

Chatbot Banking User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.2.0.0

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Chatbot Banking User Manual

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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/](http://www.oracle.com/financialservices/)

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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 22.2.2.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	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 14.7.1.0.0	Oracle FLEXCUBE Universal Banking 14.7.1.0.0 Oracle Banking Payments	Oracle Banking Corporate Loans 14.7.1.0.0
<b>Chatbot Mobile Banking</b>					
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

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.70.0.0 Oracle Banking Payments	Oracle Banking Corporate Loans 14.7.0.0.0
<b>Chatbot on Facebook Messenger</b>					
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
<b>Chatbot on WhatsApp</b>					
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

Transaction Host Integration Matrix

9	View Loan Account Details	✓	✓	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. All chatbot inquiries work for both Pre-Login and Post-Login scenarios.

Some inquiries such as balance inquiry, etc. may require authentication in Pre-Login chatbot applications. This won't be necessary for Post-Login chatbot applications. This authentication can be done through mobile number with OTP or soft token or Pin.

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. The chatbot functionality is supported on the web browser as well as on the mobile devices.

---

**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**

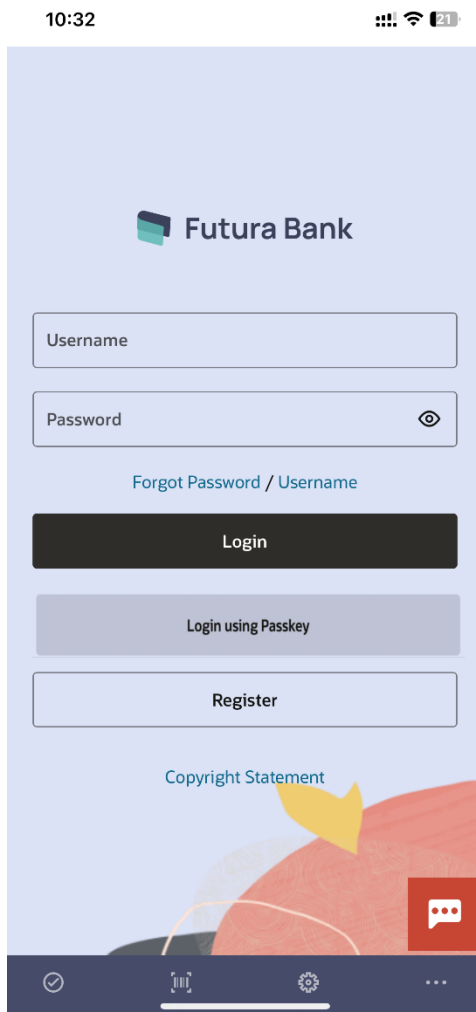
- Oracle Digital Assistant setup only incase of OBDX chatbot facility is deployed

## 3.1 Launch Chatbot Application

To launch the application:

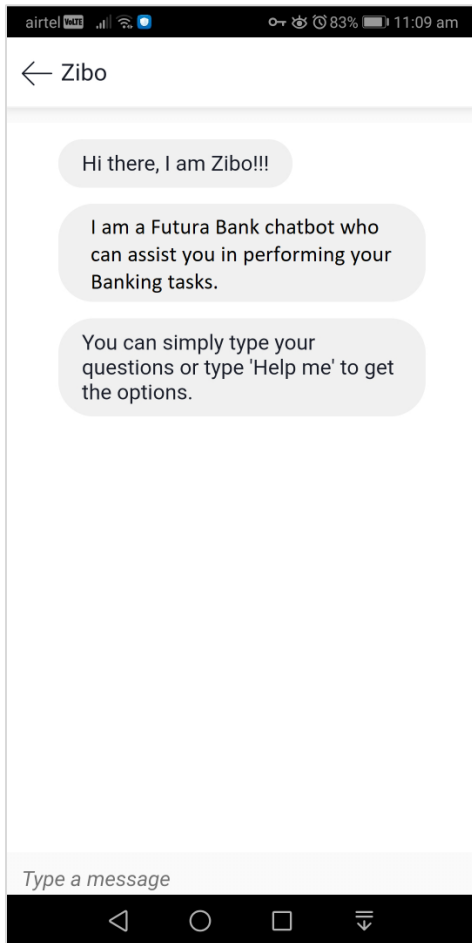
1. Click the **Hi, How Can I Help You?** button at the bottom of the login page to launch the **Futura Bank Chatbot** application from the mobile application.

Chatbot Application screen



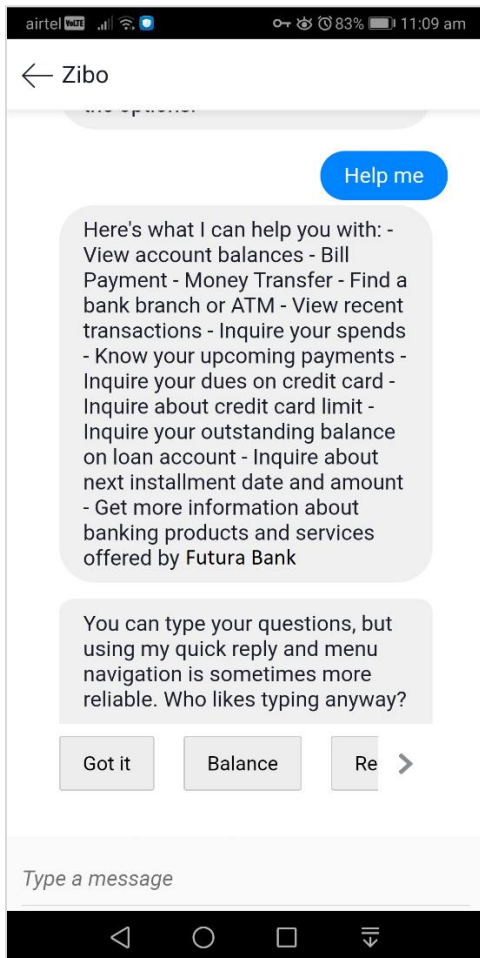
2. The application displays a welcome message.

## 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:

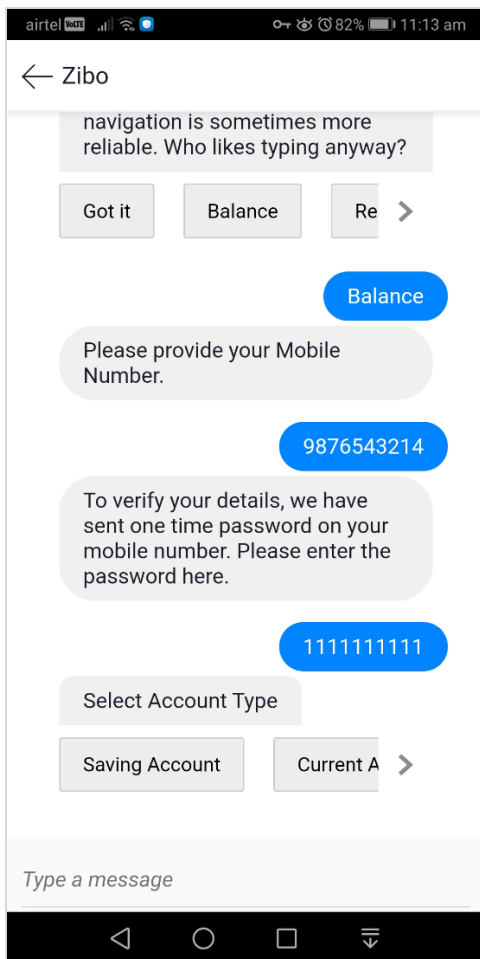
1. Type your balance inquiry question in the message area, and press **Enter**. For example, "Show me account balance in account number XXXXXXXXXXXX0045 (You can also input only the last four digits of your account number).  
OR  
Click **Balance**.

---

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

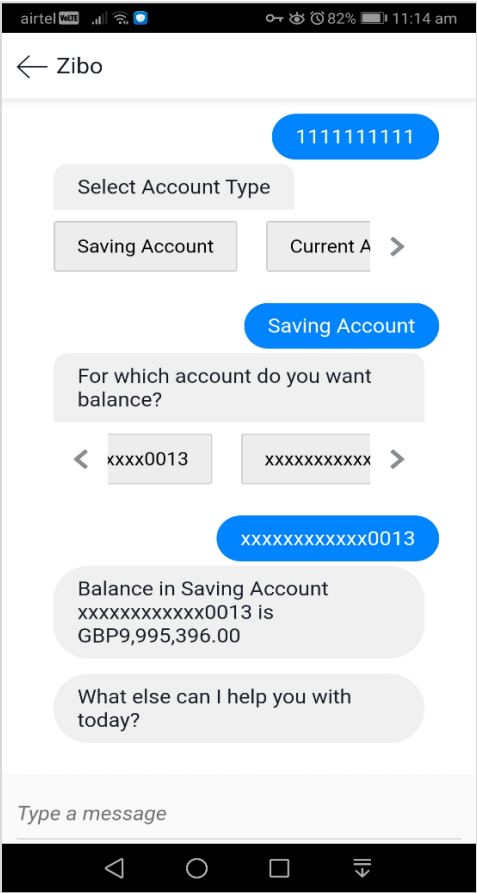
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#### Account Balance screen



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





### 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.

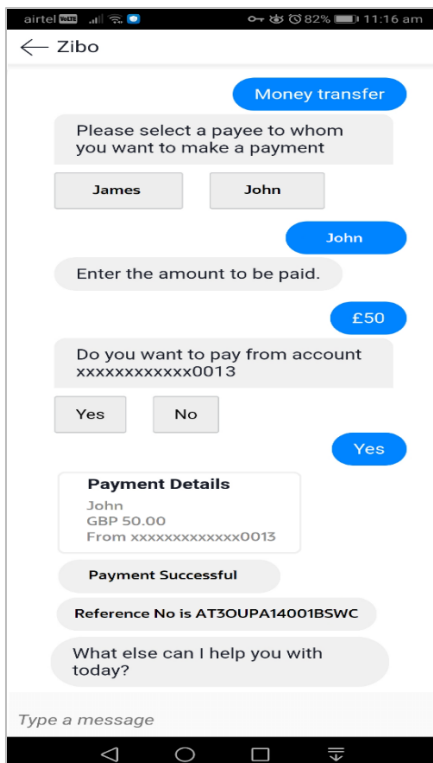
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Note: The default account number is displayed in masked format.

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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
<b>Payee</b>	Payee nickname to whom the fund transfer needs to be done.
<b>Currency</b>	Currency of the amount to be transferred.
<b>Amount</b>	Amount to be transferred.
<b>Account Number/ Choose</b>	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).

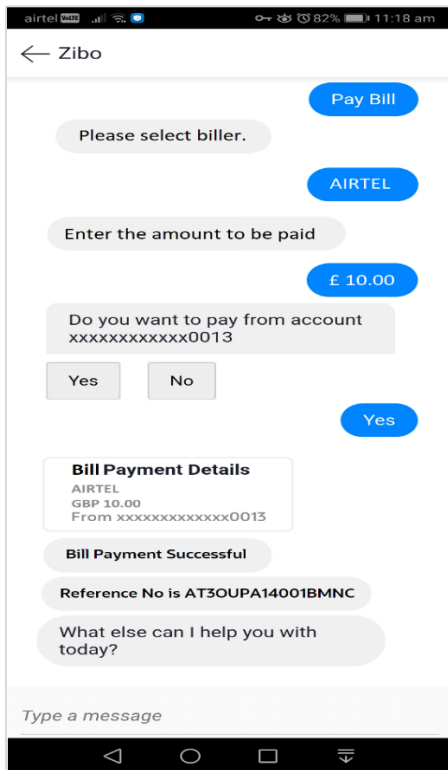
### To pay the bill:

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

## 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**.

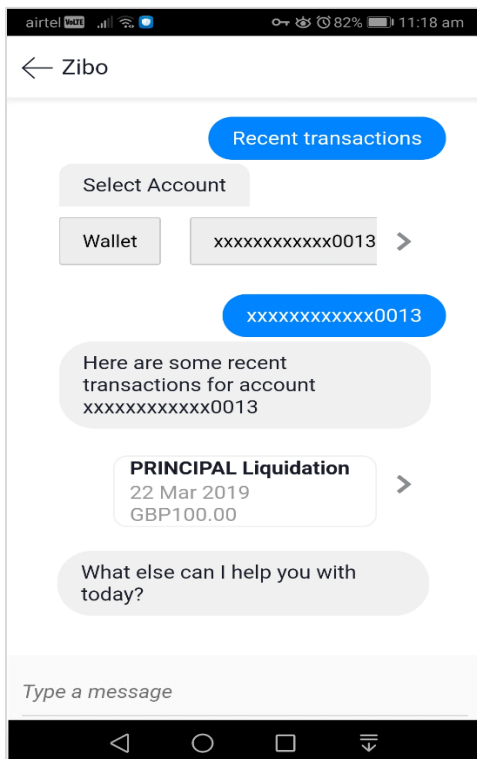
---

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

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### 3.7 ATM / Branch Locator

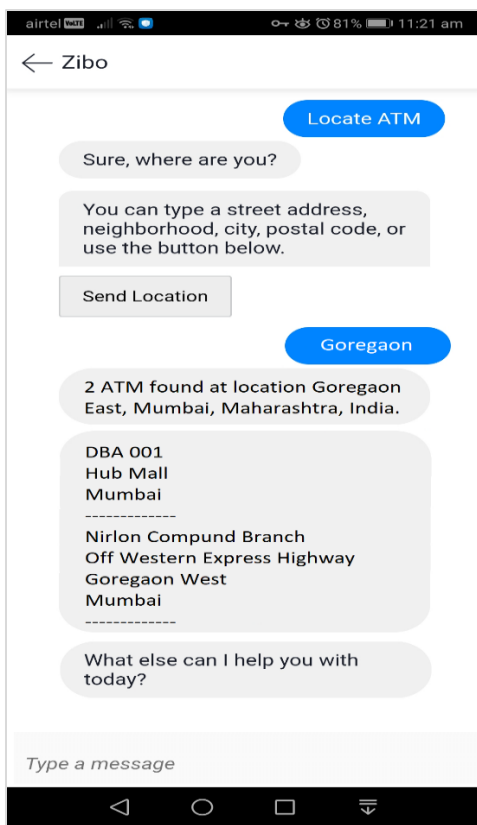
Using this option, a user can inquire about the ATMs and Branches that are closer to a specific location. The user is provided with the options to search for the bank's ATMs and branches in the vicinity by entering the location name. The search results display a list of ATMs/branches in the mentioned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

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

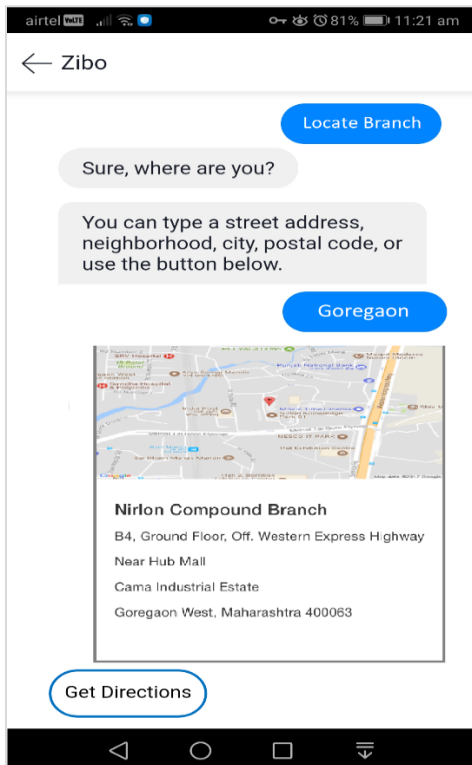
#### To locate ATM / branch:

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

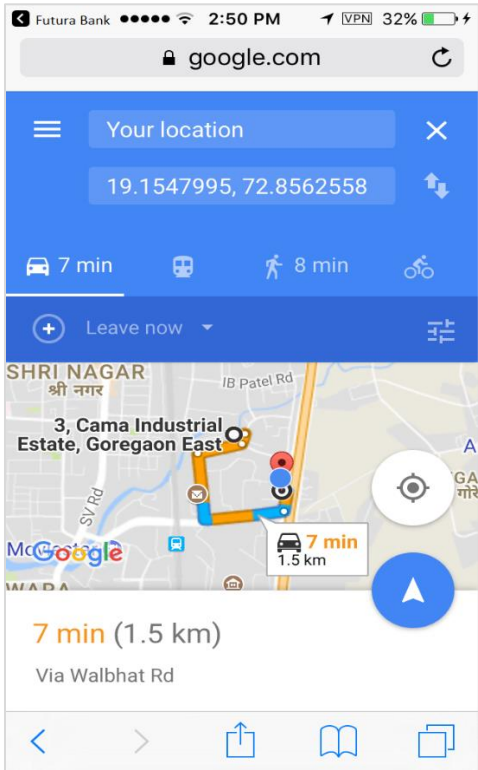


### Field Description

Field Name	Description
<b>Enter Search Location</b>	Key in the address or pin-code or city to search the ATM / Branch.
<b>Search Result</b>	
<b>Name</b>	The name of the ATM /Branch of the bank.
<b>Get Directions</b>	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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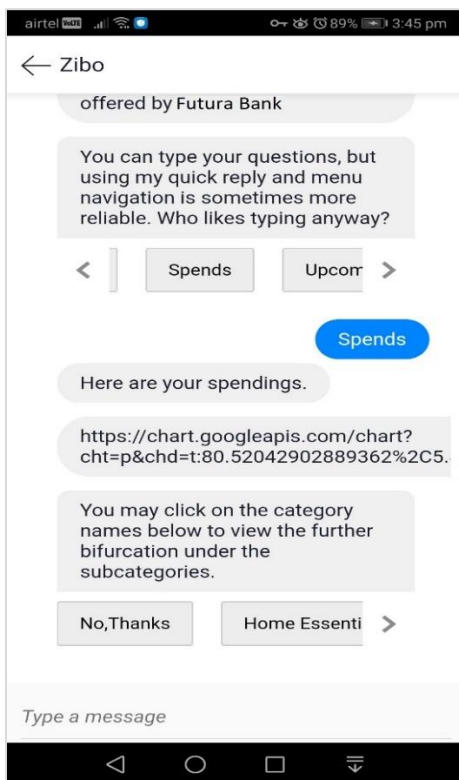
## 3.8 Inquire about user's spends

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

### To inquire about spends:

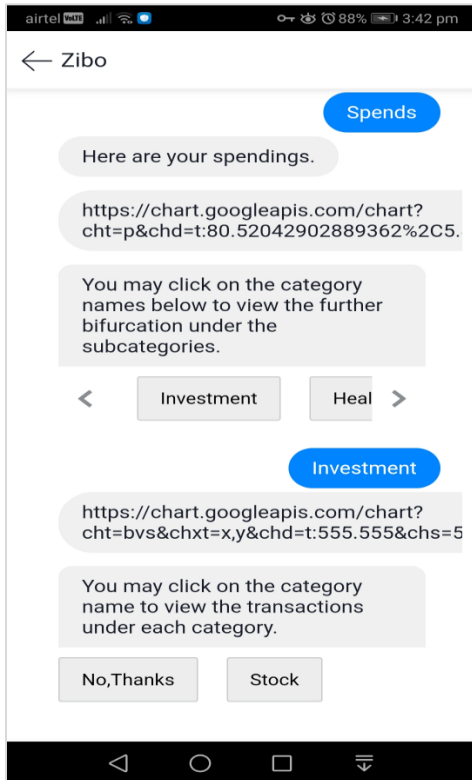
1. Type a question to inquire about the spends under a particular category/sub-category for a particular period, and press **Enter**.  
OR  
Click **Spends**.  
The application displays the spending in the pie chart with **Category Name**, **Percentage Spent**, and **Amount** for each category.
2. The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

### Spends Inquiry- Category wise



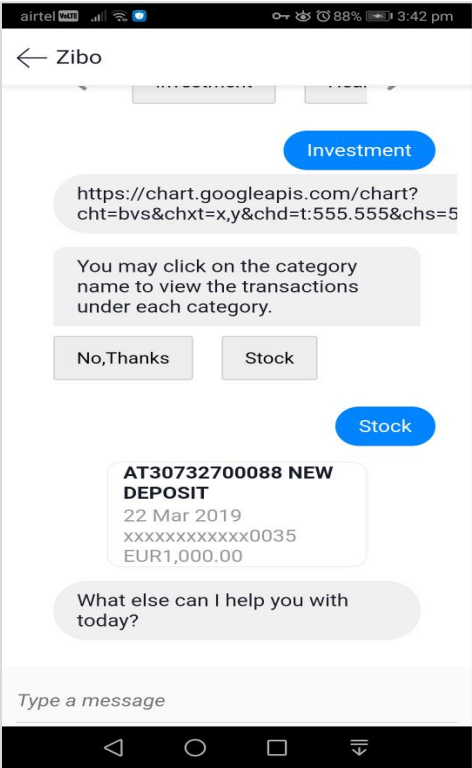
3. Click on the required **Category Name**.  
The application displays the bar chart with the spend for each **Sub Category Name** and **Amount**.
4. The application prompts you to click on a **Category Name** to view the transactions under the category.

### Spends Inquiry- Sub Category wise



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

### Spends Inquiry- Transaction wise



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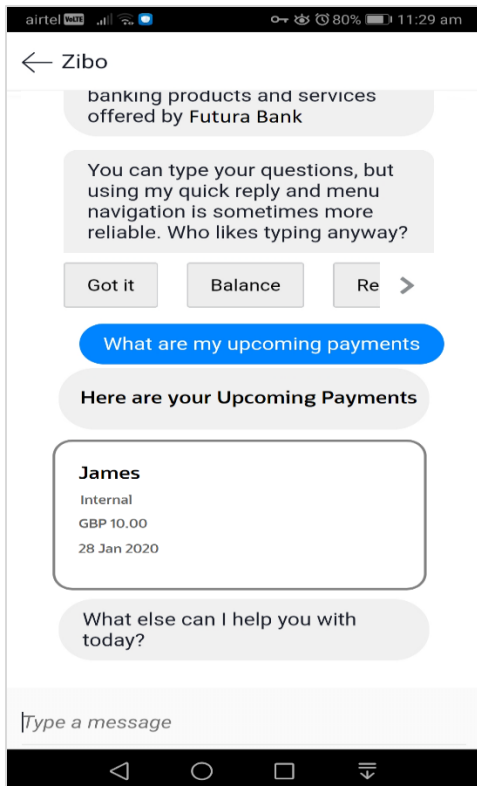
## 3.9 Inquire Upcoming Payments

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

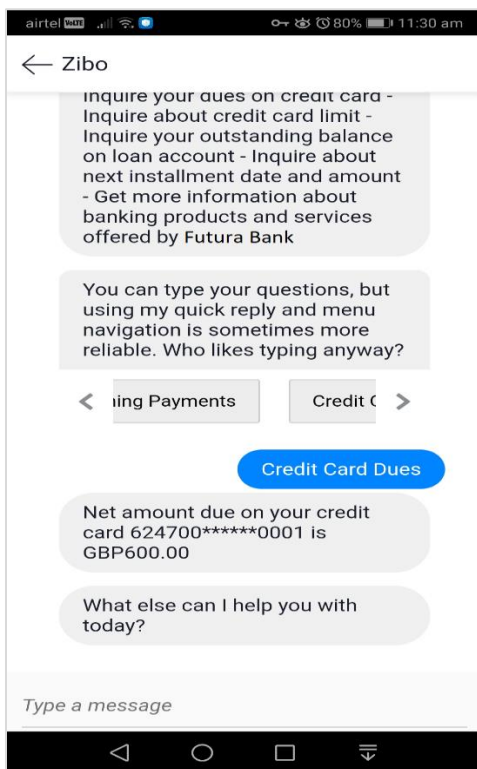
Using this option a business user can inquire about the amount due as well as the limit (Available and Total cash and credit limit) on their credit card from Chatbot.

**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:

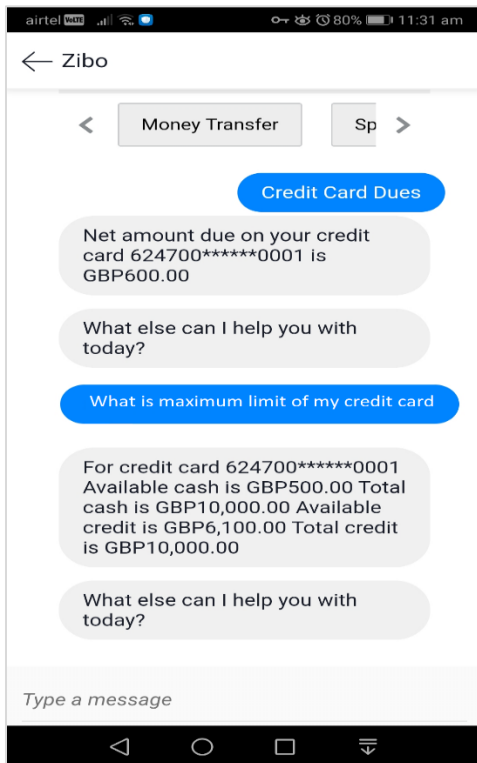
1. Type a question to inquire about the amount due on a credit card, and press **Enter**. For example, "What is amount due on my credit card?"  
The application displays the total amount due on the credit card.

### 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
<b>Total Amount Due</b>	Total amount due on credit card.
<b>Limits</b>	
<b>Available Cash</b>	The available cash limit, on the customer's card.
<b>Total Cash</b>	The total cash limit, on the customer's card.
<b>Available Credit</b>	The available credit limit, on the customer's card.
<b>Total Credit</b>	The total credit limit, on the customer's card.

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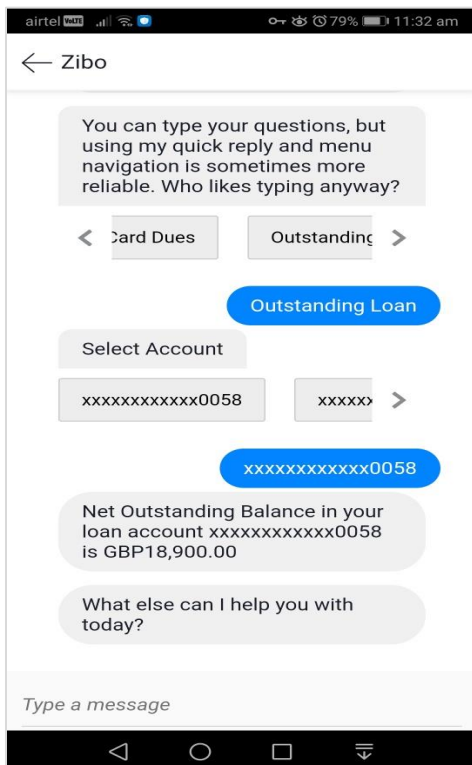
### 3.11 View Loan Account Details

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:

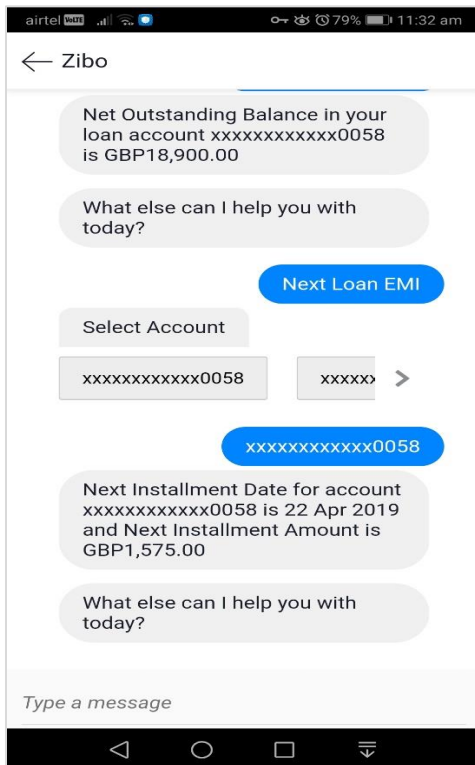
1. Type a question to inquire the outstanding loan amount, and press **Enter**. For example, "What is the outstanding balance on my loan account?"  
The application displays the total outstanding amount on the loan account.

#### 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
<b>Outstanding Amount</b>	The total amount due to be paid by the customer.
<b>Next Installment Date</b>	The date on which the next loan payment is due.
<b>Installment Amount</b>	Amount to be paid as next installment.

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## 3.12 Inquire about products

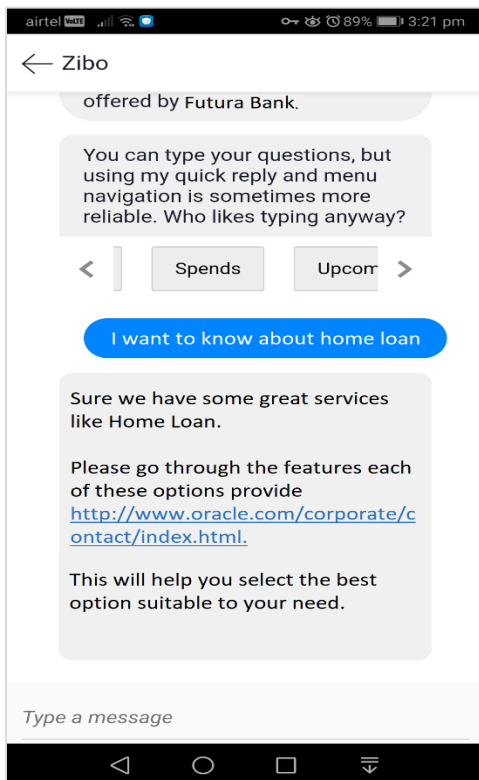
Using this option user can inquire about products and services offered by the bank, and can get the instructions on how to avail the same.

### 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



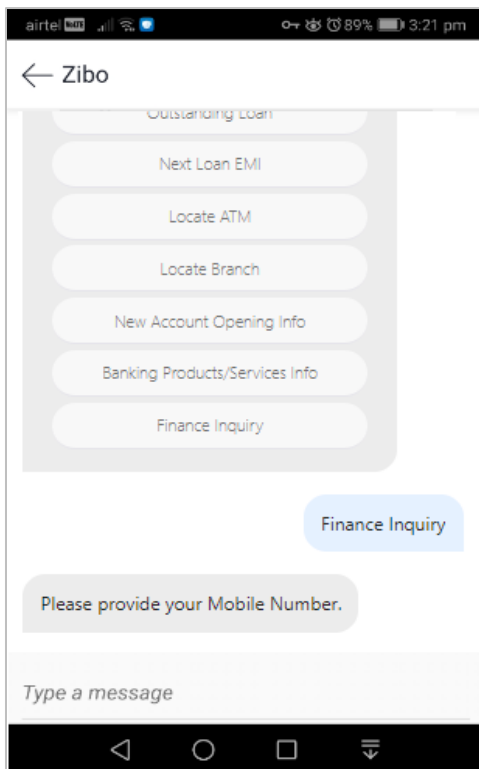
### 3.13 Finance Inquiry

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



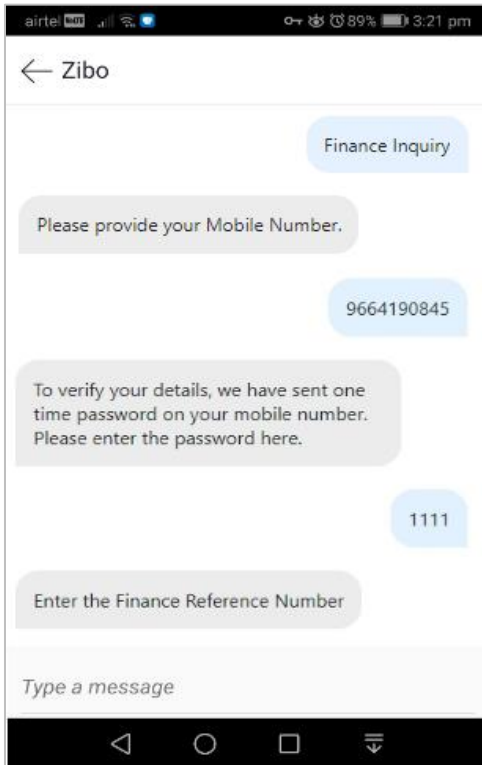
3. The application prompts you to enter your mobile number. Type in the mobile number registered with the bank and press **Enter**.
4. The application automatically sends a one-time password (OTP) to the mobile number. Type in this password and press **Enter**.

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**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.

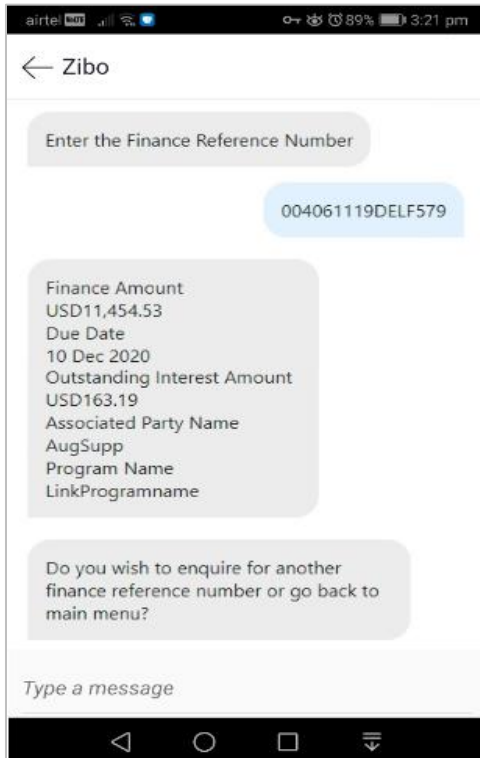
---

## 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.
<b>Finance Amount</b>	Displays the amount that has been financed.
<b>Due Date</b>	Displays the date when the finance amount should be fully repaid.
<b>Outstanding Interest Amount</b>	Displays any outstanding interest that should be paid.
<b>Associated Party Name</b>	Displays the name of the associated party, linked with the instrument (invoice or purchase order or debit note) that has been financed.
<b>Program Name</b>	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).

[Home](#)

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## 4. 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.

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**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).

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### 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

## 4.1 LOG-IN to Chatbot Application

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

### To log in to the application:

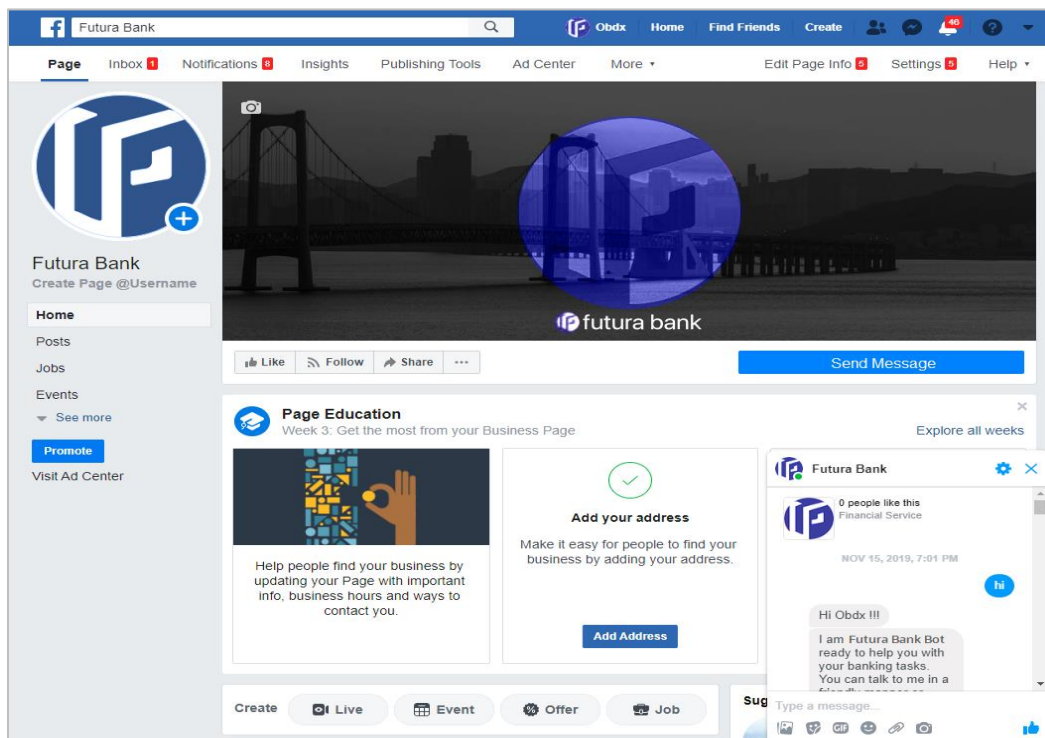
1. Open the internet browser or the **Facebook Messenger** application to access the application.
2. Login to **Facebook** with your credentials. The **Facebook** screen appears.
3. Launch the **Futura Bank Chatbot Page** and click **Send message**.  
After logging in, **Chatbot** welcome message appears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

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

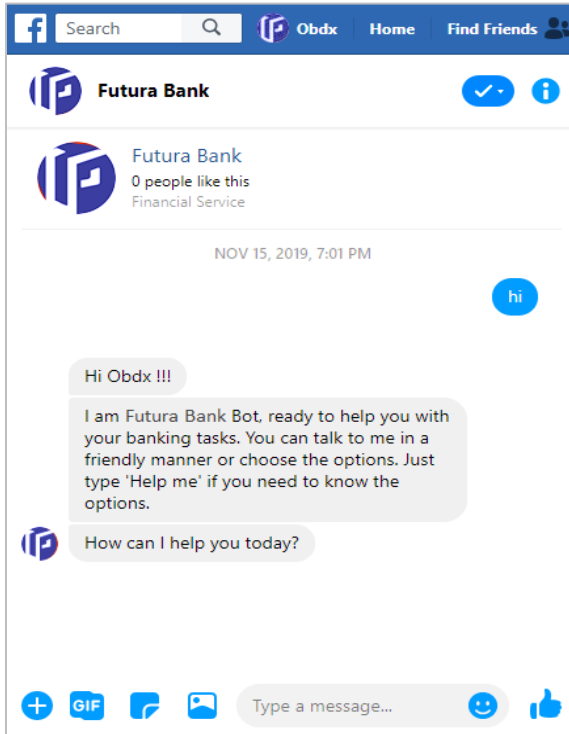
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### Chatbot Application screen



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

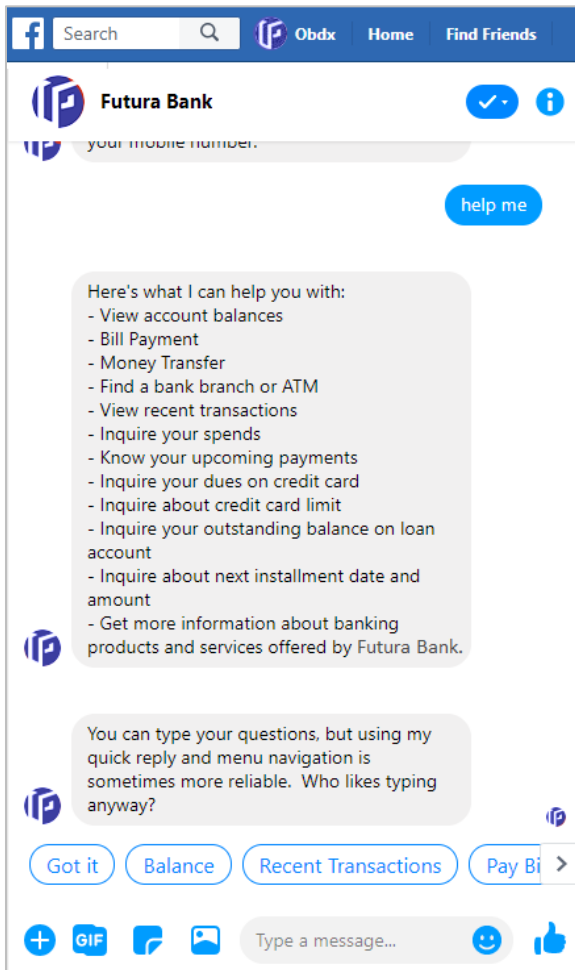
### Get Started screen



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.

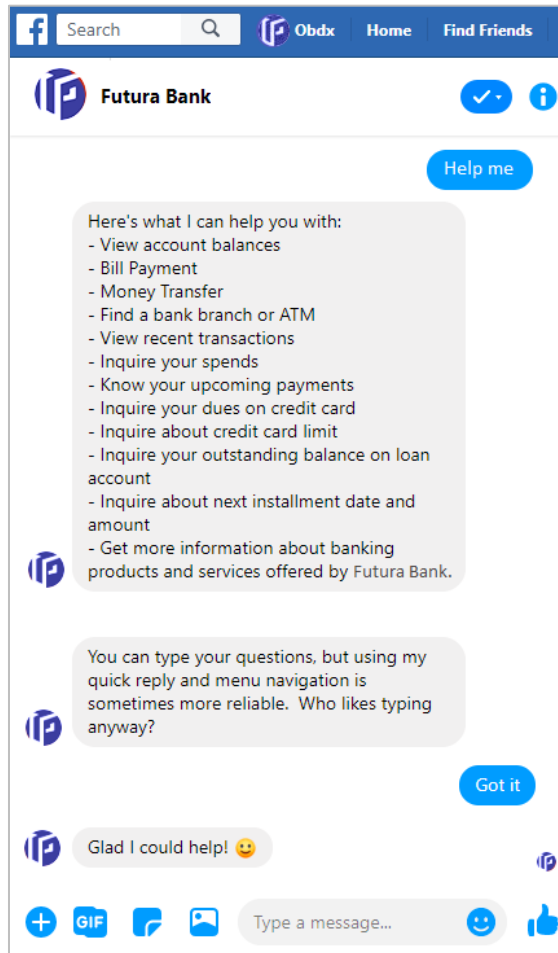


## Help Me screen



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



## 4.2 **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.

## 4.3 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).

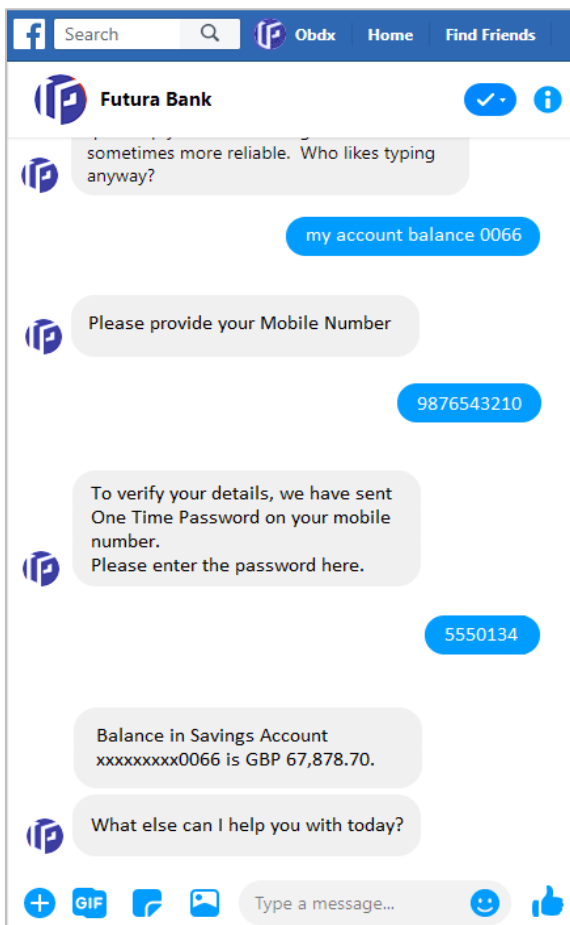
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**Note:** In case you do not enter the account number, the Chatbot will give the option to select the account and will display all your accounts.

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- 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.

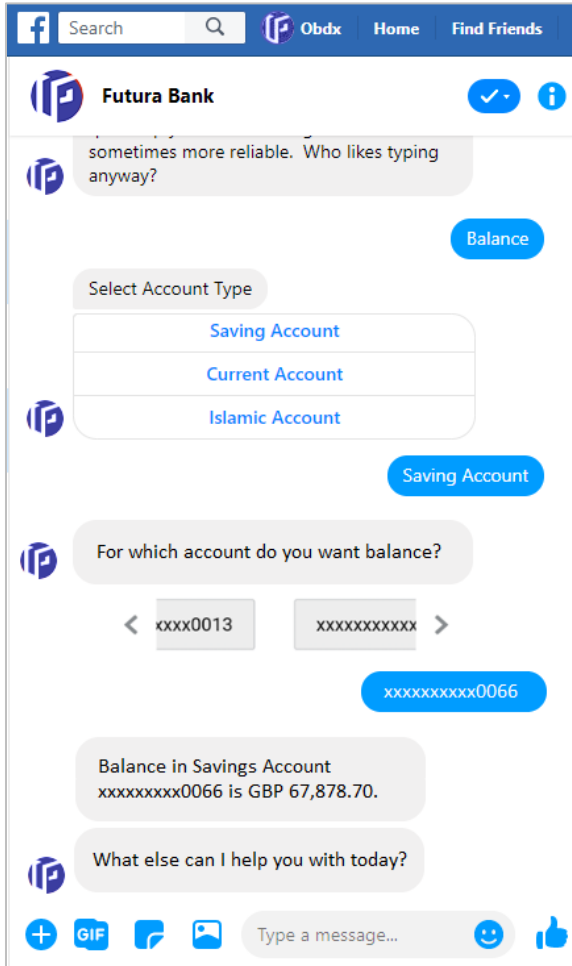
### Account Balance screen



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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## 4.4 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.

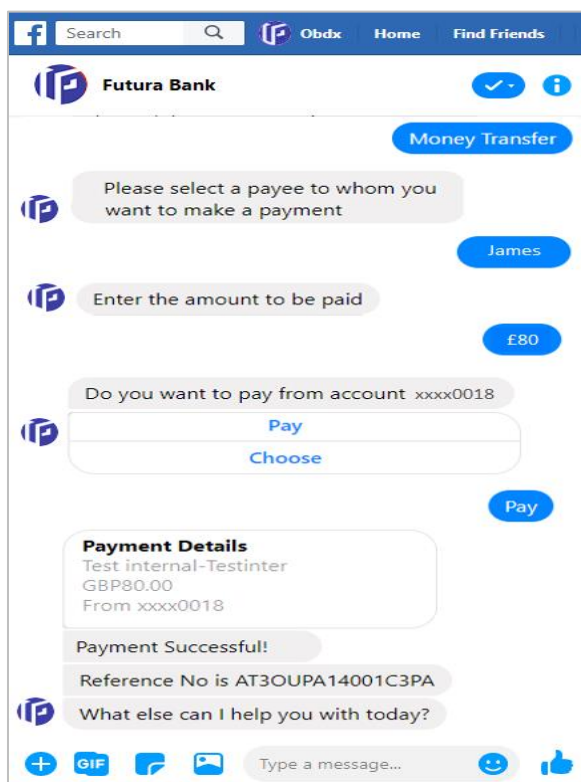
---

**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.
  - c. 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**

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

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## 4.5 **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).

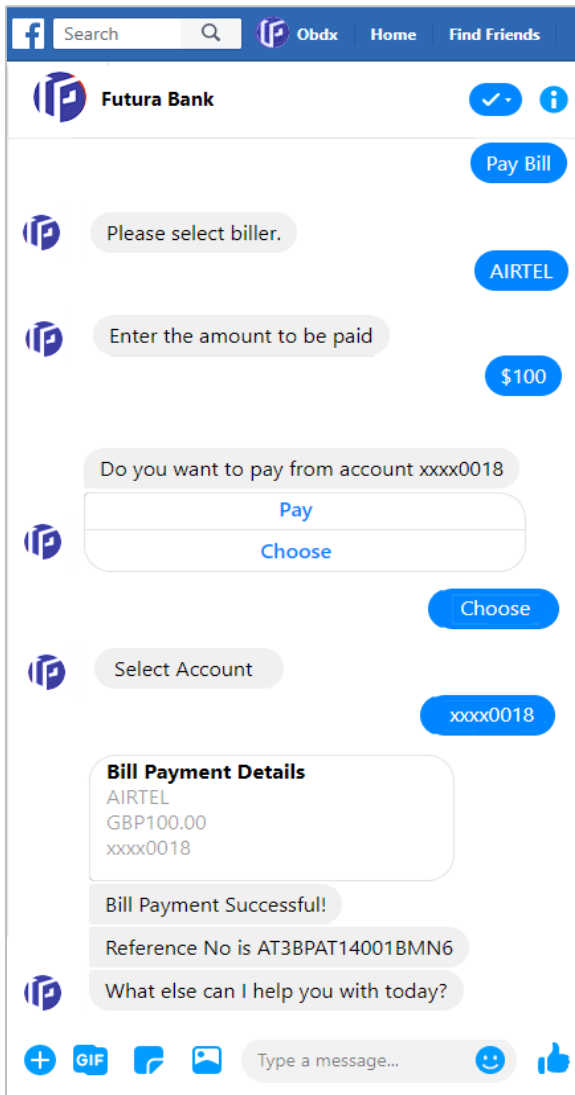
**To pay a bill:**

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**.
  - d. The application displays a list of billers. Select the required biller from the list.
  - e. 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
<b>Amount</b>	Bill payment amount with currency to be transferred from account.
<b>Biller Name</b>	Name of registered biller.
<b>Account Number/ Choose</b>	Source account for making bill payment.



## 4.6 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".

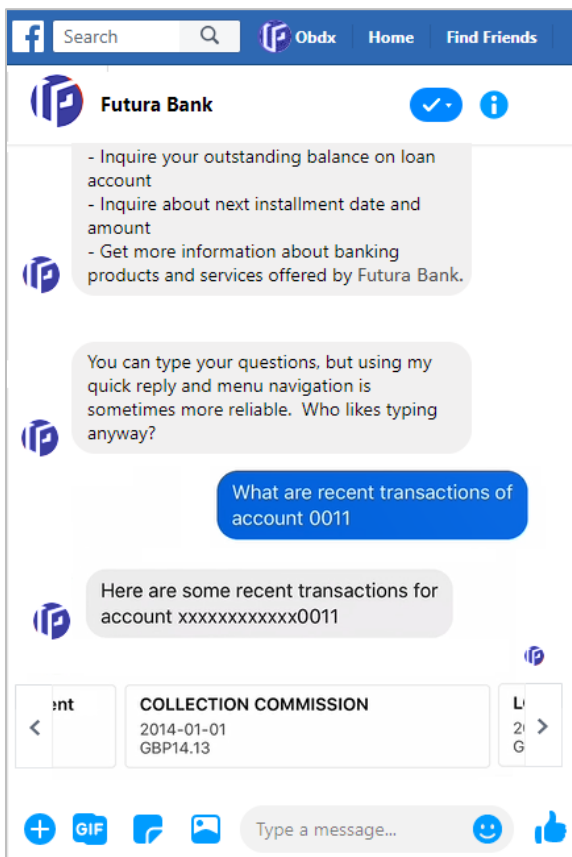
---

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

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

### Recent Activities screen



## Field Description

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

## 4.7 ATM / Branch Locator

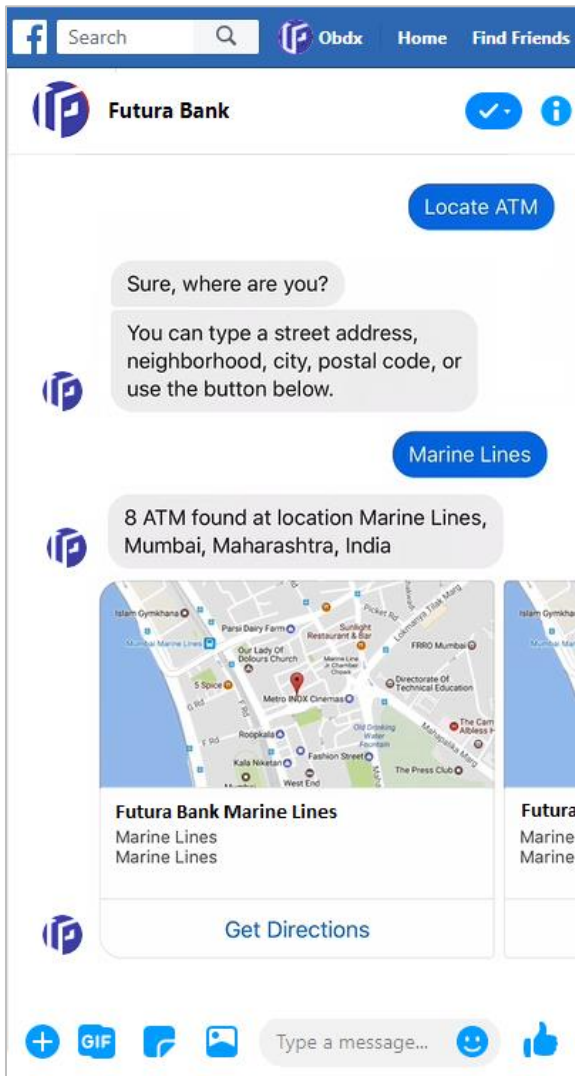
Using this option the user can inquire the ATMs/Branches which are closer to a specific location. The user is provided with the options to search for the bank's ATMs and branches in the vicinity by entering the location name. The search results display a list of ATMs/branches in the mentioned location.

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**.
  - f. If you click the **Branch** option, the Branch location list appears.
  - g. 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**

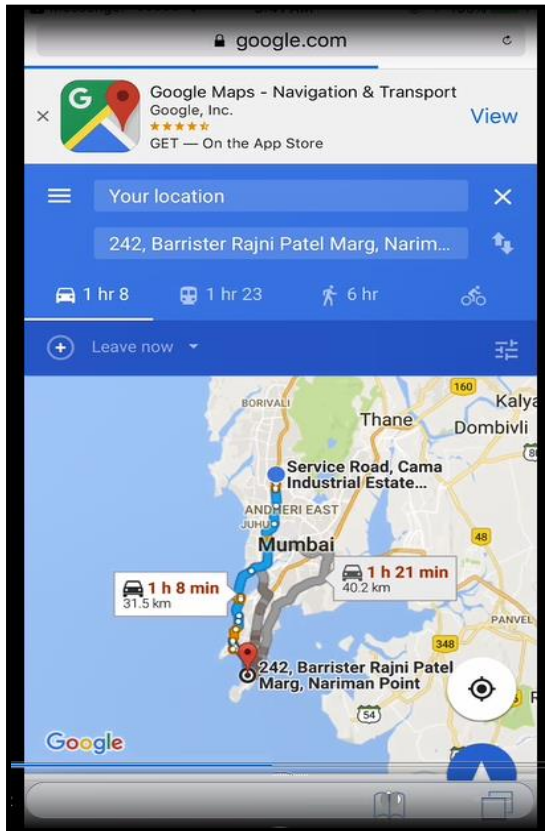


**Field Description**

Field Name	Description
<b>Enter Search Location</b>	Key in the address or pin-code or city to search the ATM / Branch.
<b>Search Result</b>	
<b>Name</b>	The name of the ATM /Branch of the bank.
<b>Get Directions</b>	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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## 4.8 Inquire about products

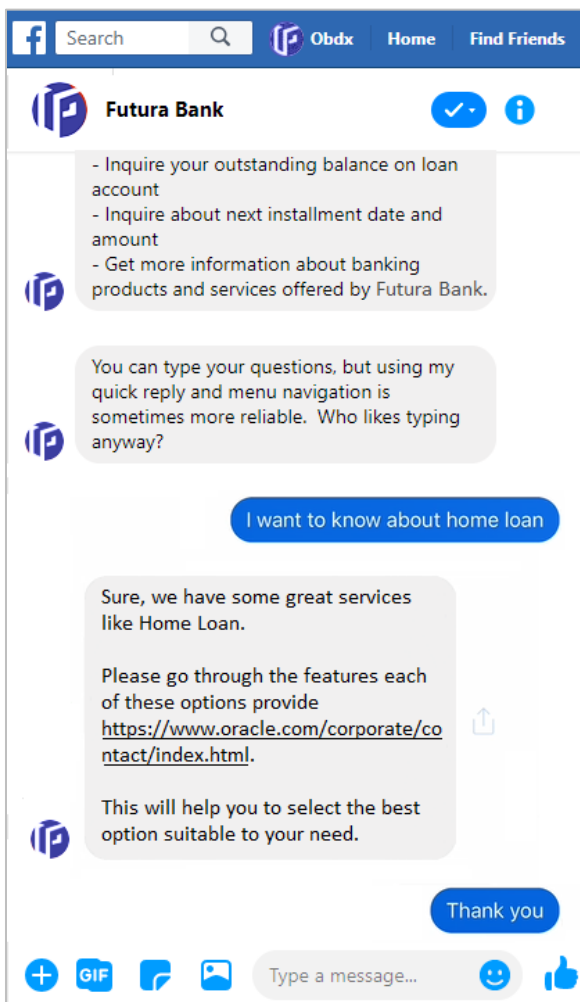
Using this option a user can inquire about products and services offered by the bank, and can get the instructions on how to avail the same.

### 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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## 4.9 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.

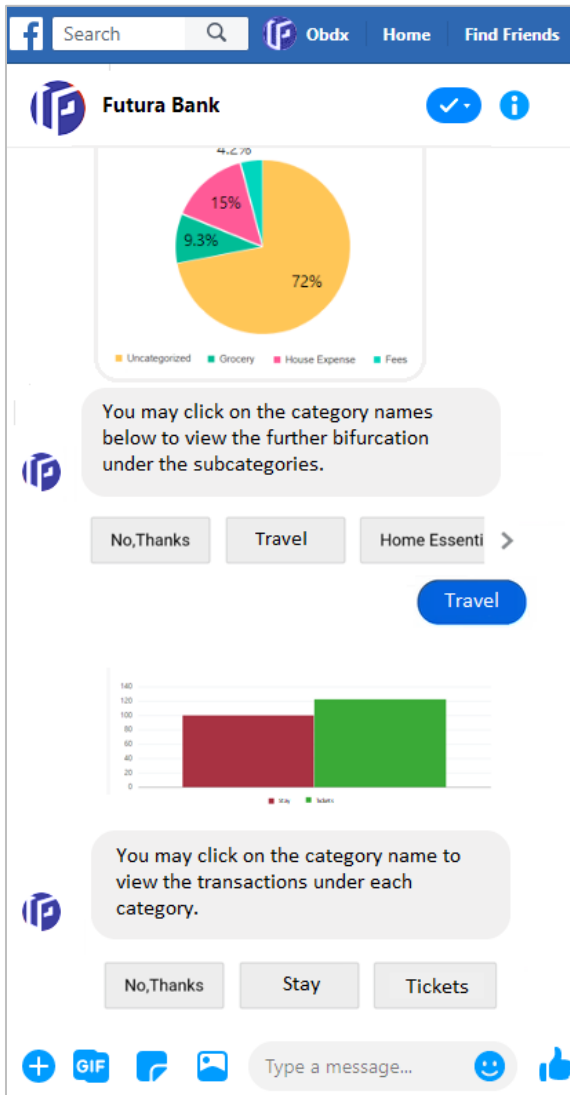
### Spends Inquiry- Category wise

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 possible but quick replies and menu navigation are more reliable. A blue button labeled 'Spends' is visible. Below it, a message says 'Here are your spendings' followed by a pie chart. The pie chart shows four categories: Uncategorized (72%), Grocery (9.3%), House Expense (15%), and Fees (4.2%). Below the chart, a message prompts the user to click on category names for further bifurcation. At the bottom, there are buttons for 'No,Thanks', 'Travel', and 'Home Essenti' with a right arrow. The bottom of the chat shows a text input field with 'Type a message...' and various icons for adding content.

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

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 two bars: a red bar for "Travel" and a green bar for "Home". The y-axis ranges from 0 to 140. Below the chart, the chatbot 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". Below the transaction card, the chatbot asks: "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, emojis, and a thumbs-up reaction.

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## 4.10 View Loan Account Details

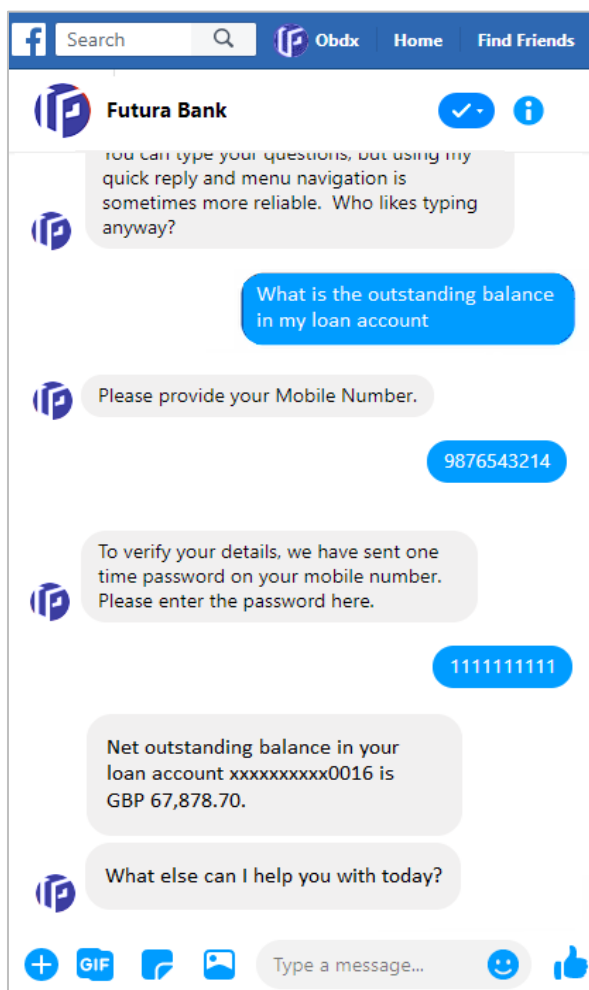
Using this option a business user can inquire about the total outstanding amount as well as the next installment date and amount of their loan account from Chatbot.

### 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.

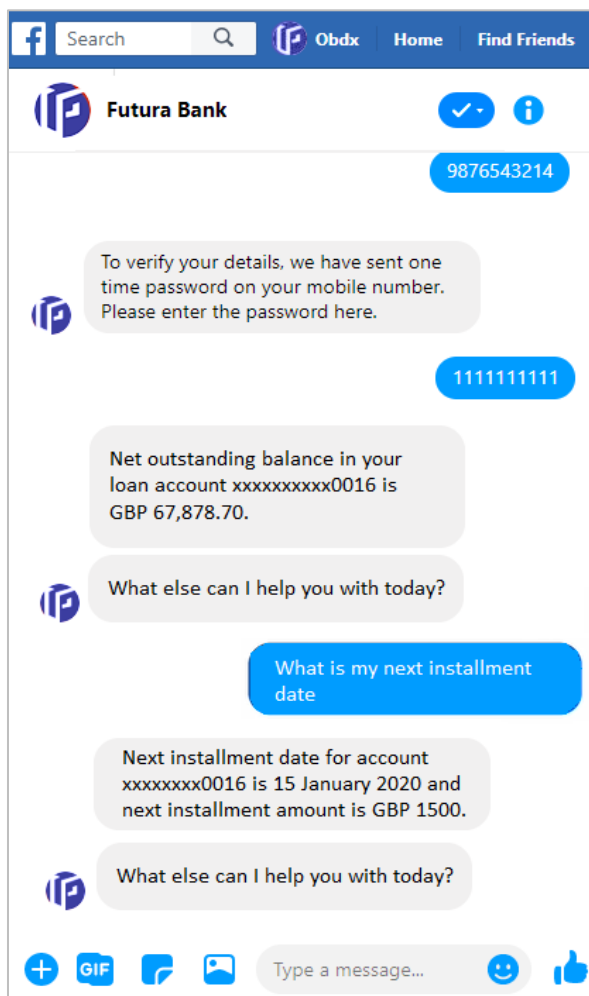
### Outstanding Loan Amount



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
<b>Outstanding Amount</b>	The total amount due to be paid by the customer.
<b>Next Installment Date</b>	The date on which the next loan payment is due.
<b>Installment Amount</b>	Amount to be paid as next installment.

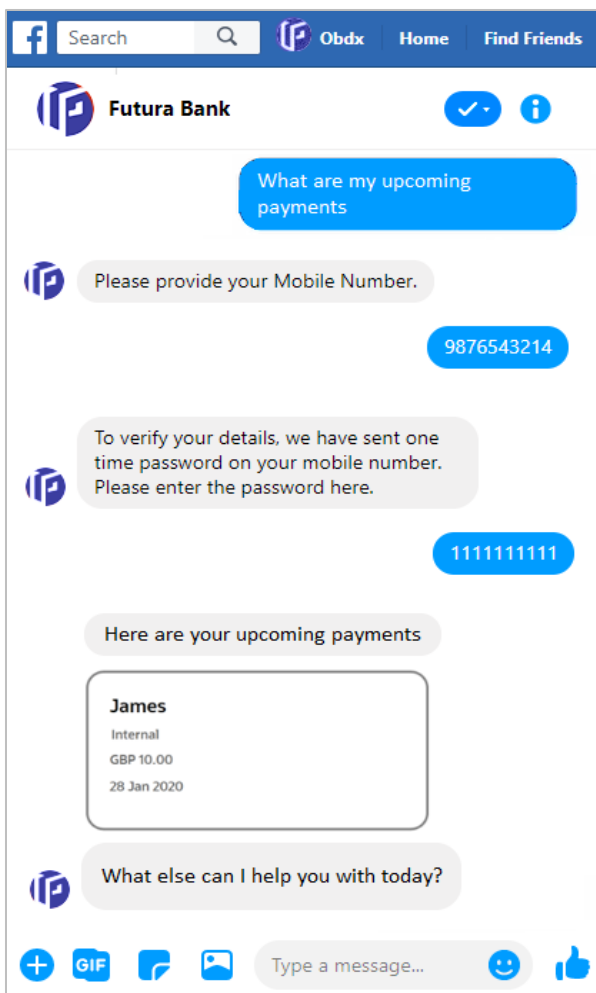
## 4.11 Inquire Upcoming Payments

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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## 4.12 View Credit Card Details

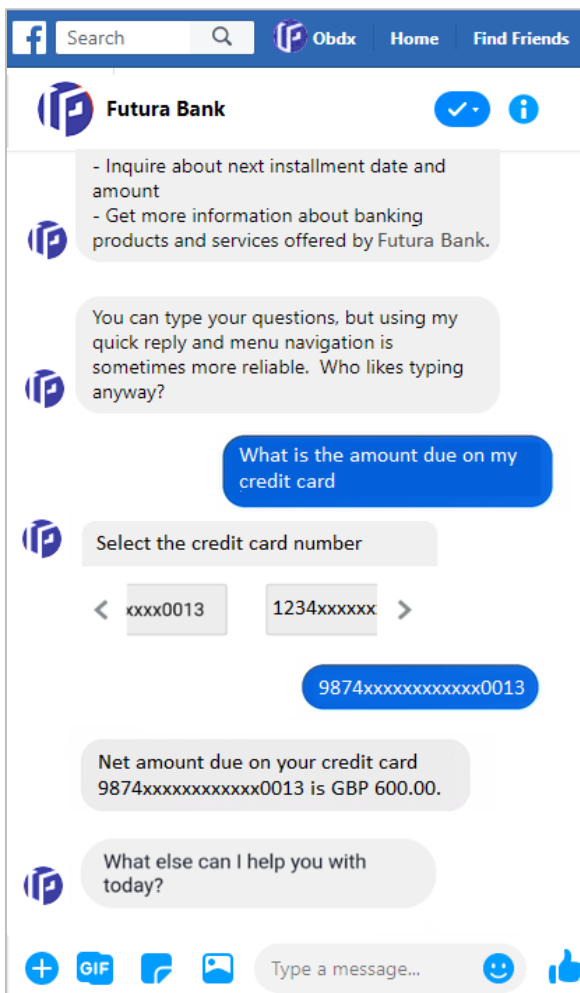
Using this option a business user can inquire about the amount due as well as the limit (Available and Total cash and credit limit) on the user's credit card from Chatbot.

**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:

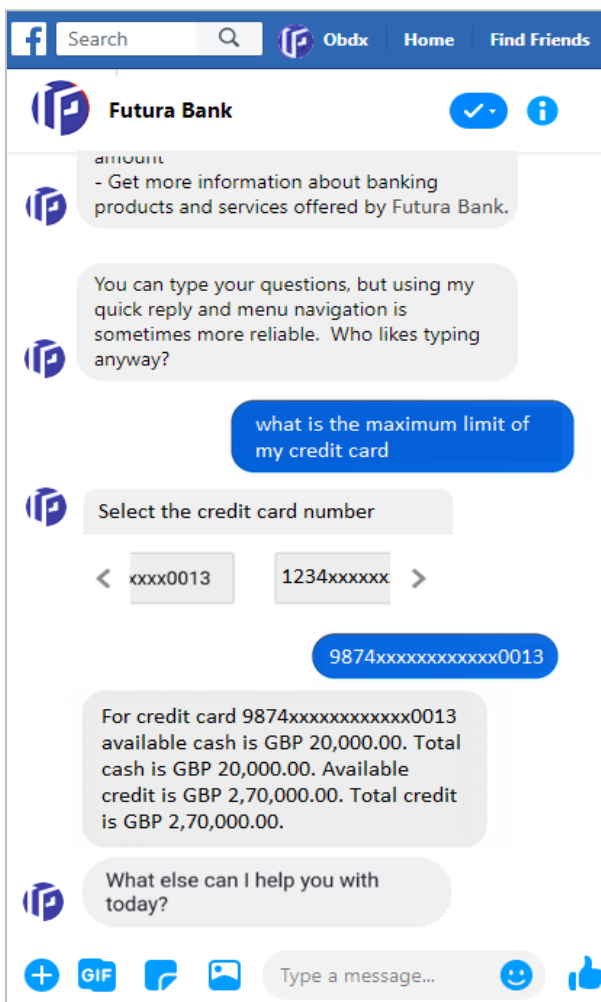
1. Type a question to inquire about the amount due on a credit card, and press **Enter**. For example, "What is amount due on my credit card?"  
The application displays the total amount due on the credit card.

### 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
<b>Total Amount Due</b>	Total amount due on credit card.
<b>Limits</b>	
<b>Available Cash</b>	The available cash limit, on the customer's card.
<b>Total Cash</b>	The total cash limit, on the customer's card.
<b>Available Credit</b>	The available credit limit, on the customer's card.
<b>Total Credit</b>	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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## 5. Chatbot on WhatsApp

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 WhatsApp banking, banks can alleviate a lot of the complexity for the user.

Futura Bank Chatbot interface is provided over the WhatsApp chatbot (on Mobile) 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. This OTP can be authenticated directly on the WhatsApp chat.

### 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 instalment 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

## 5.1 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 **WhatsApp** application to access the application.
2. Launch the **Futura Bank Chatbot** page and click **Send message**.  
After logging in, **Chatbot** welcome message appears along with the OTP login.

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

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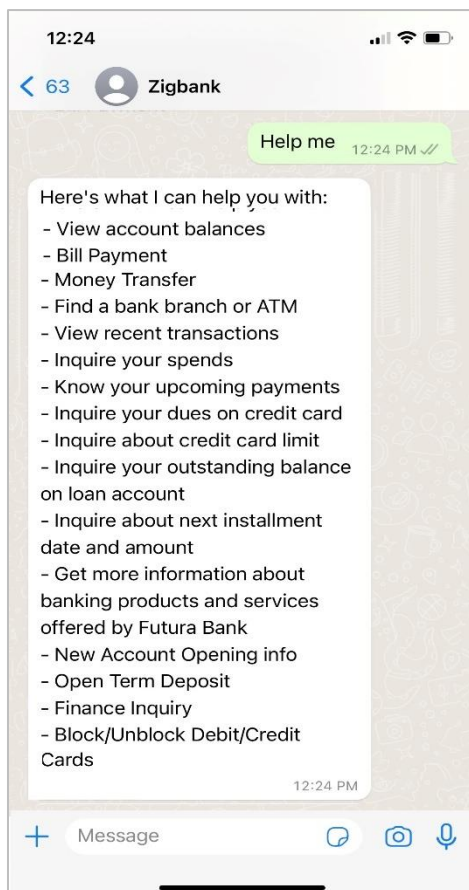
### Welcome Message screen





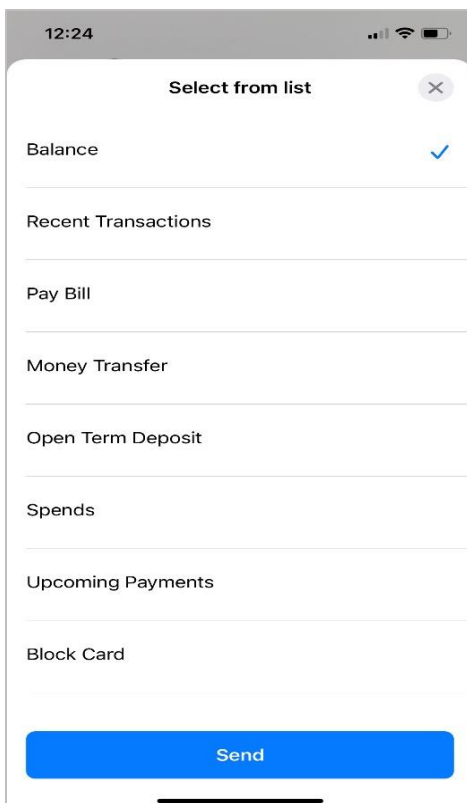
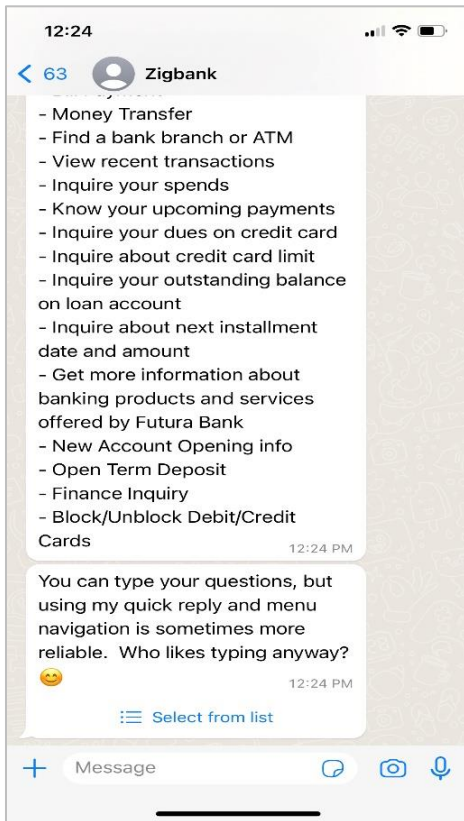
3. Click **Hi**, which is available on the welcome screen of the messaging window. The application displays a help message.
4. Type **Help Me** in the message area and press **Enter** to interact with the Chatbot. It displays all transactions or inquiries you can do using Chatbot.

### Help Me screen



5. Choose the transactions or inquiries from the **Help** options or type a question for the options given by Chatbot or selecting menu option from the Quick reply.  
OR  
Click on the **Select from the list** to select the type of transaction you wish to perform. Select the option from the help menu, and then tap **Send**.

### Select from the List



## 5.2 **LOG-OUT from Chatbot Application on WhatsApp**

Using this option the user can log-out from the **WhatsApp** application and hence from Chatbot service.

**To log out of the application:**

1. Deselect **WhatsApp** notifications option to disable chatbot on **WhatsApp** application.

## 5.3 View Account Balance

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

### 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).  
OR  
Tap on the **Balance** option in the help menu, and then tap **Send**.

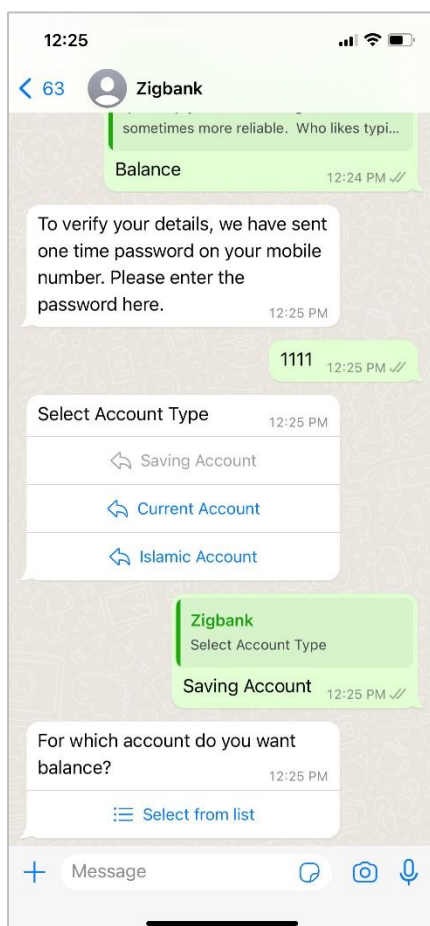
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**Note:** In case you do not enter the account number, the Chatbot will give the option to select the account and will display all your accounts.

---

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

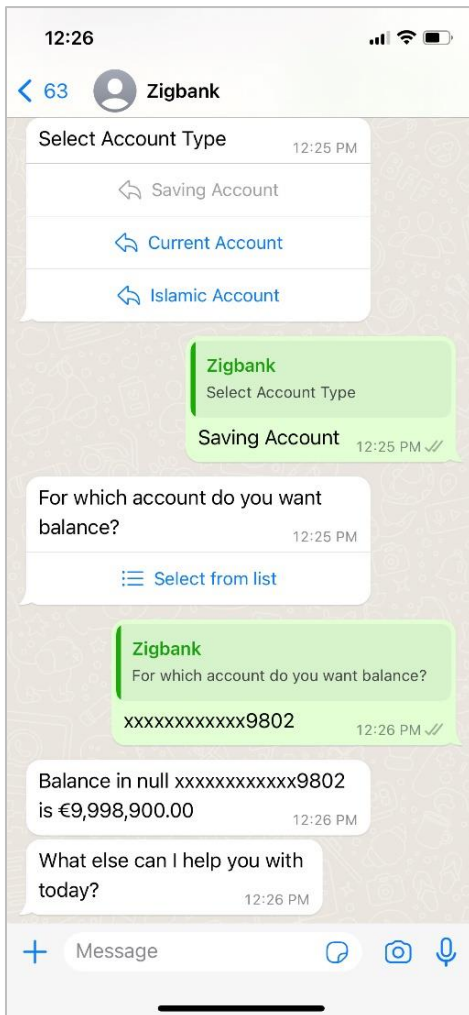
### Account Balance inquiry screen



2. The Chatbot prompts you to select an account type.
3. Select the appropriate account type.

4. The application prompts you to select an account number for which the balance is to be displayed.  
Tap on the **Select from list** link to select the account number.
5. Select the account whose balance to be viewed.
6. The application displays the balance in the account.

### Account Balance Result screen



## 5.4 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 Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.
4. 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.

---

5. 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.
  - h. From the list, select the source account for making the funds transfer.
6. 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
<b>Payee</b>	Payee' nickname to whom the fund transfer needs to be done.
<b>Amount</b>	Amount to be transferred.
<b>Currency</b>	Currency of the amount to be transferred.
<b>Account Number/ Choose</b>	Source account from which the funds are to be transferred.

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## 5.5 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.

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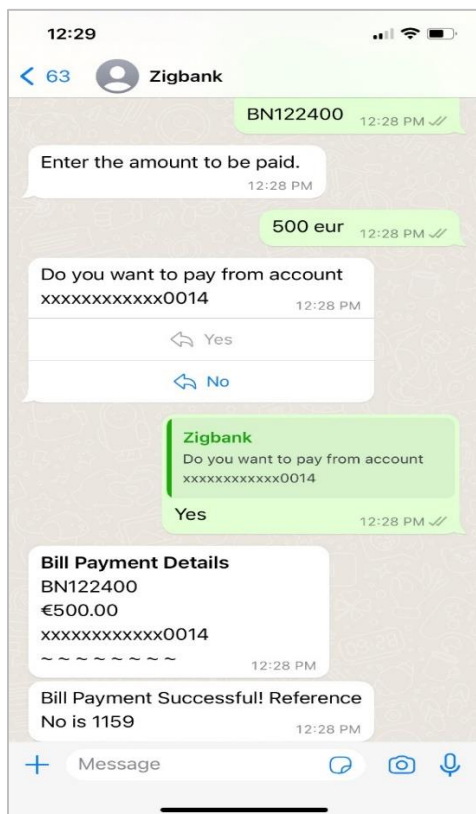
**Note:** There is no out of the box integration with any product processor, and as part of implementation this will need integration with the bill payment aggregator (Third Party qualified).

---

### 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  
Tap on the **Pay Bill** option in the help menu, and then tap **Send**.
2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.
4. The application prompts you to select a biller.
5. Tap on the **Select from list** link. The application displays a list of billers.
6. Select the required biller from the list, and then tap **Send**.

### Bill Payment



**Field Description**

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

7. The application prompts you to input the amount once the biller is selected.
8. Enter the Bill Amount along with the currency.
9. 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.

---

- i. Type **Yes** to make the bill payment from the default account number. Press **Enter**.  
OR  
Type **No**, and press **Enter**. The application displays a list of mapped accounts.
10. From the list, select the source account for making the bill payment.
11. A success message for the bill payment appears.

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## 5.6 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".  
OR  
Tap on the **Recent Transactions** option in the help menu, and then tap **Send**.

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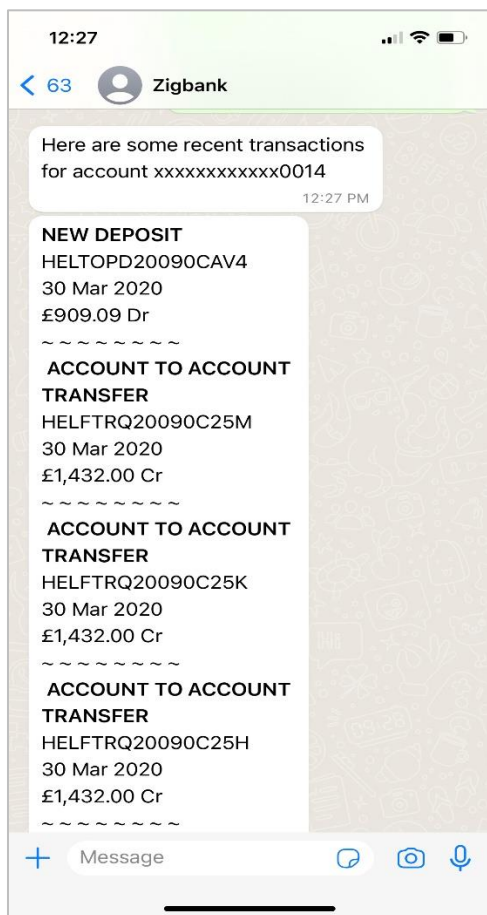
**Note:** Enter the last 4 digits of the account number.

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2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.



### Recent Activities screen



### Field Description

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

4. The Chatbot prompts you to select an account type.
5. Select the appropriate account type.

6. The application prompts you to select an account number for which the recent activities is to be displayed.  
Tap **Select from list** link to select the account number.
7. The application displays the recent transactions that have taken place in the given account.

## **5.7 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 Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.
4. The application will ask for a location where you want to locate the ATMs/Branches.
5. 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.
6. 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

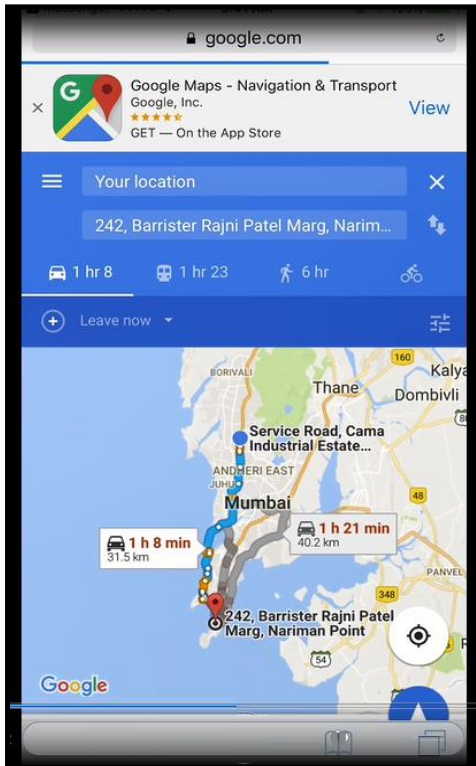


### Field Description

Field Name	Description
<b>Enter Search Location</b>	Key in the address or pin-code or city to search the ATM / Branch.
<b>Search Result</b>	
<b>Name</b>	The name of the ATM /Branch of the bank.
<b>Get Directions</b>	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 duration and distance from your location on Google map.

### ATM/ Branch Locator - Map/ Satellite view screen



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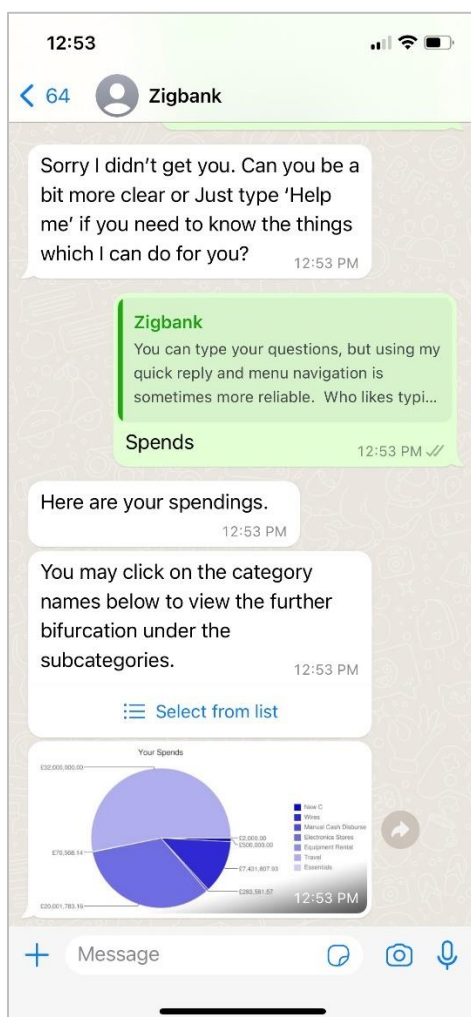
## 5.8 Inquire about user's spends

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  
Tap on the **Spends** option in the help menu, and then tap **Send**.
2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.

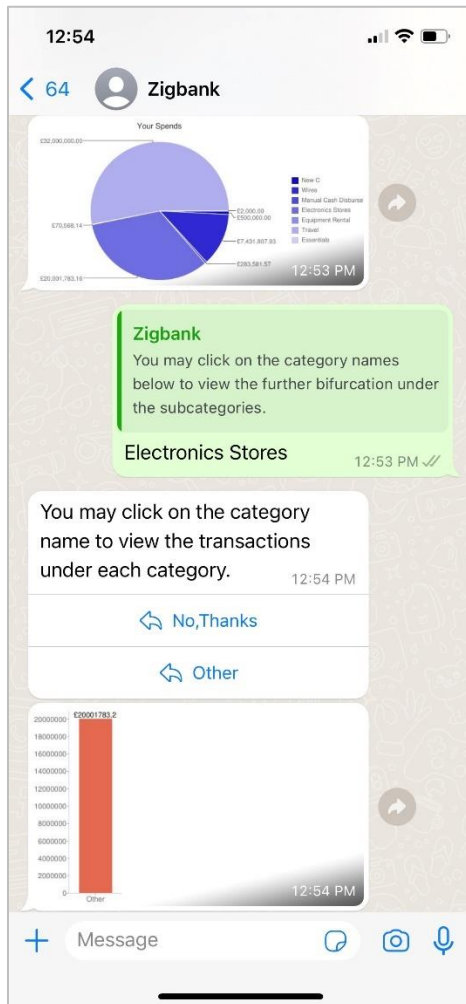
### Spends Inquiry- Category wise



6. The application displays the spending in a pie chart with **Category Name**, **Percentage Spent**, and **Amount** for each category.

7. The application prompts you to click on **Category Name** getting displayed at the bottom for further bifurcation under the sub-categories.
8. Click on **Category Name**.  
The application displays the bar chart with spend for each **Subcategory Name** and **Amount**.
9. The application prompts you to click on **Category Name** to view the transaction under each category.

### Spends Inquiry- Sub Category wise



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

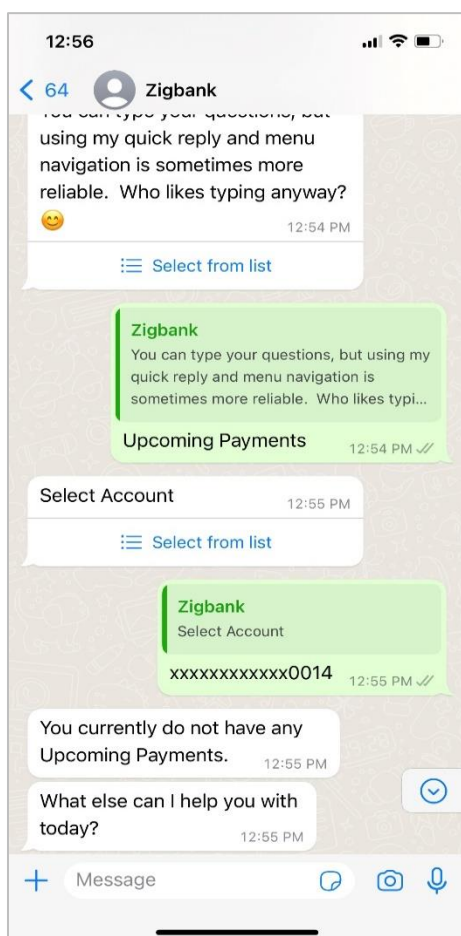
## 5.9 Inquire Upcoming Payments

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

### To view all the upcoming payments:

4. Type a question to inquire about upcoming payments, and press **Enter**. For example, “What are my upcoming payments?”  
OR  
Tap on the **Upcoming Payments** option in the help menu, and then tap **Send**.
5. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
6. Enter the OTP received on the mobile and press **Enter**.

### Upcoming Payments



7. The application prompts you to select an account number for which the payments that are due is to be displayed.
8. Tap on the **Select from list link** to select the account number.
9. The application displays the all the scheduled upcoming payments in the account.

## 5.10 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 the user's credit card from Chatbot.

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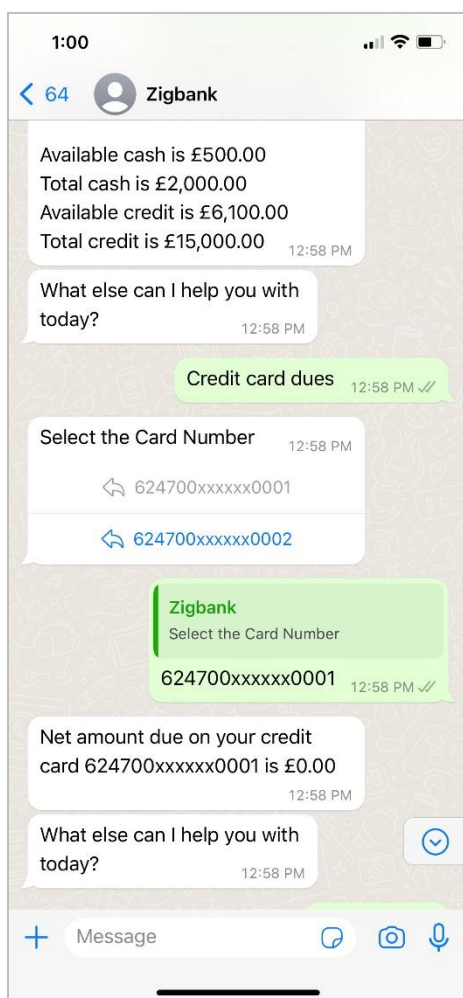
**Note:** There is no out of the box integration with any product processor, but as part of implementation credit card module can be integrated with a third party system (Third Party qualified).

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### To view credit card due 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?"  
OR  
Tap on the **Credit Card Due** option in the help menu, and then tap **Send**.

### Credit Card Details - Payment Due



2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.



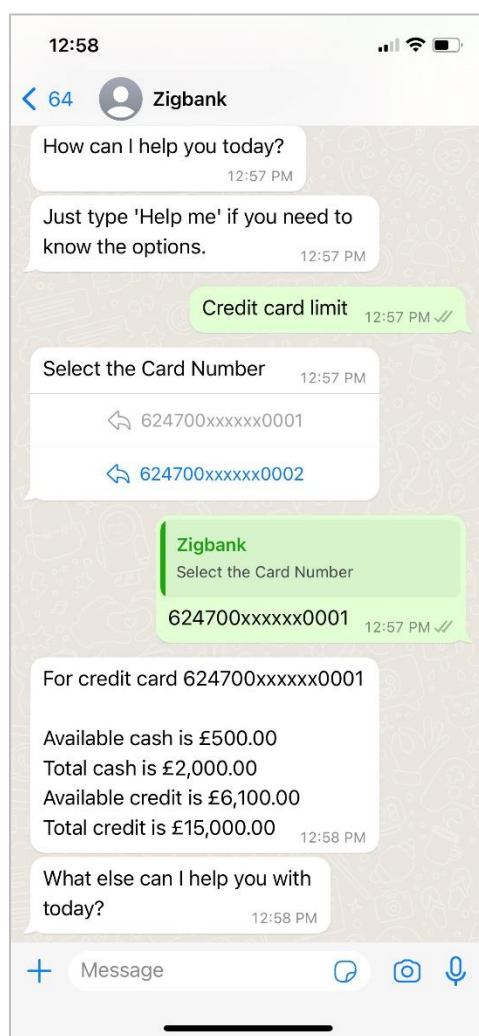
4. The application prompts you to select a credit card from the list whose payment is due.
5. Select the credit card.
6. The application displays the total amount due on the credit card.

### **Credit Card Details - Limit of a credit card**

#### **To view credit card limits details:**

1. 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?"  
OR  
Tap on the **Credit Card limit** option in the help menu, and then tap **Send**.
2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.

### **Credit Card Details - Limit of a credit card**



**Field Description**

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

4. The application prompts you to select a credit card from the list whose limits you wish to view..
5. Select the credit card.
6. The application displays the Available Cash, Total Cash, Available Credit and Total Credit limits of the credit card.

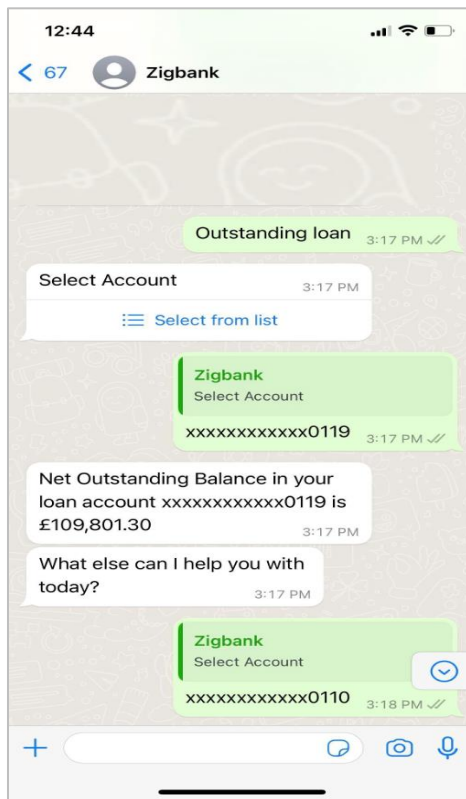
## **5.11 View Loan Account Details**

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 outstanding loan amount:**

1. Type a question to inquire the outstanding loan amount, and press **Enter**. For example, "What is the outstanding balance on my loan account?"  
OR  
Tap on the **Outstanding Amount on Loan Account** option in the help menu, and then tap **Send**.
2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.

## Outstanding Loan Amount



4. Select an account number for which the total outstanding amount you wish to view.
5. Tap on the **Select from list link** to select the account number.
6. The application displays the total outstanding amount on the loan account.

### To view installment date and amount details:

1. Type a question to inquire about the installment date and amount, and press Enter. For example, "What is my next installment date and Amount?"  
OR  
Tap on the **Next installment date and Amount of Loan Account** option in the help menu, and then tap **Send**.
2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.

## Next Installment Date and Amount

### Field Description

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

4. Select an account number for which the installment date and amount you wish to view.
5. Tap on the Select from list link to select the account number.
6. The application displays the next installment date and amount of the loan account.

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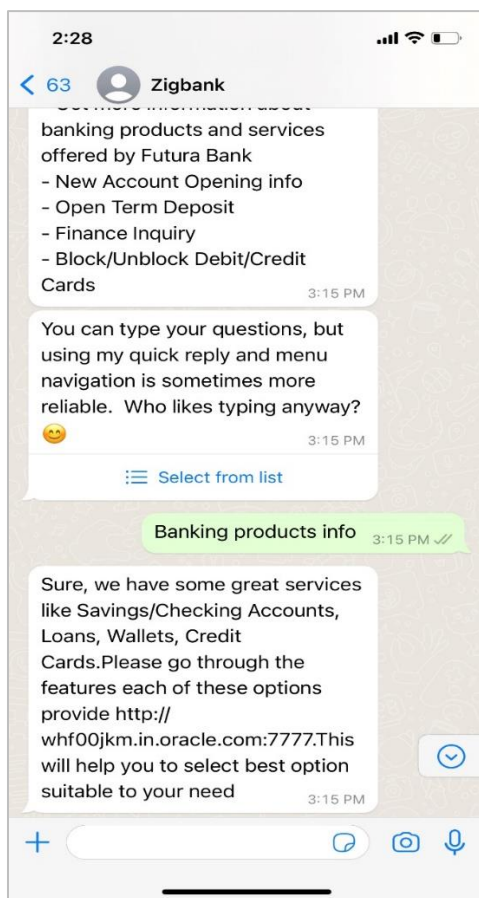
## 5.12 Inquire about products

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.
2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.

### Products Inquiry



## 5.13 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 the Finance inquiry, and press **Enter**. For example, "I want to know about finances available against invoices or purchase order".  
OR  
OR  
Tap on the **Finance Inquiry** option in the help menu, and then tap **Send**.
2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.

### Finance Inquiry

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

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**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.

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### On Entering Mobile Number and OTP

6. 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.	
<b>Finance Amount</b>	Displays the amount that has been financed.
<b>Due Date</b>	Displays the date when the finance amount should be fully repaid.
<b>Outstanding Interest Amount</b>	Displays any outstanding interest that should be paid.
<b>Associated Party Name</b>	Displays the name of the associated party, linked with the instrument (invoice or purchase order or debit note) that has been financed.

Field Name	Description
<b>Program Name</b>	Displays the name of the program linked with the instrument that has been financed.

7. 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**.

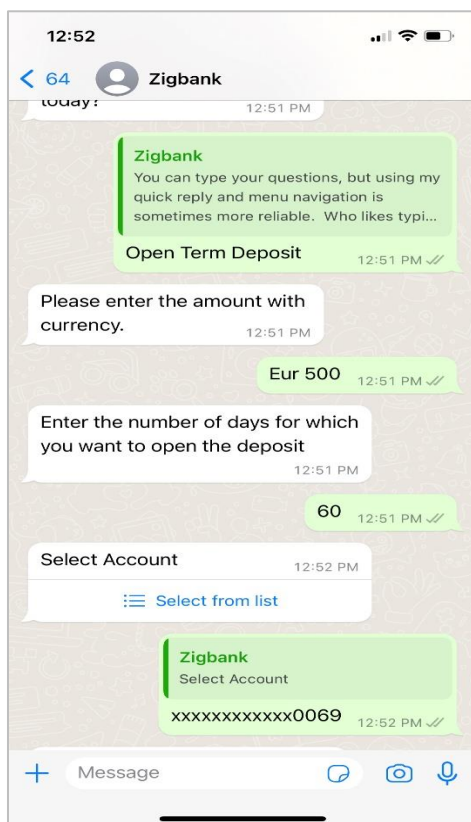
## 5.14 Open TD Account

Using this option, a retail user can open a new deposit by availing offers like the special interest rate on a specific deposit, for a fixed period offered by the bank.

### To open a new deposit:

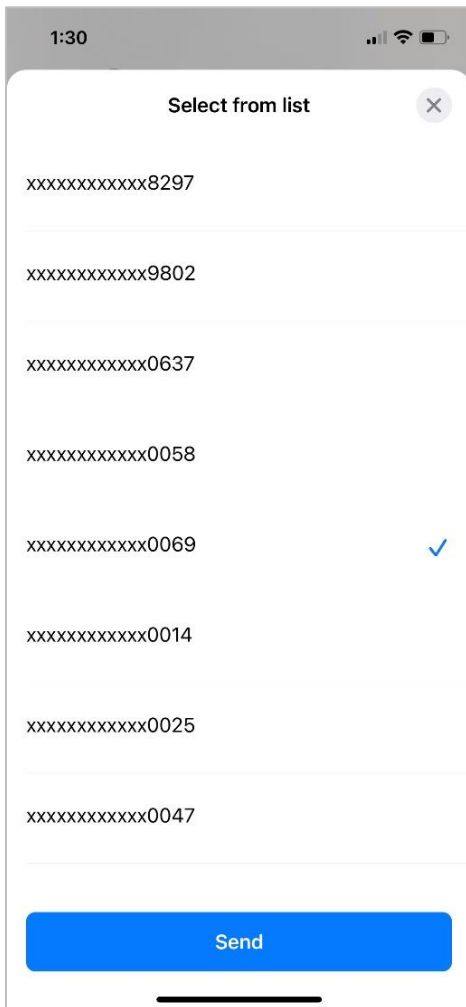
1. Type a question about opening a TD account, and press **Enter**.  
OR  
Tap on the **Open TD Account** option in the help menu, and then tap **Send**.
2. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
3. Enter the OTP received on the mobile and press **Enter**.

### Open New TD Account



4. The application prompts you to enter the amount for which the deposit is to be opened..
5. Enter the Deposit Amount along with the currency.
6. The application prompts you to enter the tenure of the deposit.
7. Enter the tenure for TD account in terms of a period i.e. years/ months/ days.

**New Deposit – Select from list**



**Field Description**

<b>Field Name</b>	<b>Description</b>
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**Deposit Details**

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Field Name	Description
<b>Source Account</b>	<p>The customer is required to select the current or savings account to be debited with the deposit amount.</p> <p>All the active current and savings accounts of the customer are displayed along with nicknames, if defined.</p> <p>For more information on Account Nickname, click <b>Account Name</b>.</p>
<b>Deposit Amount</b>	<p>The customer is required to specify the amount along with the currency for which the deposit is to be opened.</p>
<b>Deposit Tenure</b>	<p>The customer can specify the tenure of the deposit in terms of a period i.e. years/ months/ days or by selecting a specific date on which the deposit should mature.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Tenure</li> <li>• Date</li> </ul>
<b>Years</b>	<p>The customer can mention the deposit tenure in years.</p> <p>This field is enabled if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>
<b>Months</b>	<p>The customer can mention the deposit tenure in months.</p> <p>This field is displayed if the customer selects the <b>Tenure</b> option in the <b>Deposit Tenure</b> field.</p>
<b>Days</b>	<p>The customer can mention the deposit tenure in days.</p> <p>This field is displayed if the customer selects the <b>Tenure</b> option from the <b>Deposit Tenure</b> field.</p>
<b>Date</b>	<p>The customer can define the deposit tenure by selecting a date on which the deposit should mature.</p> <p>This field is displayed if the customer selects the <b>Date</b> option from the <b>Deposit Tenure</b> field.</p>
<b>Deposit Period Range</b>	<p>The minimum and maximum period for which the deposit account can be opened is displayed against the deposit tenure field once the customer selects a deposit product in the <b>Select Product</b> field.</p>
<b>Maturity Details</b>	

Field Name	Description
<b>Maturity Instructions</b>	<p>Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on maturity</li> <li>• Renew Principal and Interest</li> <li>• Renew Principal and Pay Out the Interest</li> <li>• Renew Special Amount and Pay Out the remaining amount</li> </ul>
<b>Rollover Amount</b>	<p>The amount to be rolled over.</p> <hr/> <p>This field is displayed if the customer selects <b>Renew Special Amount and Payout the Remaining Amount</b> option from the <b>Maturity Instruction</b> list.</p> <p>Note: “<b>Renew special amount and Pay Out the remaining amount</b>” option is not supported when the host is <b>Oracle FLEXCUBE Core Banking</b>.</p> <hr/>
<b>Pay To</b>	<p>This field is displayed if the customer has selected any maturity instruction that involves any part of the deposit amount to be paid out at the time of maturity.</p> <p>The customer is required to select the mode through which the amount to be paid out is transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Own accounts</li> <li>• Internal Bank Account</li> <li>• Domestic Bank Account</li> <li>• International Bank Account</li> </ul> <hr/> <p>Note:</p> <ol style="list-style-type: none"> <li>1) This field is not displayed, if the customer has selected <b>Renew Principal and Interest</b> option from the <b>Maturity Instructions</b> list.</li> <li>2) If the host is Oracle FLEXCUBE Core Banking, payout to only Own and Internal Accounts is supported.</li> </ol> <hr/>
<b>Own Account</b>	<p>This section is displayed if the customer has selected the option <b>Own Account</b> in the <b>Pay To</b> field.</p> <hr/>

Field Name	Description
<b>Transfer Account</b>	The customer can select a current or savings account to which the funds will be transferred when the deposit matures. All the customer's current and savings accounts held with the bank will be listed down and available for selection.

The following fields are displayed once the customer has selected an account in the **Transfer Account** field.

<b>Beneficiary Name</b>	The name of the holder of the account selected in <b>Transfer Account</b> .
<b>Bank Name</b>	Name of the beneficiary bank.
<b>Bank Address</b>	Address of the beneficiary bank.
<b>City</b>	City of the beneficiary bank.
<b>Country</b>	Country of the beneficiary bank

#### Internal Account

This section is displayed if the customer has selected the option **Internal Account** in the **Pay To** field.

<b>Account Number</b>	The customer is required to specify a current or savings account, held within the bank, to which the funds will be transferred when the deposit matures.
<b>Confirm Account Number</b>	The customer must re-enter the account number in this field so as to confirm the account number entered in the above field is correct.

8. The application prompts you to select the current or savings account to be debited with the deposit amount.
9. The application displays the default account number and also provides an option to select a different account number.

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

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- a. Tap on the **Select from list** link to select the account number.
- b. Select the account from the list, and then tap **Send**.
10. The application prompts you to opt **Select Maturity options** by selecting the desired maturity instruction.
11. Tap **Open** to open a deposit account.
12. Displays Welcome messages for open Deposit.
13. Tap **Confirm** to open a deposit account. The application automatically sends a one-time password (OTP) to the mobile number to authenticate.

14. Enter OTP.
15. Press **Enter** Key.
16. Tap **Open** to open a deposit account.
17. The success message appears.