

Chatbot on Facebook Messenger User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.3.0.0

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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 Patchset Release 21.1.3.0.0, 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 11.10.0.0.0 | 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 14.4.0.0.0 |
|-------|--|--|--|---|---|
| 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 |
| 6 | View Loan Account Details – Retail user | ✓ | ✓ | NH | NH |
| 7 | View Loan Account Details – Corporate user | ✓ | ✓ | NH | ✓ |
| 8 | Inquire Upcoming Payments | ✓ | × | ✓ | NH |
| 9 | View Credit Card Details | × | × | NH | NH |
| 10 | Inquire about products | NH | NH | NH | NH |

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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 Futura Bank Chatbot for Facebook messenger, banks can alleviate a lot of the complexity for the user.

Futura Bank Chatbot interface is provided over the Facebook Messenger (on Web and Mobile) and on Futura Bank 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 or by soft token.

Note: 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).

Features Supported In Application

For Retail User

- 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

For Corporate User

- Account Balance Inquiry
- Fund Transfer
- Bill Payment
- Locate ATM or Branch
- View Recent Transactions
- Inquire about upcoming payments

- Inquire about outstanding balance on loan account
- Inquire about next installment date and installment amount
- 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**

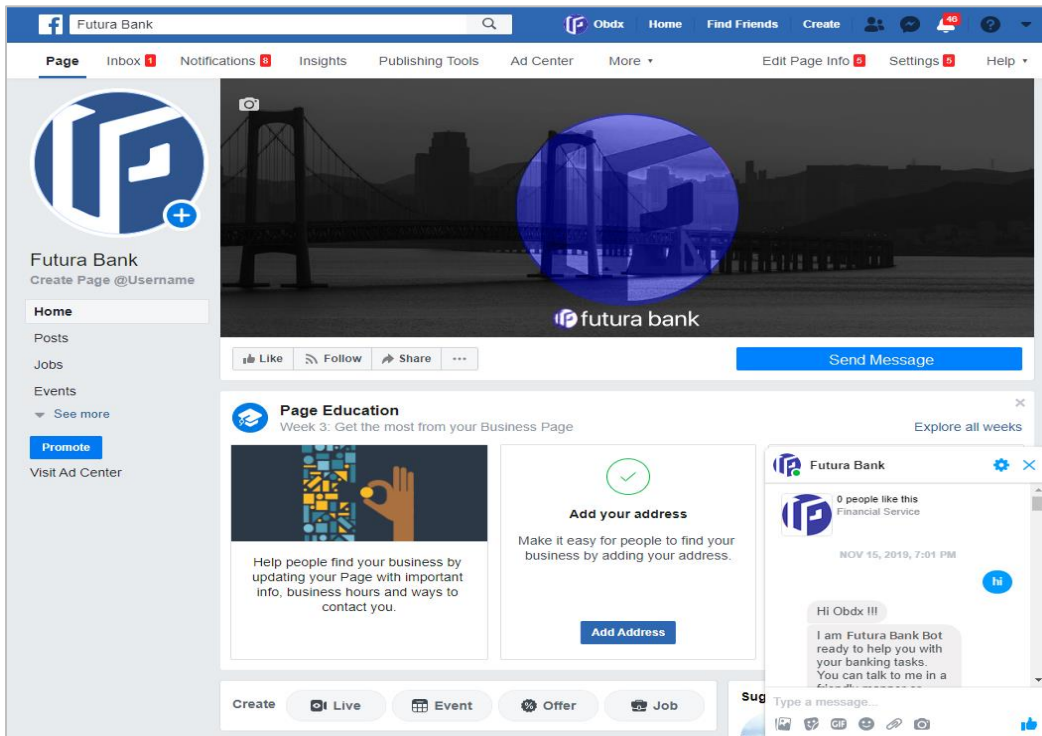
The user requires valid credentials to log in to the Chatbot Application.

To log in to the application:

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

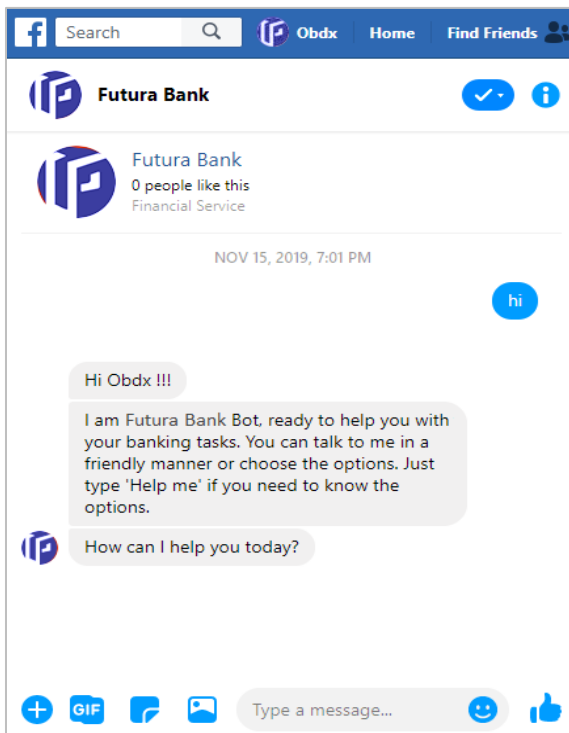
Note: From subsequent login, it displays the welcome message along with the **Help** options.

Chatbot Application screen



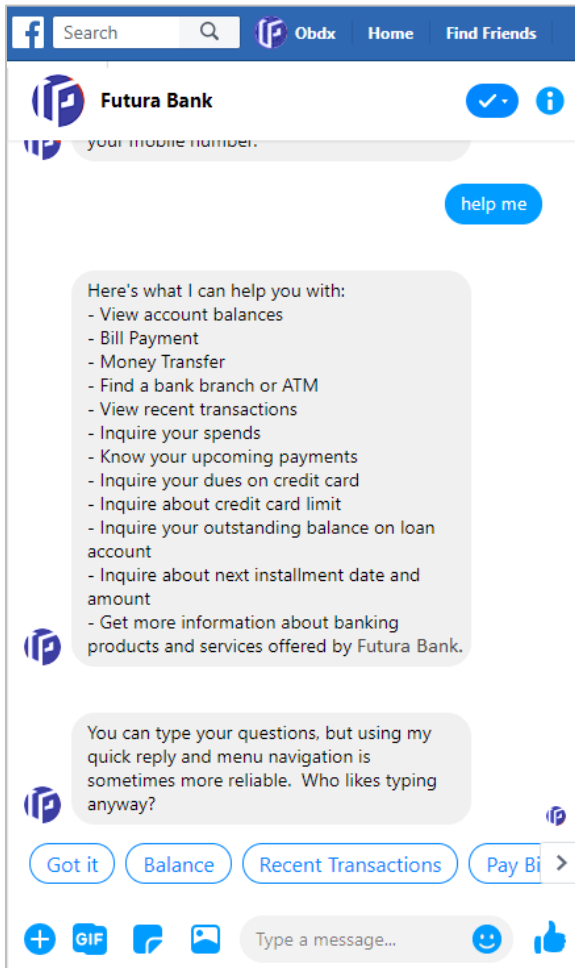
4. Click **Get Started**, which is available on the welcome screen of the messaging window. The application displays a help message.

Get Started screen



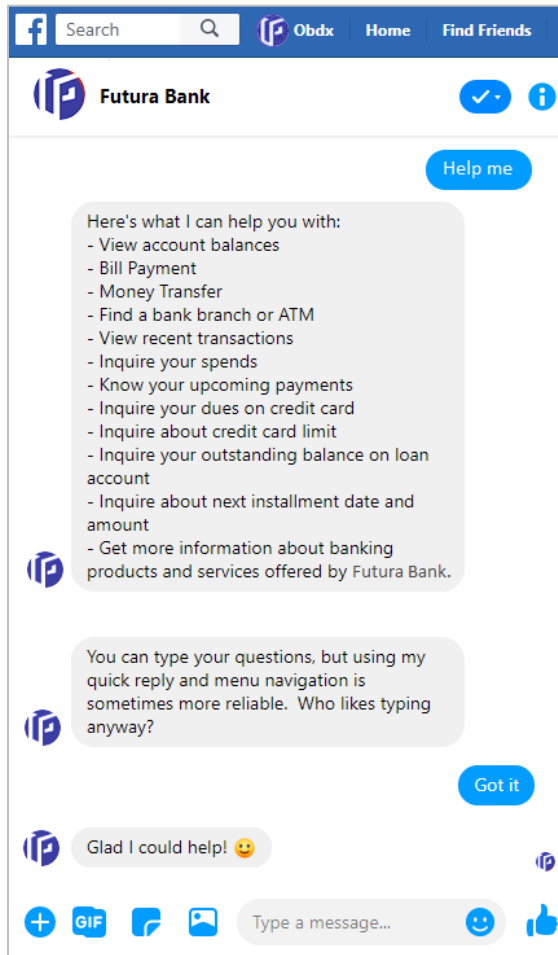
5. Type **Help Me** in the message area and press **Enter** to interact with the Chatbot. It displays all transactions or inquiries you can do using Chatbot.

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 the user can log-out from the 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 the **Log Out** option.
2. The success message of logging out appears.

3.3 View Account Balance

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

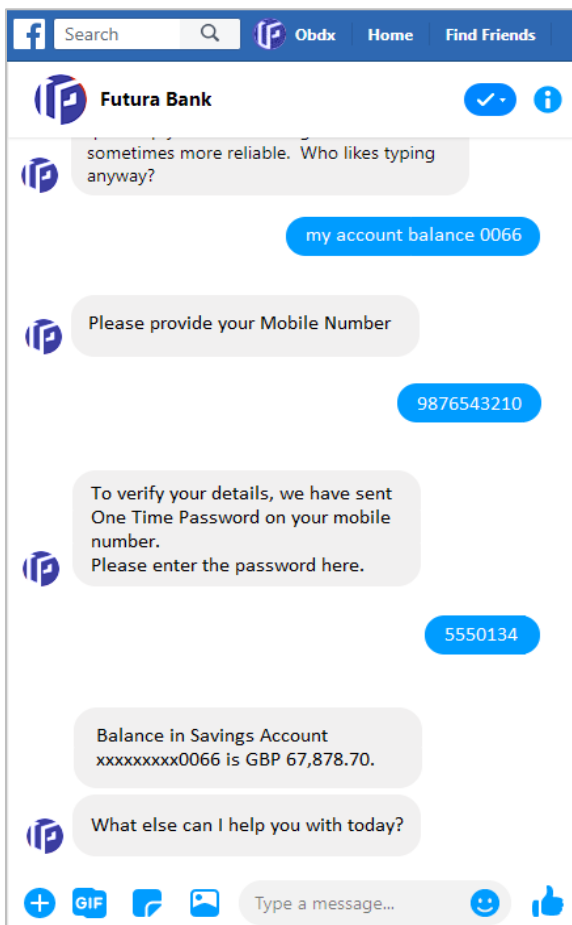
To inquire about the account balance:

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

Note: In case you do not enter the account number, the Chatbot will give the option to select the account and will display all your accounts.

- a. The Chatbot prompts you to provide your mobile number.
- b. Enter the mobile number and press **Enter**. An OTP is sent to your mobile number for authentication.
- c. Enter the OTP received on the mobile.
- d. The application displays the balance in the account.

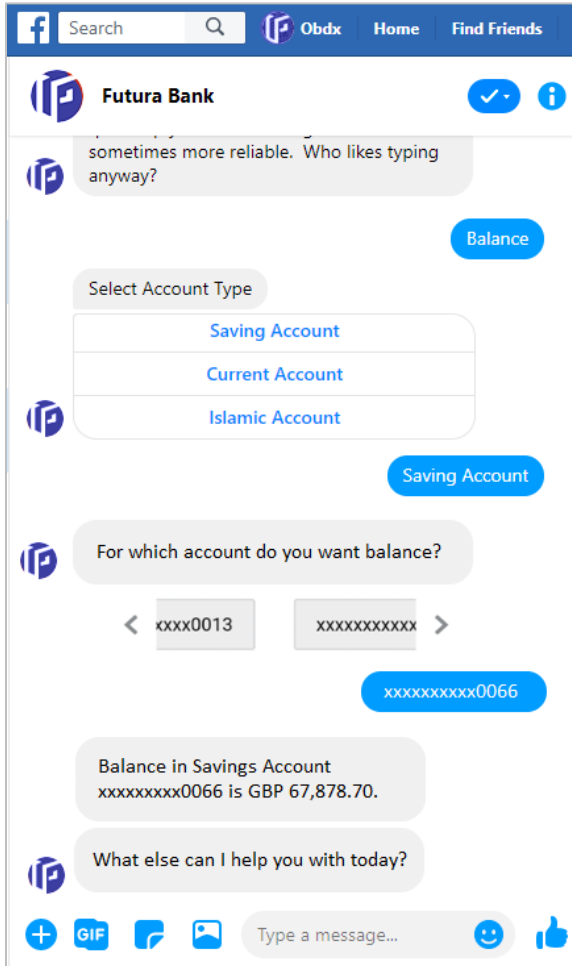
Account Balance screen



2. If you click **Balance**.
 - a. The Chatbot prompts you to select an account type.

- b. Select the appropriate account type.
- c. The application prompts you to select an account number for which the balance is to be displayed.
- d. The application displays the balance in the account.

Account Balance screen



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3.4 Funds Transfer - Existing Payee

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

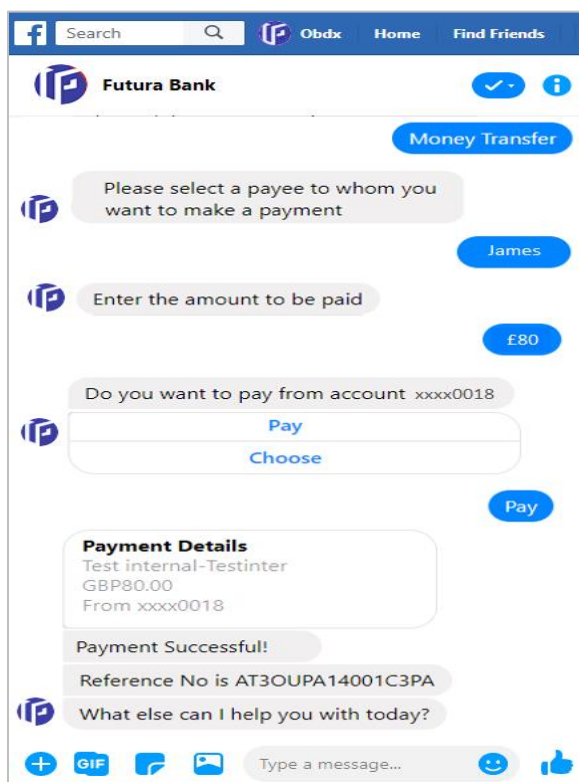
To transfer money to an existing payee:

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 registered payees. Select the required payee.
 - b. The application prompts you to enter the amount once you select the payee name.
2. The application displays the default account number or prompts you to select the account number for making funds transfer.

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

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

Funds 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, the user can easily make their various bill payments like mobile, electricity, credit card, and more.

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).

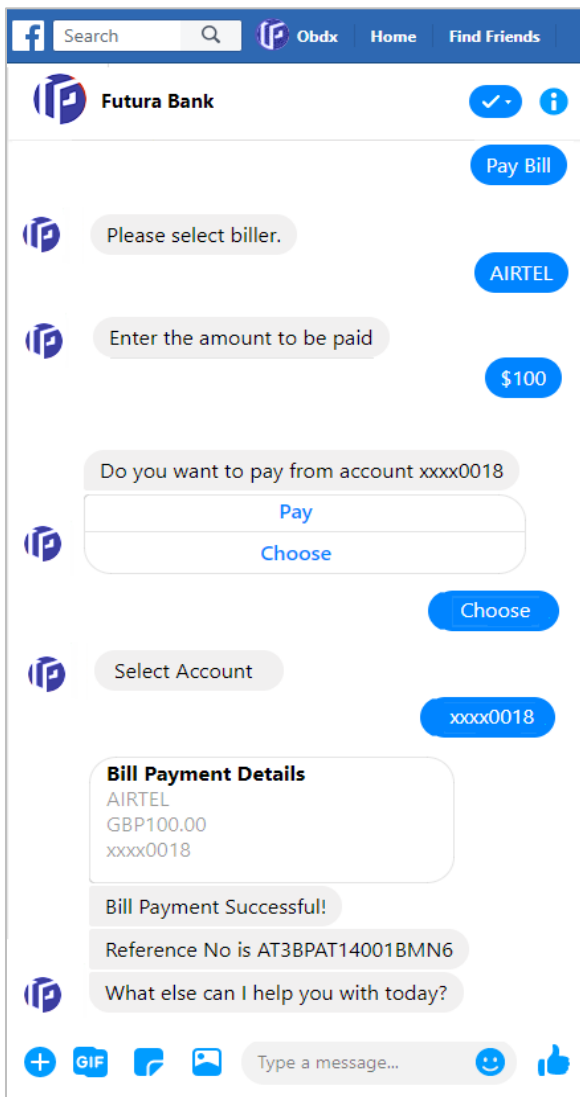
To pay a bill:

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. The application displays a list of billers. Select the required biller from the list.
 - b. The application prompts you to input the amount, once the biller is selected.
2. The application displays the default account number and also provides an option to select a different 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. Press **Enter**.
OR
Type or click on **Choose**, and press **Enter**. The application displays a list of mapped accounts.
4. From the list, select the source account for making the bill payment.
5. A success message for the 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 a user can view the transactions that have taken place in their account. The user can select a specific account to view the activities. Details like transaction description, date on which the transaction took place, as well as the amount and currency of the transaction, are also displayed.

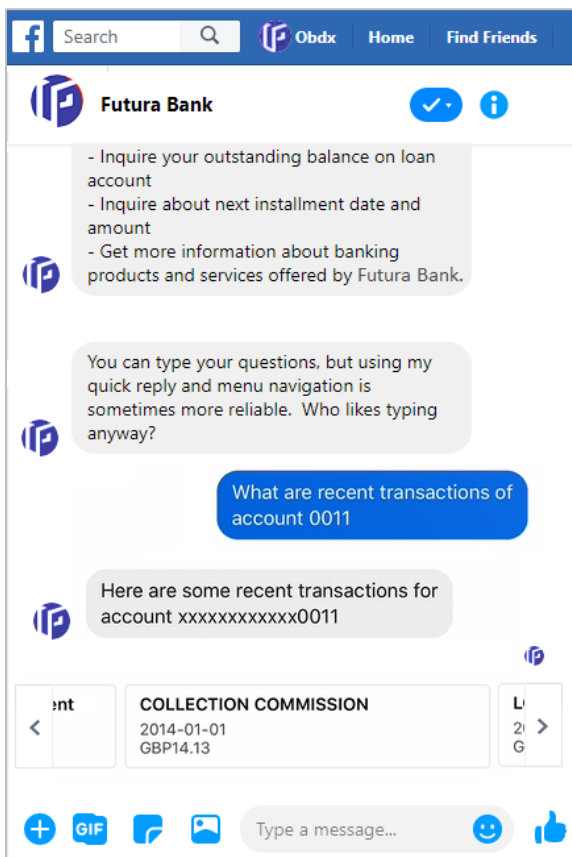
To view recent activities:

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".

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

2. The application displays the recent transactions that have taken place in the 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**

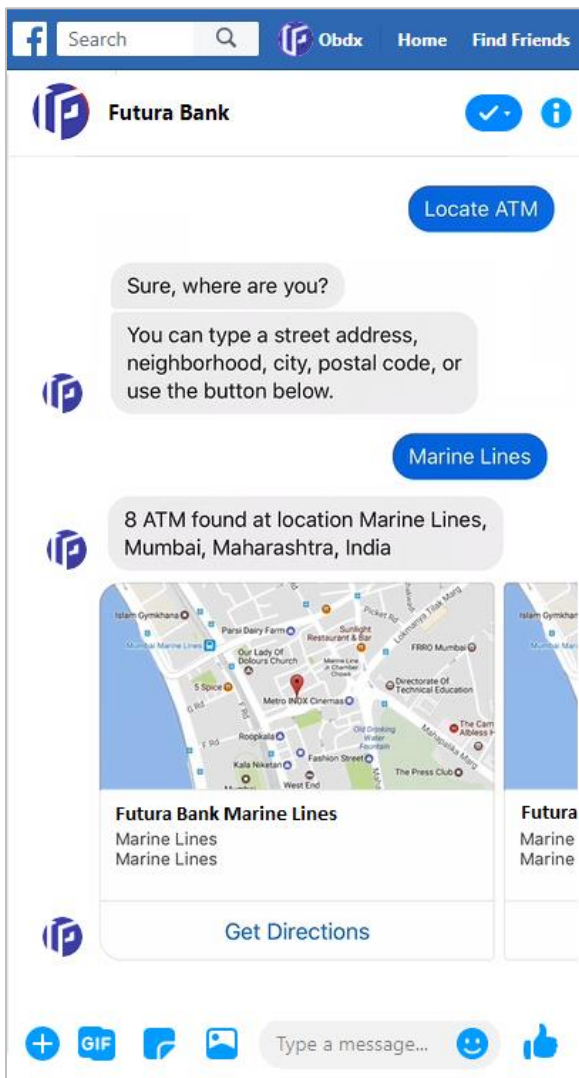
Using this option the user can inquire the ATMs/Branches which are closer to a specific location. The user is provided with the options to search for the bank's ATMs and branches in the vicinity by entering the location name. The search results display a list of ATMs/branches in the mentioned location.

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

To locate an ATM / branch:

1. Type the inquiry for locating a branch or ATM and press **Enter**. For example, "Locate ATM" or 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 will ask 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 ATM/Branch name to navigate to the chosen ATM/Branch on the map.

ATM/ Branch Locator - Search screen

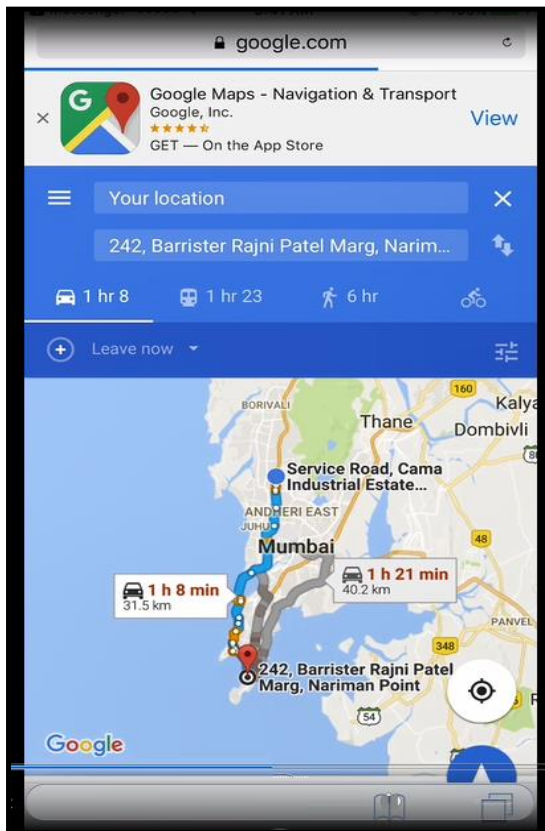


Field Description

| 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. |

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

ATM/ Branch Locator - Map/ Satellite view screen



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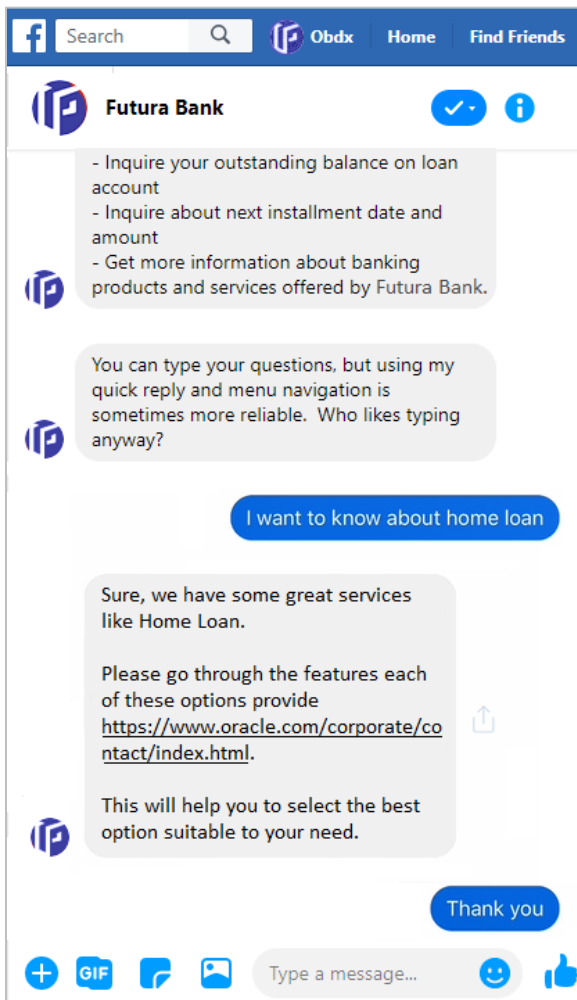
3.8 Inquire about products

Using this option a 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".
The application displays the details and related links to the desired product.

Products Inquiry



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3.9 Inquire about user's spends

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

To inquire about spends:

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

Spends Inquiry- Category wise

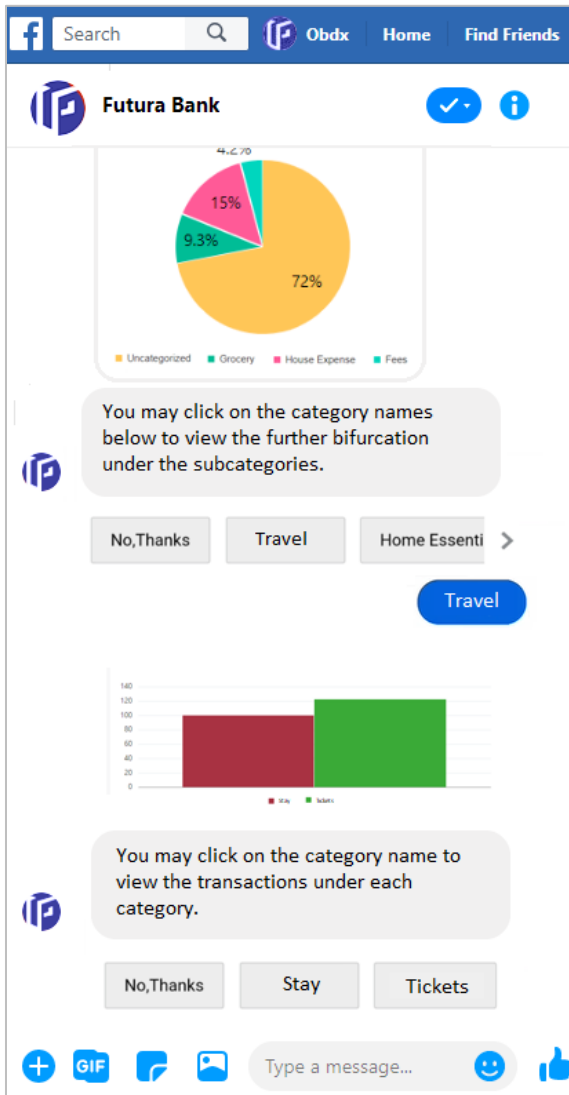
The screenshot shows a chat interface for 'Futura Bank'. The chat history includes a message from the user asking about maximum installment date and amount, and a response from the chatbot offering more information about banking products and services. A subsequent message from the chatbot explains that typing questions is sometimes more reliable than using quick replies or menu navigation. A blue button labeled 'Spends' is visible. Below this, a message from the chatbot says 'Here are your spendings' and displays a pie chart. The pie chart shows the following data:

| Category | Percentage |
|---------------|------------|
| Uncategorized | 72% |
| Grocery | 9.3% |
| House Expense | 15% |
| Fees | 4.2% |

Below the pie chart, a message from the chatbot prompts the user to click on category names for further bifurcation. At the bottom of the chat, there are three buttons: 'No,Thanks', 'Travel', and 'Home Essenti' with a right-pointing arrow. The bottom of the chat interface shows a text input field with the placeholder 'Type a message...' and various icons for adding content, GIFs, voice, video, emojis, and a thumbs-up icon.

3. Click on **Category Name**.
The application displays the bar chart with spend for each **Sub Category Name** and **Amount**.
4. The application prompts you to click on **Category Name** to view the transaction under each category.

Spends Inquiry- Sub Category wise



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

Spends Inquiry- Transaction wise

The screenshot shows a Facebook Messenger chat window with the Futura Bank chatbot. The chatbot's message reads: "below to view the further bifurcation under the subcategories." Below this message are three buttons: "No,Thanks", "Travel", and "Home Essenti" with a right-pointing arrow. A blue button labeled "Travel" is highlighted. Below the buttons is a bar chart with a y-axis from 0 to 140. The chart has two bars: a red bar for "Travel" (approx. 100) and a green bar for "Home" (approx. 120). The chatbot's next message says: "You may click on the category name to view the transactions under each category." Below this are three buttons: "No,Thanks", "Stay", and "Tickets". A blue button labeled "Tickets" is highlighted. Below the buttons is a transaction card with the following details: "AT30732700088", "22 Mar 2019", "xxxxxxxxxxxx0035", and "EUR1,000.00". The chatbot's final message is: "What else can I help you with today?". At the bottom of the chat window is a text input field with the placeholder "Type a message..." and icons for adding attachments, GIFs, voice recording, emojis, and a thumbs-up reaction.

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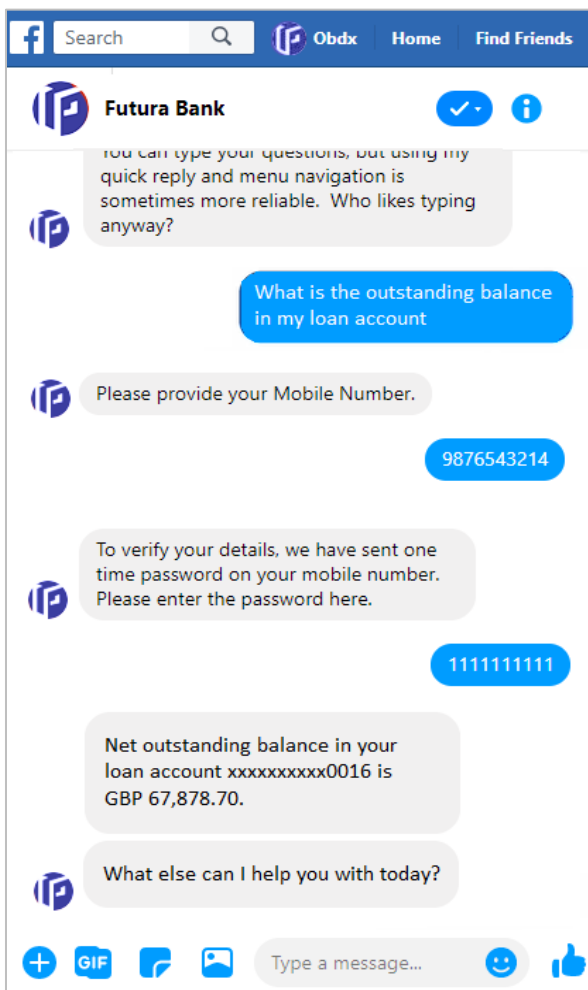
3.10 View Loan Account Details

Using this option a business user can inquire about the total outstanding amount as well as the next installment date and amount of their loan account from Chatbot.

To view loan details:

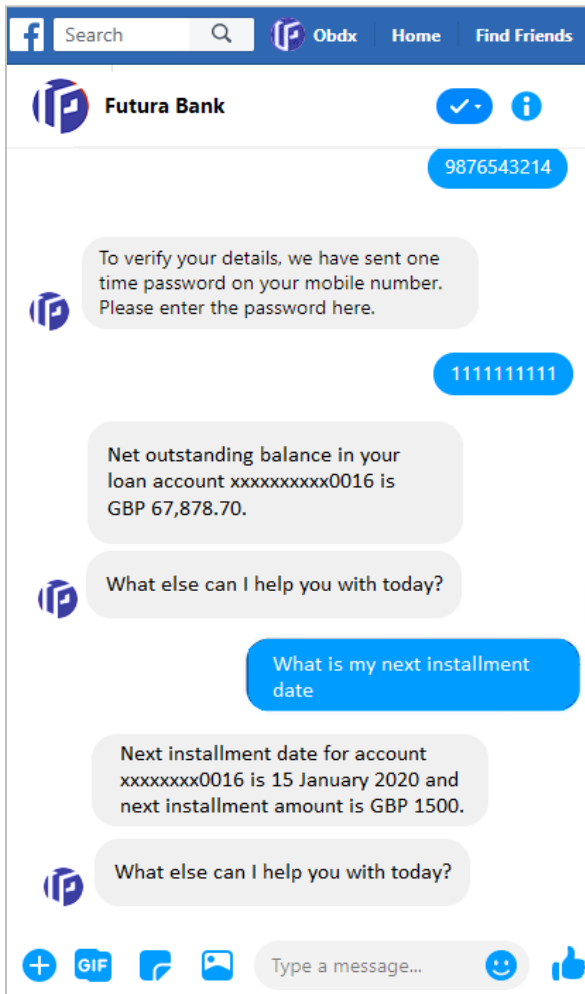
1. Type a question to inquire the outstanding loan amount, and press **Enter**. For example, "What is the outstanding balance on my loan account?"
The application displays the total outstanding amount on the loan account.

Outstanding Loan Amount



2. Type a question to inquire about the 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 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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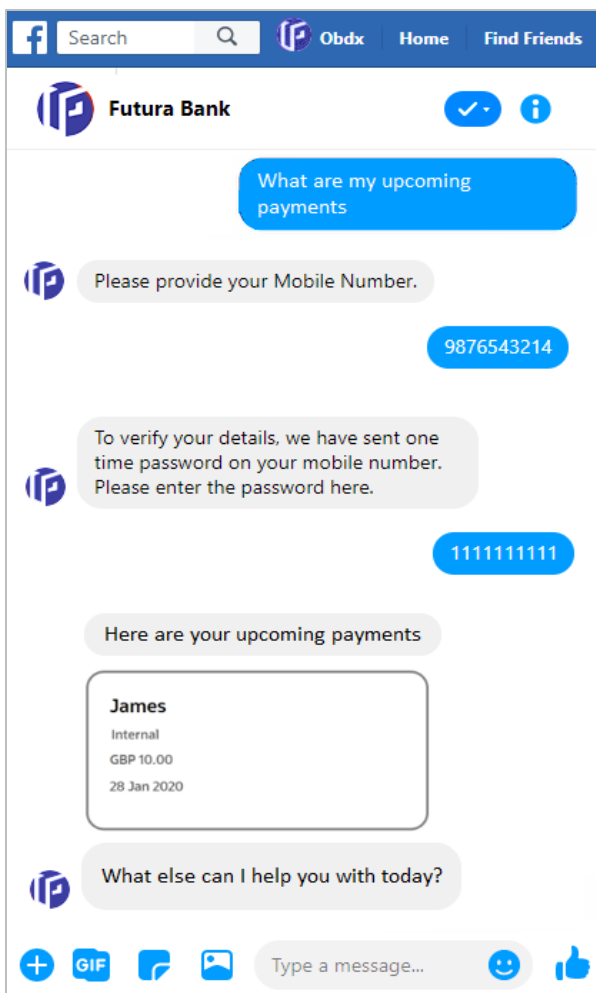
3.11 Inquire Upcoming Payments

Using this option, a user can inquire about payments that 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.

Upcoming Payments



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3.12 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 the user's credit card from Chatbot.

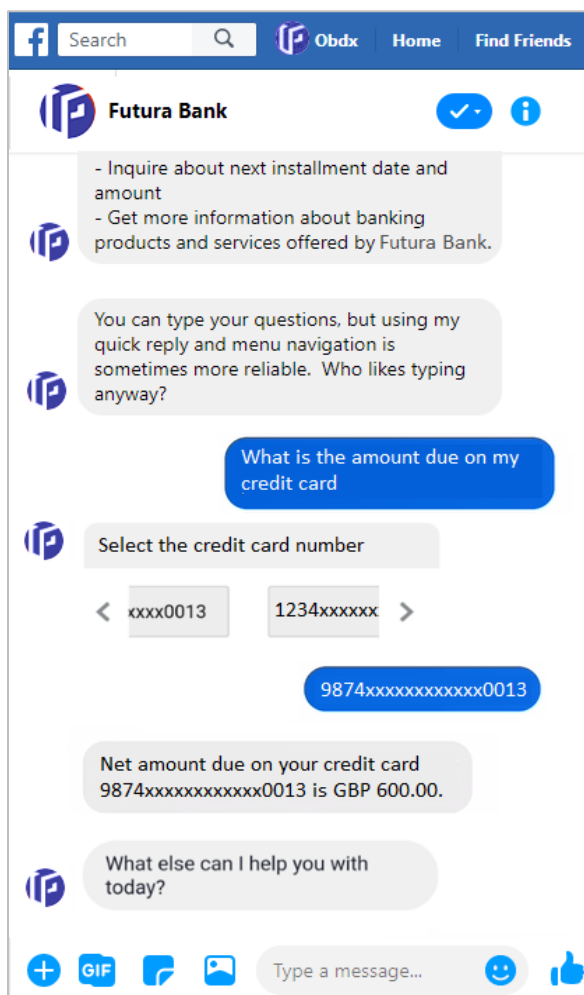
Note: There is no out of the box integration with any product processor, but as part of implementation credit card module can be integrated with a third party system (Third Party qualified).

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?"

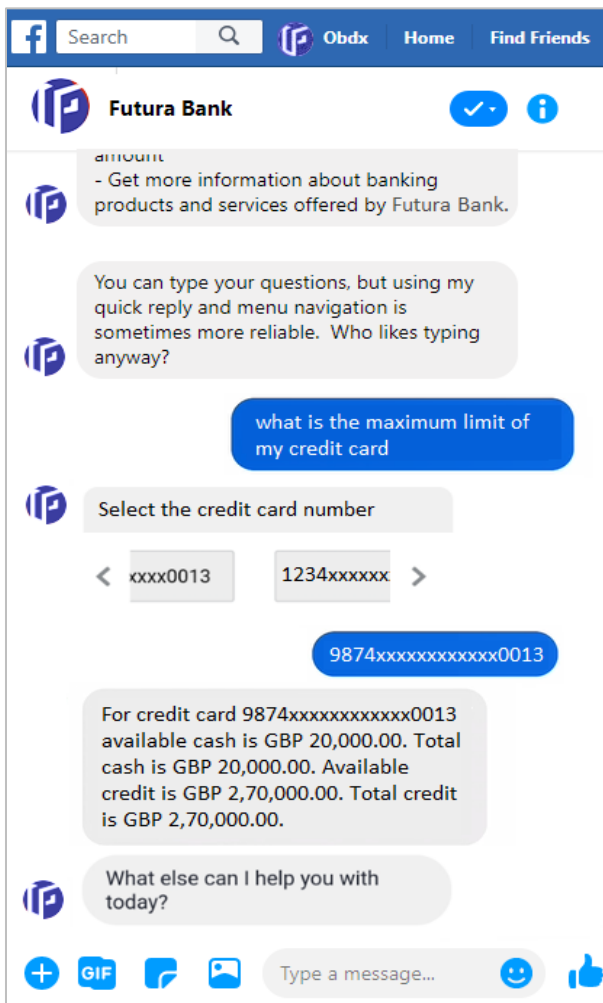
The application displays the total amount due on the credit card.

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. |

FAQ

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?

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 a user transfer funds to a new payee or beneficiary using Chatbot?

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

5. Can a user make credit card payments using Chatbot?

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

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