Offers Delivery Framework Guide Oracle Banking Digital Experience Patchset Release 22.2.3.0.0

Part No. F72987-01

February 2024

ORACLE

Offers Delivery Framework Guide February 2024

Oracle Financial Services Software Limited Oracle Park Off Western Express Highway Goregaon (East) Mumbai, Maharashtra 400 063 India Worldwide Inquiries: Phone: +91 22 6718 3000 Fax:+91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2006, 2024, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1.	Pre	face	1–1
1	.1	Intended Audience	1–1
1	.2	Documentation Accessibility	1–1
1	.3	Access to Oracle Support	1–1
1	.4	Structure	1–1
1	.5	Related Information Sources	1–1
2.	Offe	ers Delivery Framework	.2-2
2	.1	Offers and Notifications Delivery on Customer Device	.2-2
2	.2	Key Features	.2-2
2	.3	Benefits of the Notifications Framework	.2-3
2	.4	How to Setup	.2-3
2	.5	Sample API request	.2-4
2	.6	Parameters supported by API	.2-6
2	.7	Limitations:	2-20

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.

The subsequent chapters describes following details:

- Introduction
- Preferences & Database
- Configuration / Installation.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.3.0.0, refer to the following documents:

Oracle Banking Digital Experience Installation Manuals



2. Offers Delivery Framework

2.1 Offers and Notifications Delivery on Customer Device

We are excited to introduce a new framework enabling the banks to deliver offers, campaigns, notifications and/or alerts to the end users through multiple channels. This powerful tool puts the bank in control of how their customers receive offers, notifications and updates from the Bank, ensuring them never miss a beat. Through this framework the banks can enhance their customers engagement, provide targeted communication to their customers, efficiently deliver offers/ notifications to thousands of customers at one go, and smartly handle expiry and limit of delivery of notifications to specific users.

2.2 Key Features

- 1. The platform allows delivery of personalised and actionable offers, notifications or updates to specific customers using OBDX-user id, Party id, OBDX-Segment or contact details of the external customers.
- 2. Bank can deliver notifications through following delivery channels:
 - WhatsApp
 - E-Mail
 - Push Notifications
 - SMS
 - Insights Widget on OBDX Dashboard
- 3. The actionable offers or notifications can be instantly fulfilled by seamlessly redirecting customers to one of the following :
 - OBDX platform both mobile and desktop
 - OBDX chatbot
 - WhatsApp banking
 - External websites to avail their offers
- 4. The customer can be redirected to a specific screen of OBDX application with pre-filled data loaded from backend with the parameters from Notifications, on availing an offer.
- 5. The platform can smartly handle offer expiry and the number of offers that can be claimed by a specific customer on a specific offer.
- 6. Framework provides the capability to delivery offers or notifications multiple customer eligible for the offer or notification at once.
- 7. Enable the customers to opt out of the offer message.
- 8. Supports two types of offer:
 - a. External: External is the link outside bank website (example amazon.in etc).
 - b. Internal: Internal is OBDX application inside. For internal use case, out of the box support is provided for opening of a New Term Deposit.



2.3 **Benefits of the Notifications Framework**

2.3.1 Enhanced Customer Engagement

Deliver personalized offers and notifications directly to customers through their preferred channels (WhatsApp, Email, Push, SMS,) thus increasing engagement and satisfaction.

2.3.2 Targeted Communication

Reach specific customer segments with tailored messages based on their preferences and behaviour, driving higher conversion rates for campaigns and offers.

2.3.3 <u>Seamless User Experience</u>

Redirect users directly to relevant screen with pre-fill data based on notification parameters, ensuring a smooth and efficient gratification from notification to action.

We have introduced an API to send these offers and notification to the customers. Your campaign engine can identify the eligible customers for an offer and call this API for the delivery of the offer through supported channels mentioned above.

2.4 How to Setup

2.4.1 Set up for WhatsApp

Refer section 3.8 WhatsApp configurations in Oracle Banking Digital Experience Alert Configuration Developer Guide and ODA channel creation for WhatsApp communication in Oracle Banking Digital Experience Chatbot Configuration Guide.

2.4.2 Setup for Chatbot

Refer Oracle Banking Digital Experience Chatbot Configuration Guide.

2.4.3 Setup for PUSH Notification

Refer Oracle Banking Digital Experience Mobile Application Builder Guide-iOS guide and Oracle Banking Digital Experience Mobile Application Builder-Android guide. OBDX Service application installed on user's device with users logged in and registered for PUSH notifications.

2.4.4 Setup for SMS

SMS setup to as per SMS provider

2.4.5 Setup for EMAIL

EMAIL setup as per EMAIL provider



2.5 Sample API request

Delivery Channel: WhatsApp, Push, Email

Servicing channel: OBDX

Offer Type: Internal - TD Open

```
{
```

"messageList": [

{

"message": "Introducing Save Plus: Investment where you can earn upto 9% p.a. Available only for a few exclusive customers of Futura Bank. \n Benefits.Earn up to 9% p.a. returns Withdraw anytime with zero penalty. This is a Limited Access feature. Only a few days left to avail.

 <img src=\"/image001.png\"

 Click here to grab this offer.",

"paramsMap": {

"url": "#offerUrl",

"params":

```
"{\"templateType\":\"accounts\",\"templateTab\":\"TRD\",\"templateMode\":\"T
RANSACTION\", \"type\":\"TEMPLATE\", \"class\":\"flow\", \"isFlow\":true, \"name
\":\"td-
open\", \"data\": { \"productName \": \"FDFLOT\", \"initialDepositAmount \": { \"amou
nt\":2000,\"currency\":\"GBP\"},\"tenure\":{\"year\":0,\"month\":0,\"day\":3
```

```
65}}"
```

{

```
},
    "destinationType": "EMAIL",
    "external": "N"
},
```

"message": "Introducing Save Plus: Investment where you can earn upto 9% p.a. Available only for a few exclusive customers of Futura Bank. \n Benefits. Earn up to 9% p.a. returns Withdraw anytime with zero penalty. This is a Limited Access feature. Only a few days left to avail.",

```
"paramsMap": {
    "url": "#offerUrl",
```



```
"params":
"{\"templateType\":\"accounts\",\"templateTab\":\"TRD\",\"templateMode\":\"T
RANSACTION\", \"type\":\"TEMPLATE\", \"class\":\"flow\", \"isFlow\":true, \"name
\":\"td-
open\", \"data\": {\"productName\": \"FDFLOT\", \"initialDepositAmount\": {\"amou
nt\":2000,\"currency\":\"GBP\"},\"tenure\":{\"year\":0,\"month\":0,\"day\":3
65}}}"
            },
            "destinationType": "PUSH NOTIFICATION",
            "text": "Open TD {#offerid}",
            "image": "https://qph.cf2.quoracdn.net/main-qimg-
e2cd185dc8d2411f2e054bf89344995d"
        },
        {
            "message": "Introducing Save Plus: Investment where you can earn
upto 9% p.a. Available only for a few exclusive customers of Futura Bank. \n
Benefits. Earn up to 9% p.a. returns Withdraw anytime with zero penalty.
This is a Limited Access feature. Only a few days left to avail. #offerid",
            "paramsMap": {
                "tdProduct": "FDFLOT",
                "tenure": "365",
                "tdAmount": "2000 GBP"
            },
            "destinationType": "WHATSAPP",
            "image": "https://qph.cf2.quoracdn.net/main-qimg-
e2cd185dc8d2411f2e054bf89344995d",
            "document": "",
            "video": "",
            "buttons": [
                "Book FD {#offerid}"
            ]
       }
```



],

```
"userId": "RogerBohr",
"totalClaims": 2,
"channel": "OBDX",
"notificationId": "Special TD Offer",
"expiryDate": "2024-3-20",
"mandatory": "Y"
```

2.6 Parameters supported by API

}

This API requires authentication to be sent in the headers. The API supports following parameters.

- MessageList: A list of messages for each delivery channel. You can repeat the message body for each delivery channel in this section.
- message: The text message to be delivered to the customer. It can have a link to redirect the customer to the banks application for E-mail, SMS or WhatsApp notifications. It supports delivery of rich Text message with HTML tags and images for E-mail notifications. Image in Email is currently supported from within OBDX. Image needs to be uploaded on server and name to be referred in EMAIL content. WhatsApp and PUSH supports public image url.

e.g. for WhatsApp or PUSH

* Introducing Save Plus: Investment where you can earn up to 9% p.a. Available only for a few exclusive customers of Futura Bank. Benefits:
 * Earn up to 9% p.a. returns
 Withdraw anytime with zero penalty. Note: This is a Limited Access feature. Only a few days left to avail."

e.g. for E-mail

The image needs to be first uploaded on the OBDX server before linking it with the message.

paramsMap: This is required for redirecting the user is redirected to external or OBDX application for availing the offer. It will have the actual link of the page to be redirected and parameter list to be appended in the URL query params for encoded type params. The params can be empty object. But URL is required. For internal redirection URL will be "#offerUrl". This offer URL will be derived from the system configuration for "server_url". For external, the URL will be actual external page website URL.



e.g. format for E-mail or PUSH

```
"paramsMap": {
    "url": "#offerUrl",
"params":
"{\"templateType\":\"accounts\",\"templateTab\":\"TRD\",\"templateMode\":
\"TRANSACTION\",\"type\":\"TEMPLATE\",\"class\":\"flow\",\"isFlow\":true,
\"name\":\"td-
open\",\"data\":{\"productName\":\"FDFLOT\",\"initialDepositAmount\":{\"a
mount\":2000,\"currency\":\"GBP\"},\"tenure\":{\"year\":1,\"month\":0,\"d
ay\":0}}}"
    },
```

For opening a Term Deposit for Product FDFLOAT, Amount GBP 2000 and Tenure 1Year. While Product code/Id is mandatory, other parameters are optional ands you can choose to not send these parameters in case you want your customers to select the Amount or Tenure.

e.g. Format for WhatsApp

```
"paramsMap":{
"tdProduct": "FDFLOT",
"tenure": "1",
"tdAmount": "2000 GBP"
```

},

- destinationType: Where to be delivered. Supported options: WhatsApp/Email/Push/SMS/Insight Widget
- image: URL of the Image to be displayed as part of WhatsApp or PUSH notification. This image: URL should be publicly accessible.
- document: Document to be displayed as part of WhatsApp message
- video: video id for the video to be displayed as part of WhatsApp message. You can option
 the video id by uploading the video first on Meta site using a separate API
 (<u>https://graph.facebook.com/v16.0/112561288492422/media</u>) published by the Meta.
- **Buttons:** options buttons to be displayed at part of the WhatsApp message e.g. "Book FD {#offerid}". {#offerid } is mandatory. Button text can be anything.
- **partyld/userld/segment**: Users belonging to this party will get these messages delivered if partyld is set. If userld key is sent in the API request, then the notification will sent to the particular user. Similarly, the notification will be sent to all the users of that segment If segment is sent as part of API. Segment should be the segment name in the system. You can use either of these parameters to send the message.
- contactDetails: Use this key to send offer messages to an external users not registered in OBDX. Sample as given below. It can contain array of contact objects containing email and mobile number. The messages will always sent to the customer without checking mandatory flag as user preferences for this customer are not available in the system.



```
{
"messageList": [
{
"message": "Introducing Save Plus: Investment where you can earn upto 9%
p.a. Available only for a few exclusive customers of Futura Bank. \n
Benefits.Earn up to 9% p.a. returns Withdraw anytime with zero penalty.
This is a Limited Access feature. Only a few days left to avail.
<br/>><br/> <imq src=\"/image001.png\" <br/> <br/> <A href= #redirectUrl>
Click here to grab this offer.</A>",
                        "paramsMap": {
                       "url": "#offerUrl",
"params":
"{\"templateType\":\"accounts\",\"templateTab\":\"TRD\",\"templateMode\":
\"TRANSACTION\", \"type\":\"TEMPLATE\", \"class\":\"flow\", \"isFlow\":true,
\"name\":\"td-
open\",\"data\":{\"productName\":\"FDFLOT\",\"initialDepositAmount\":{\"a
mount\":20000,\"currency\":\"GBP\"},\"tenure\":{\"year\":0,\"month\":0,\"
day\":365}}"
                       },
                        "destinationType": "EMAIL",
                       "external": "N"
                 },
],
"contactDetails":[{
                        "emailId":"<email>",
                        "mobileNo":"<contactNumber>"
}],
"totalClaims": 2,
"channel": "OBDX",
"notificationId": "Special TD Offer",
"expiryDate":"2024-3-20",
"mandatory":"Y"
```

}



- totalClaims: Maximum claims allowed for the given offer. This offer will be available to avail up to provided number of times. For redirection to external websites, the claim will be counted the moment users clicks the offer link. For redirection to internal bank application type of offers, the claim will be deducted after the transaction is complete. E.g. if claim set is 2, the user will be able to claim the offer twice. Post claim exhaust, user will be notified that offer attempts are exhausted.
- channel: serving channel. Possible value can be OBDX/ODA. Send OBDX, if the user needs to redirected to an page within bank's OBDX application. ODA in case the offer needs to be served using chatbot channel.
- **external**: Y or N. Mention Y if you need customer to be redirected for an external website. If yes, then the URL inside paramsMap should have an external URL link and its parameters if required.
- notificationId: Set this to any non-empty string. This is for future use.
- expiryDate: Expiry Date of the offer. After this date, expiry message will be displayed when the link is clicked
- mandatory: If "Y", then the message will be delivered to the all users irrespective of its subscription to the offer type of message. This also depends on the user's delivery mode setting is set to EMAIL/PUSH and SMS. In case, it is set as N then the offers will not be delivered to the customer if they do not wish to receive the offers. You can set this flag as Y in case you wish to deliver some offer or critical update about the account ownership to the customer even if the customers have turned off the Offer types of message delivery.

2.6.1.1 Below are different Use cases with sample request

Type 1: EXTERNAL OFFER

Request Body:

],

```
{
    "messageList": [
        {
        "message": "Grab the latest mobile phones at lower rates. Click
here to grab this offer. #redirectUrl,
        "paramsMap": {
            "url": "<u>https://www.amazon.in/mobile-
phones/b/?ie=UTF8&node=1389401031&ref =nav cs mobiles</u>"
        },
        "destinationType": "EMAIL",
        "external": "Y"
    }
}
```



```
"partyId": "003910",
"totalClaims": 3,
"channel": "OBDX",
"notificationId":"Specially for privileged customers",
"expiryDate":"2023-11-30",
"mandatory":"Y"
```

Type 2 : INTERNAL OFFER

}

- Banks can configure the OBDX application page where user will be redirected. Out of the box implementation is provided for open a new Term deposit, the link will navigate the suer to the bank's OBDX application's term deposit page. The link in the offer can contain productid, amount and tenure. ProductID is compulsory other two are optional.
- ProductName is the actual product ID to be pre-filled. In case of Open TD, it will from the list if the existing products available to users on new TD page
- Depending on what we want to pre-fill the "params" inside paramsMap key will differ
- Different options for sending Params for TD open: Replace the values for productName, initialDepositAmount and tenure. Rest all should remain same

Only ProductId -

"{\"templateType\":\"accounts\",\"templateTab\";\"TRD\",\"templateMode\":\"TRANSACTIO N\",\"type\":\"TEMPLATE\",\"class\":\"flow\",\"isFlow\":true,\"name\":\"tdopen\",\"data\":{\"productName\":\"FDFLOT\"}}"

ProductId and amount

"{\"templateType\":\"accounts\",\"templateTab\":\"TRD\",\"templateMode\":\"TRANSACTIO N\",\"type\":\"TEMPLATE\",\"class\":\"flow\",\"isFlow\":true,\"name\":\"tdopen\",\"data\":{\"productName\":\"FDFLOT\",\"initialDepositAmount\":{\"amount\":1000,\"c urrency\":\"EUR\"}}"

ProductId, amount and tenure.

For tenure set value to day, month, year or set 0 like below E.g. This is for 7 years so year is set to 7 but month and day to be set as 0

"{\"templateType\":\"accounts\",\"templateTab\":\"TRD\",\"templateMode\":\"TRAN SACTION\",\"type\":\"TEMPLATE\",\"class\":\"flow\",\"isFlow\":true,\"name\":\"tdopen\",\"data\":{\"productName\":\"**FDFLOT**\",\"initialDepositAmount\":{\"amount\" :**1000**,\"currency\":\"**EUR**\"},\"tenure\":{\"year\":**7**,\"month\":**0**,\"day\":**0**}}"



Request Body:

DESTINATION CHANEL: E-mail

```
SERVICING CHANNEL: OBDX Application
```

Offer Type : Internal Open TD

{

"messageList": [

{

"message": "Introducing Save Plus: Investment where you can earn up to 9% p.a. Available only for a few exclusive customers of Futura Bank. \n Benefits. Earn up to 9% p.a. returns Withdraw anytime with zero penalty. This is a Limited Access feature. Only a few days left to avail.

 <img src=\"/image001.png\"

 Click here to grab this offer.",

"paramsMap": {

"url": "#offerUrl",

"params":

```
"{\"templateType\":\"accounts\",\"templateTab\":\"TRD\",\"templateMode\":
\"TRANSACTION\",\"type\":\"TEMPLATE\",\"class\":\"flow\",\"isFlow\":true,
\"name\":\"td-
open\",\"data\":{\"productName\":\"FDFLOT\",\"initialDepositAmount\":{\"a
mount\":2000,\"currency\":\"GBP\"},\"tenure\":{\"year\":0,\"month\":0,\"d
ay\":365}}}"
```

},
"destinationType": "EMAIL",
"external": "N"
}

],

```
"userId": "RogerBohr",
"totalClaims": 2,
"channel": "OBDX",
"notificationId": "Special TD Offer",
"expiryDate": "2024-3-20",
"mandatory": "Y"
```



}

DESTINATION CHANEL: PUSH (Mobile)

SERVICING CHANNEL: WHATSAPP/OBDX chatbot

Offer Type : Internal Open TD

• **Handled only on device.** The user should have allowed the push notifications permission message delivery from his device during login. The user should set have the delivery mode set to Push in application settings.

Request Body:

{ "messageList": [{ "message": "Introducing Save Plus: Investment where you can earn upto 9% p.a. Available only for a few exclusive customers of Futura Bank. \n Benefits. Earn up to 9% p.a. returns Withdraw anytime with zero penalty. This is a Limited Access feature. Only a few days left to avail.", "paramsMap": {}, "destinationType": "PUSH NOTIFICATION", "text": "Open TD {#offerid}", "image": "https://qph.cf2.quoracdn.net/main-qimge2cd185dc8d2411f2e054bf89344995d" }], "userId": "RogerBohr", "totalClaims": 2, "channel": "ODA", "notificationId": "Special TD Offer", "expiryDate": "2024-3-20",

"mandatory": "Y"

}



DESTINATION CHANEL: PUSH (Mobile)

SERVICING CHANNEL : OBDX Application

Offer Type : Internal Open TD

 Handled only on device. The user should have allowed the push notifications permission from his device during login. The user should set have the delivery mode set to Push in application settings.

Request Body:

```
{
    "messageList": [
        {
            "message": "Introducing Save Plus: Investment where you can
earn upto 9% p.a. Available only for a few exclusive customers of Futura
Bank. \n Benefits. Earn up to 9% p.a. returns Withdraw anytime with zero
penalty. This is a Limited Access feature. Only a few days left to
avail.",
            "paramsMap": {
                "url": "#offerUrl",
                "params":
"{\"templateType\":\"accounts\",\"templateTab\":\"TRD\",\"templateMode\":
\"TRANSACTION\",\"type\":\"TEMPLATE\",\"class\":\"flow\",\"isFlow\":true,
\"name\":\"td-
open\", \"data\": { \"productName \": \"FDFLOT \", \"initialDepositAmount \": { \"a
mount\":2000,\"currency\":\"GBP\"},\"tenure\":{\"year\":0,\"month\":0,\"d
ay\":365}}"
            },
            "destinationType": "PUSH NOTIFICATION",
            "text": "Open TD {#offerid}",
            "image": "https://qph.cf2.quoracdn.net/main-qimg-
e2cd185dc8d2411f2e054bf89344995d"
        }
    ],
    "userId": "RogerBohr",
    "totalClaims": 2,
    "channel": "OBDX",
```



```
"notificationId": "Special TD Offer",
"expiryDate": "2024-3-20",
"mandatory": "Y"
```

}

DESTINATION CHANEL: WHATSAPP

SERVICING CHANNEL : WHATSAPP/ODA

Offer Type: Internal Open Td

Request Body for sending image and button

{

"messageList": [

{

"message": " Experience a world of adventures with Term deposit offer #offerid",

"paramsMap":{

"tdProduct": "FDFLOT", "tenure": "365", "tdAmount": "1000 EUR"

},

"destinationType": "WHATSAPP",

"image": "https://www.oracle.com/a/ocom/img/rc66-fs-risktech100.jpg",

"document": "",

"video": "",

"buttons": ["Book FD {#offerid}"] }

],

"partyld": "003910",

"totalClaims": 3,

"channel": "ODA",

"notificationId":"Special offer for bank customers",



"expiryDate":"2023-11-30",

"mandatory":"Y"

}

PARAMETERS:

Message: This text will be visible in the WhatsApp message

Buttons: Button text. (it will have the offer ID param). This is required to send request to ODA to proceed with term deposit action.

destination Type: WHATSAPP

image: image link. To be shown in WhatsApp message

video/document - link to video and document. It will be displayed ion WhatsApp message

Channel - Not used, so no need to send

External- not used, so no need to send

Request Body for sending image and button

{

"messageList": [

{

"message": "8% TD Book Now",

"paramsMap":{

```
"tdProduct": "FDFLOT",
"tenure": "365",
"tdAmount": "1000 EUR"
```

},

"destinationType": "WHATSAPP",

"image": "",

"document": "<u>https://docs.oracle.com/cd/F72987_01/um_docs/User</u> Manual Oracle Banking Digital Experience iMessage Payments.pdf",

"video": "",

"buttons": ["Book FD {#offerid}"] }],

"partyId": "003910",

"totalClaims": 12,



"channel": "ODA",

"expiryDate": "2023-11-30",

"mandatory": "Y"

}

Note: The offers delivered on PUSH can be served by Chatbot or WhatsApp if serving channel is ODA. For that below is the configuration in the application:

App config to be set in IOS and Android application

- 1. Push notification should be configured as per IOS and Android application user manual
- 2. Open application and set these in app.plist(IOS) and property file in Android)
- 3. whatsAppToBeChecked YES/NO: YES then the app will first check if WhatsApp is installed then above request will be served by WhatsApp based on correct bank WhatsApp business number.
- 4. whatsAppNumber: Bank's WhatsApp business number
- 5. If whatsAppToBeChecked is NO, the push message will be served in ODA chat window.

OFFERS INSIGHTS WIDGET

Request body :

```
{
   "messageList": [
        {
        "message": "Term Deposit",
        "text":"TD detail",
        "paramsMap": {
        },
        "destinationType": "INSIGHT",
        "destinationType": "INSIGHT",
        "buttons": ["TD-OPEN~td-open", "TD-DETAILS~td-details"],
        "links": ["LINK-TD-OPEN~td-open", "LINK-TD-DETAILS~td-
details"],
        "category":"INFO",
        "external": "N"
    }
}
```



```
],
"partyId": "003910",
"totalClaims": 2,
"channel": "ODA",
"expiryDate":"2023-11-30"
```

}

Request body with data field in Button action:

```
{
    "messageList": [
        {
            "message": "Term Deposit 25",
            "text":"TD detail",
            "paramsMap": {
            },
            "destinationType": "INSIGHT",
            "buttons": ["TD-OPEN~td-
open#{\"productName\":\"FDFLOT\",\"initialDepositAmount\":{\"amount\":1000
,\"currency\":\"EUR\"},\"tenure\":{\"year\":7,\"month\":0,\"day\":0}}","TD
-DETAILS~td-details"],
            "links": ["LINK-TD-OPEN~td-open","LINK-TD-DETAILS~td-
details"],
            "category":"INFO",
             "external": "N"
       }
   ],
    "partyId": "003910",
    "totalClaims": 2,
```



```
"channel": "OBDX",
"expiryDate":"2023-11-30"
}
```

Notification received at OBDX side:

Sample value of map notificationDTO.getValues()

{

PARTY_ID=003910,

TARGET_UNIT=OBDX_BU,

CATEGORY=INFO,

ENTERPRISE_ROLE_ID=retailuser,

MAINLINE=Term Deposit,

```
SECLINE=TD detail,
```

BUTTON1=TD-OPEN,

```
BUTTON1_ACTION=td-
open#{\"productName\":\"FDFLOT\",\"initialDepositAmount\":{\"amount\":1000,\
"currency\":\"EUR\"},\"tenure\":{\"year\":7,\"month\":0,\"day\":0}},
```

```
BUTTON2=TD-DETAILS,
```

BUTTON2_ACTION=td-details,

LINK1=LINK-TD-OPEN,

LINK1_ACTION=td-open,

LINK2=LINK-TD-DETAILS,

LINK2 ACTION=td-details,

}



Points to Remember

- 1. Mandatory insight fields in request are,
 - messageList
 - > message
 - ➢ category
 - > atleast one button alongwith action e.g. "buttons": [<u>"TD-OPEN~td-open"</u>]
 - partyld
- 2. In **/insights** call *response*, anything after **#** in **Button_Action** will be treated as **data** of that button.

ull 🕆 🗖 Futura Bank Hurry!!! Get 8% interest on a new deposit. Offer ends soon. Ī 0 7:04 🕇 Z Eutura Bank Sank Today • This business uses a secure service from Meta to manage this chat. Tap to learn more Hurry!!! Get 8% interest on a new deposit. Offer ends soon. 7:05 PM Open New Deposit Futura Bank Hurry!!! Get 8% in Offer ends soon. st on a ne Open New Deposit To verify your details, we have sent one time password on your mobile number. Please enter the password here. + 00

Sample Term Deposit Flow on WhatsApp Banking



7:04				i			
< 2 🧕	Futura B	ank					
			1111	7:05 PM 🛷			
Please enter the amount with currency. 7:05 PM							
		100	0 EUR	7:05 PM			
Enter the you want	number of to open the	days for w e deposit	hich				
			365	7:05 PM 🛷			
Select th	e savings a	ccount	7:05 PM				
ending i	n 0014	ending in (0025				
+ (Ø	00			
i		the		i'm			
q w	e r	t y	u i	o p			
a s	d f	g h	j	k I			
쇼 z	хс	v b	n	m 🗵			
123 😅		space		return			
	_		_	Ŷ			
7:04				~			
7:04	Futura Ba	ank		?∎			
< 2	Futura Ba			?■			
< 2	ne savings a		:05 PM	? ■			
< 2 Select th	ne savings a	ending in 0	025 025				
< 2 Select th	ne savings a	ending in 0 Futura Ba Select the s	:05 PM 025 Ink savings a				
< 2 Select the ending	ne savings a	ending in 0 Futura Ba Select the s ending in	005 PM 025 Ink savings a 0014	ccount			
C 2 C Select the cending Term De Ref No :	posit booker HEL039100	ending in 0 Futura Ba Select the s ending in d successfu	025 mk savings a 0014 Jlly	ccount			
2 Select th ending Term De Ref No : Maturity	posit booker HEL039100 ZEUR 1080,	ending in 0 Future Ba Select the s ending in d successfu 4274 10-Jun-202 7	025 mk savings a 0014 Jlly 24 006 PM	ccount			
2 Select th ending Term De Ref No : Maturity	posit booker HEL039100	ending in 0 Futura Baa Select the r ending in d successfu 04274 10-Jun-202 7 you with to	025 mk savings a 0014 Jlly 24 006 PM	ccount			
2 Select th ending Term De Ref No : Maturity	posit booker HEL039100 ZEUR 1080,	ending in 0 Futura Baa Select the r ending in d successfu 04274 10-Jun-202 7 you with to	::05 PM 025 ink savings a 0014 ully 24 ::06 PM uday?	ccount			
2 Select the ending Term De Ref No : Maturity What elss	posit booker HEL039100 ZEUR 1080,	ending in 0 Futura Baa Select the r ending in d successfu 04274 10-Jun-202 7 you with to	025 mk 021 mk 0014 Jlly 24 cos PM cday? cos PM	ccount 7:06 PM -//			
< 2 Select the ending Term De Ref No : Maturity What els	posit booke HEL039100 EUR 1080, e can I help	ending in 0 Future Ba Select the r ending in d successfut 42274 10-Jun-200 7 you with to 7	0025 0025 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0025 0014 0025	ccount 7 06 PM 47			
C 2 Construction of the second sec	posit booke HEL039100 EUR 1080, e can I help	ending in 0 Future Ba Select the i ending in d successfu J4274 10-Jun-200 7 you with to 7 the	0025 0025 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0014 0025 0014 0025	ccount 7:08 PM - 4/2 i'm			
C 2 Select the ending Term De Ref No : Maturity What els I I I W	e r	count ₇ ending in 0 Future Ba Select the s ending in d successfut 14274 10–Jun-202 7 you with to 7 the the t y L	Incomparison of the second sec	ccount 706 PM .47			
C 2 C Select the ending Term De Ref No : Maturity What else + 1 i q W a S	e r f d f X C	ccount ₇ ending in 0 Future Ba Select the ending in d successfu J4274 10-Jun-200 7 you with to 7 the the t y L g h	Incomparison of the second sec	ccount 706 PM// i'm 0 P k I			

2.7 Limitations:

WhatsApp notifications can send to only domestic mobile numbers currently.

