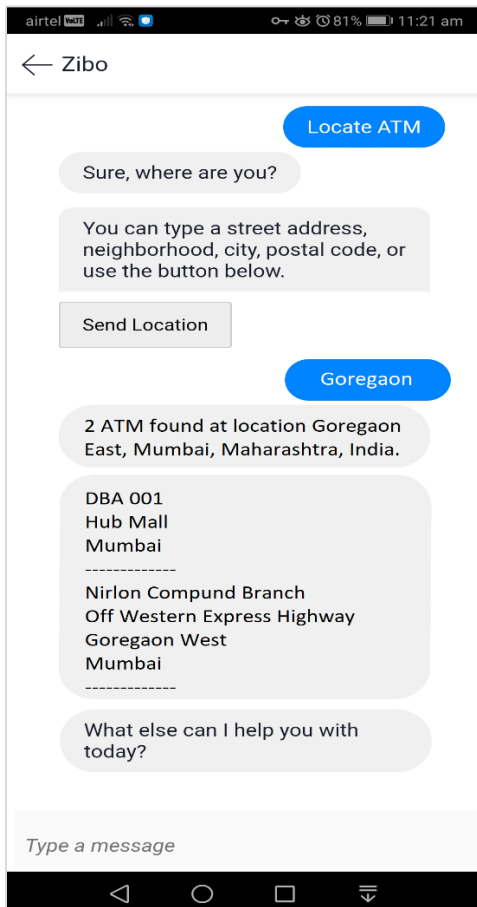
Using this option, a user can inquire about the ATMs and Branches that are closer to a specific location. The user is provided with the options to search for the bank's ATMs and branches in the vicinity by entering the location name. The search results display a list of ATMs/branches in the mentioned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

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

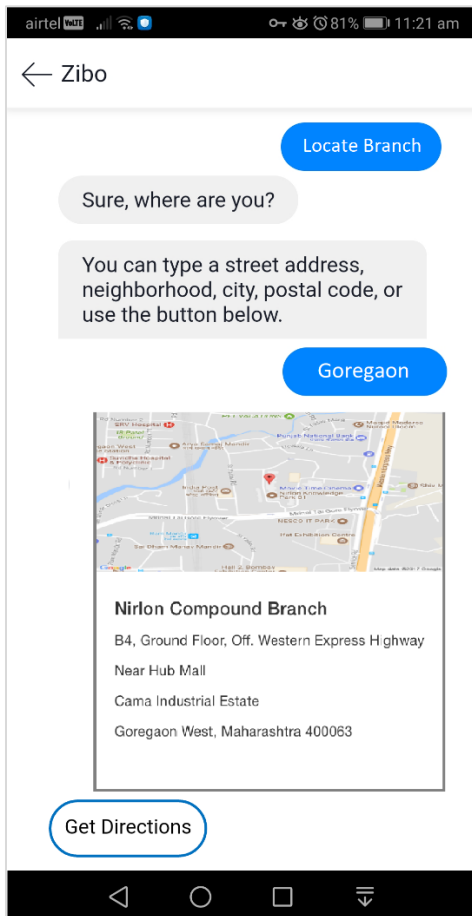
To locate ATM / branch:

1. Type the inquiry for locating branch or ATM and press **Enter**. For example, "Locate ATM". Or, you 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 application inquires for a location where you want to locate the ATMs/Branches.
3. In the message box, enter the location name. For example, Goregaon East, and press **Enter**. The application displays the ATMs / branches in and around that area.
4. You can click on **Get Directions** being shown under the ATM/Branch name to navigate to the chosen ATM/Branch on the map.

ATM Locator - Search screen



Branch Locator - Search screen

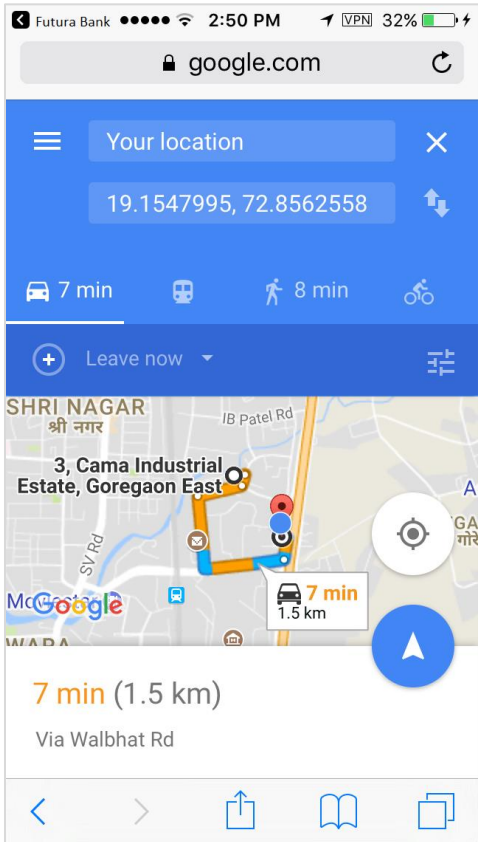


Field Description

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.

- The application displays the **Map/Satellite** view of the Branch/ATM location along with the duration and distance from your location on Google maps.

ATM / Branch Locator - Map/Satellite view screen



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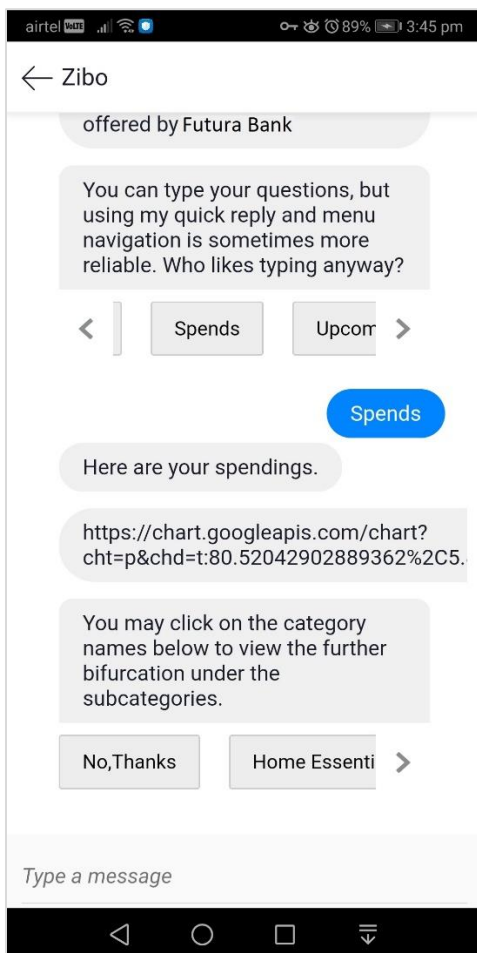
3.8 Inquire about user's spends

Using this option, business users can inquire about their spends under a particular category/sub-category from Chatbot.

To inquire about spends:

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

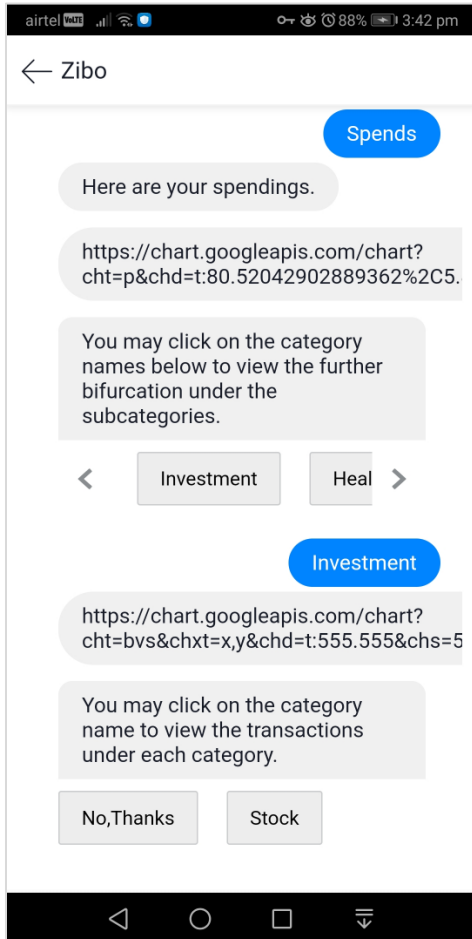
Spends Inquiry- Category wise



3. Click on the required **Category Name**.
The application displays the bar chart with the spend for each **Sub Category Name** and **Amount**.

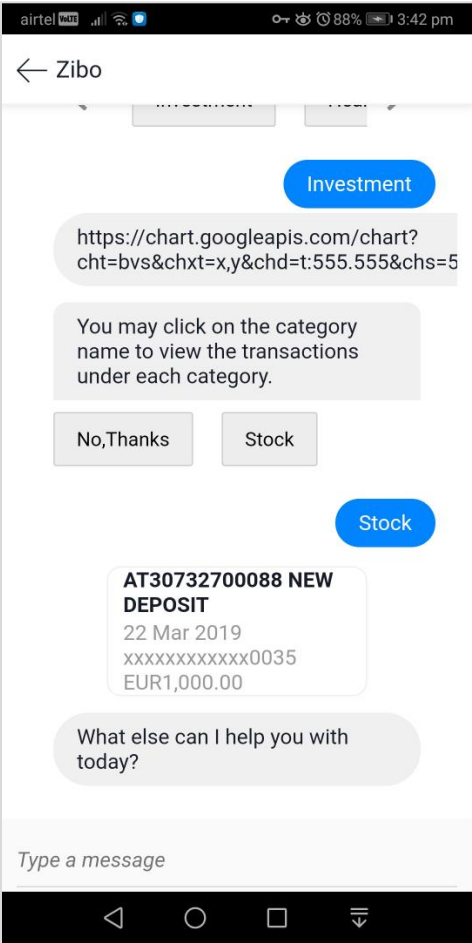
- The application prompts you to click on a **Category Name** to view the transactions under the category.

Spends Inquiry- Sub Category wise



- Click on the **Category Name**.
The application displays the transactions under the category.

Spends Inquiry- Transaction wise



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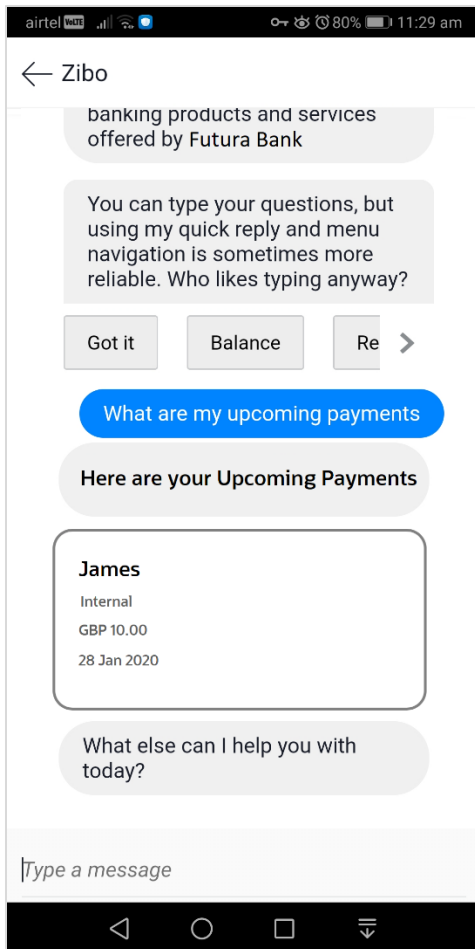
3.9 Inquire Upcoming Payments

Using this option users can inquire about payments which are due in the next 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 all the scheduled upcoming payments in a list.

Upcoming Payments



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3.10 View Credit Card Details

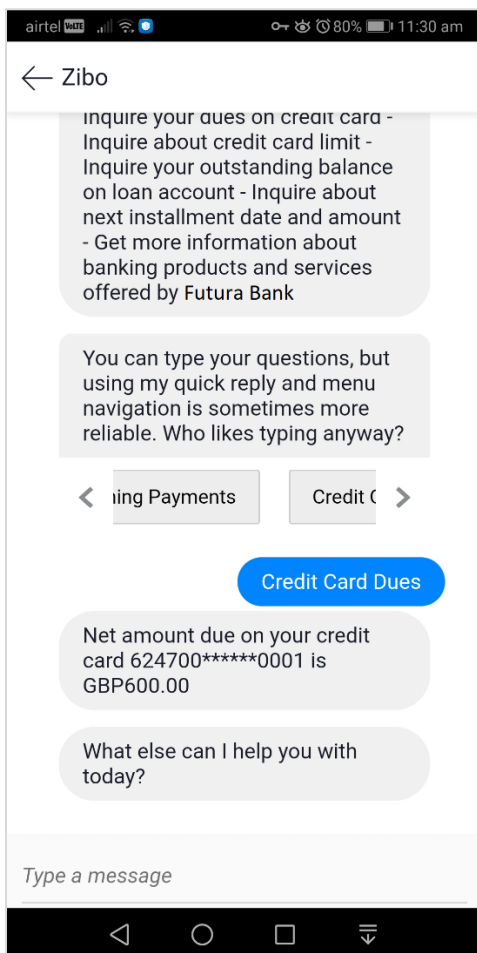
Using this option a business user can inquire about the amount due as well as the limit (Available and Total cash and credit limit) on their credit card from Chatbot.

Note: There is no out of the box integration with any product processor, but as part of implementation credit card module can be integrated with a third party system (Third Party qualified).

To view credit card details:

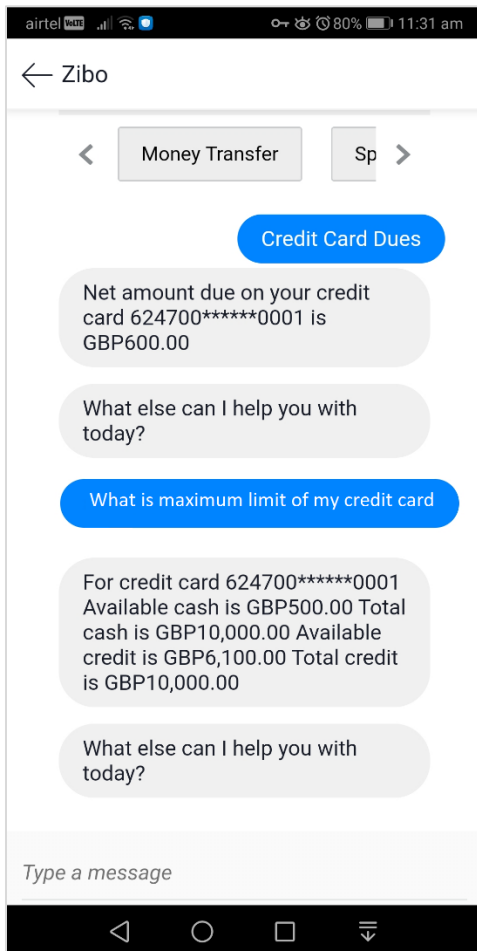
1. Type a question to inquire about the amount due on a credit card, and press **Enter**. For example, "What is amount due on my credit card?"
The application displays the total amount due on the credit card.

Credit Card Details - Payment Due



2. Type a question to inquire about the 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 the 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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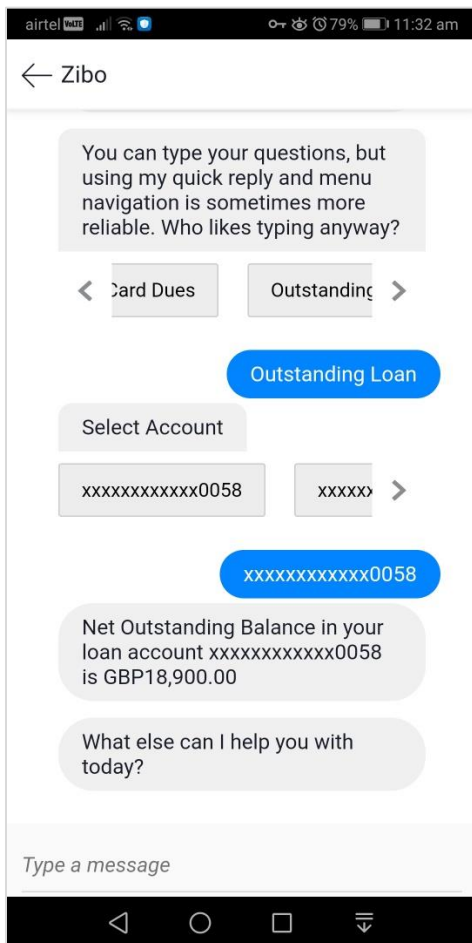
3.11 View Loan Account Details

Using this option business users can inquire about the total outstanding amount as well as the next EMI date and Amount of their loan account from Chatbot.

To view loan details:

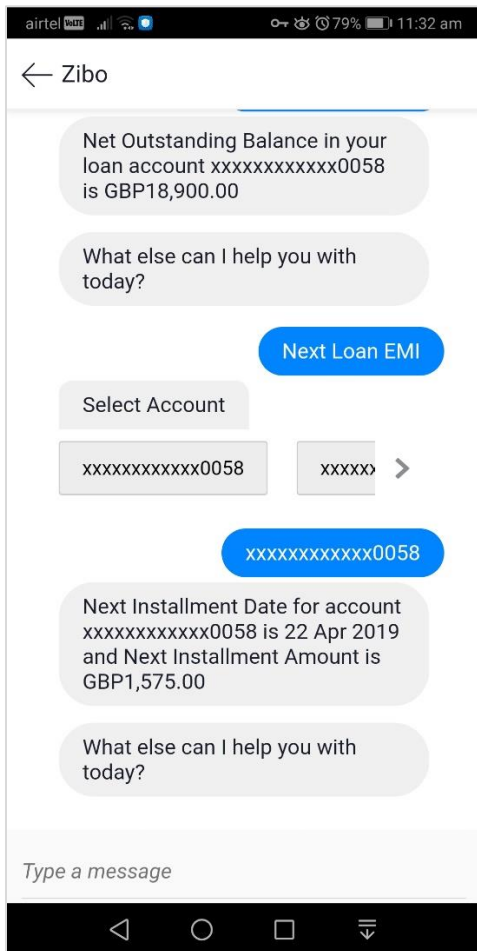
1. Type a question to inquire the outstanding loan amount, and press **Enter**. For example, "What is the outstanding balance on my loan account?"
The application displays the total outstanding amount on the loan account.

Outstanding Loan Amount



2. Type a question to inquire about the EMI 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 the 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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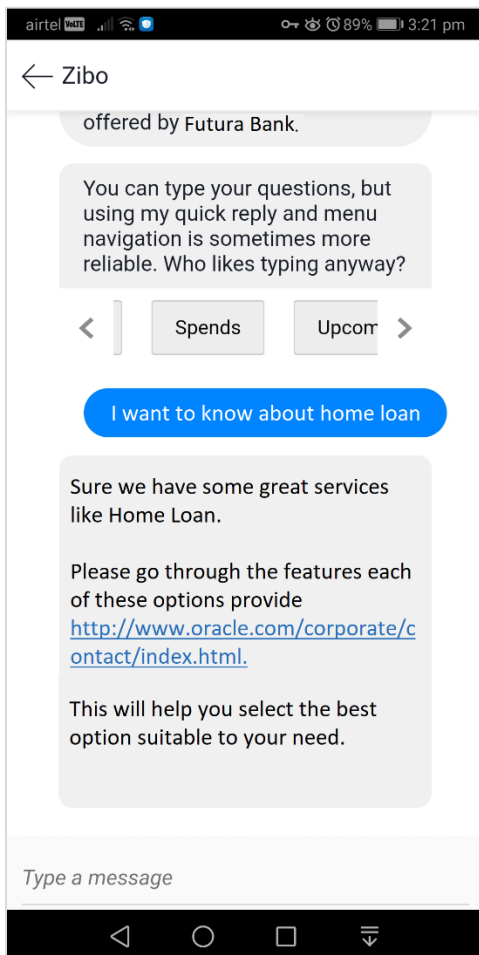
3.12 Inquire about products

Using this option 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 question to get product details, and press **Enter**. For example, "I want to know about Auto Loans".
The application displays the details and related links to the desired product.

Products Inquiry



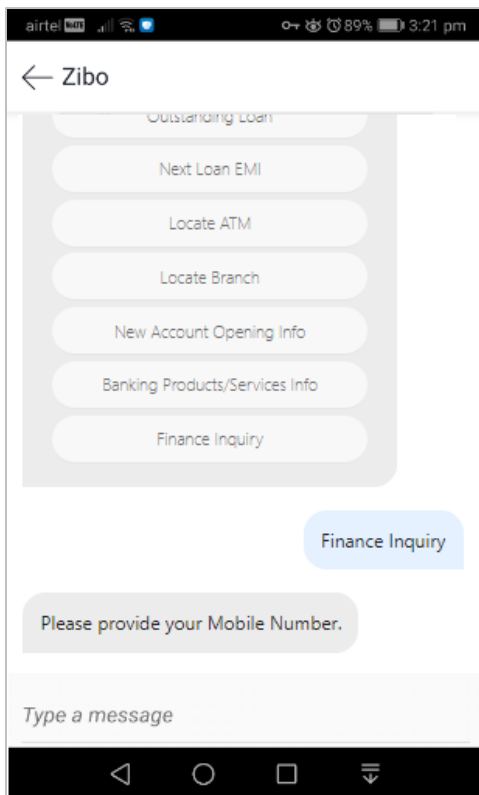
3.13 Finance Inquiry

Using this option, a corporate user can inquire about the finances availed against financial instruments such as invoices, or purchase orders.

To inquire about finances:

1. Type '**Finance Inquiry**' or select this option from the available list.
2. Press **Enter**.

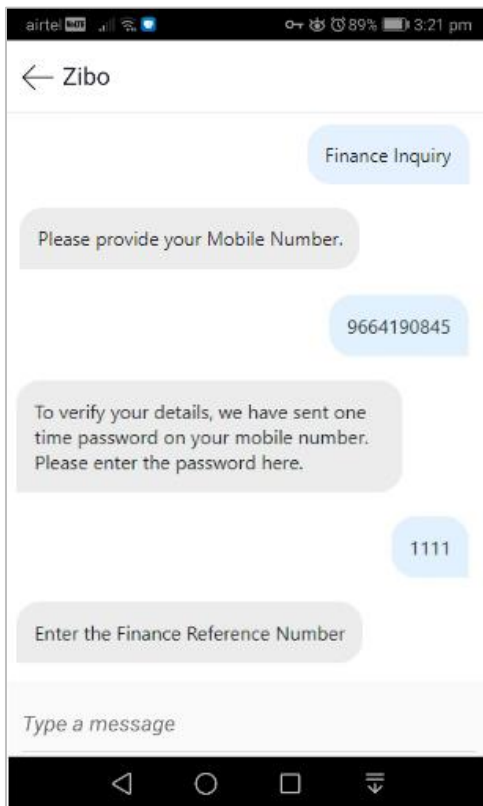
Finance Inquiry



3. The application prompts you to enter your mobile number. Type in the mobile number registered with the bank and press **Enter**.
4. The application automatically sends a one-time password (OTP) to the mobile number. Type in this password and press **Enter**.

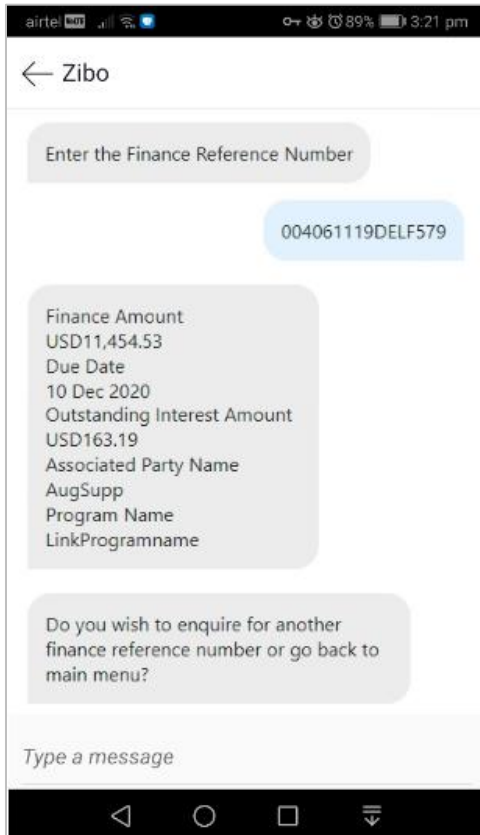
Note: The application prompts you to enter the mobile number and OTP only if you are not already logged in; else, you are directly prompted to enter the finance reference number.

On Entering Mobile Number and OTP



5. The application then prompts you to enter the finance reference number. Type in the relevant number and press **Enter**. The related finance details, such as, finance amount, due date, outstanding principal amount, outstanding interest, associated party name, and program name, appear.

On Entering Finance Reference Number



Field Description

Field Name	Description
The following details are displayed when you inquire about a particular finance.	
Finance Amount	Displays the amount that has been financed.
Due Date	Displays the date when the finance amount should be fully repaid.
Outstanding Interest Amount	Displays any outstanding interest that should be paid.
Associated Party Name	Displays the name of the associated party, linked with the instrument (invoice or purchase order or debit note) that has been financed.
Program Name	Displays the name of the program linked with the instrument that has been financed.

- The application prompts with options to view details of another finance reference number or go back to the main menu. Type the relevant option and press **Enter**.

FAQ

1. What are the benefits of using a chatbot?

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

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

There are two methods of authentication – OTP and Soft Token, supported by OBDX. Bank can configure the mode of authentication as per their requirement.

If the OTP is set as the authentication mode, Chatbot will ask the user for their mobile number and will send an OTP on the registered mobile number so that the user can be authenticated.

If soft token is set as the authentication mode, user will be required to enter the soft token generated on the soft token app.

3. Where can the Bank user configure the authentication mode?

It is a DB configuration and can be done as part of implementation.

4. Can the user transfer funds to new payees or beneficiaries using chatbot?

No, chatbot can transfer funds only to existing payees or beneficiaries.

5. Can a user make a credit card payment using chatbot?

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

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