Chatbot Banking User Manual Oracle Banking Digital Experience Release 22.2.0.0.0

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Chatbot Banking User Manual November 2022

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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 Release 22.2.0.0.0, refer to the following documents:

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



2. Transaction Host Integration Matrix

Legends

NH	NH No Host Interface Required.	
✓ Pre integrated Host interface available.		
×	× Pre integrated Host interface not available.	



Sr. No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.0.0	Oracle FLEXCUBE Universal Banking 14.6.0.00 Oracle Banking Payments	Oracle Banking Corporate Loans 14.5.0.0.0		
	Chatbot Mobile Banking						
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		
	Chatbot on Facebook Messenger						
1	View Account Balance	~	~	NH	NH		
2	Fund Transfer- Existing Payee	~	×	✓	NH		
3	View Recent Transactions	~	~	NH	NH		
4	ATM / Branch Locator	NH	NH	NH	NH		
5	Inquire about user's spends	~	~	✓	NH		
6	View Loan Account Details – Retail user	~	~	NH	NH		
7	View Loan Account Details – Corporate user	~	~	NH	~		
8	Inquire Upcoming Payments	~	×	✓	NH		



9	View Credit Card Details	×	×	NH	NH
10	Inquire about products	NH	NH	NH	NH

Home



3. Chatbot Mobile Banking Application

Chatbot is an artificial intelligence system that interacts with users over a messaging platform. It answers questions and fulfills an array of tasks for business users.

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

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

Note:

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

Features Supported In the Application

For Retail User

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



For Corporate User

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

Pre-requisites

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



3.1 Launch Chatbot Application

To launch the application:

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

Chatbot Application screen

* ≈ \m ≡ ([]	7:33	РМ	● 86% ●
Username			
Password			
	Log orgot Username Enable Alternate	Forgot Passwo	rd
Scan To Pay	Quick Sn	Claim Money	روبی کی معاون Wallet Sign Up
	Hi, How Can	l Help You?	

2. The application displays a welcome message.



Welcome Message screen

airtel 🚥 🔐 🛜 💿 😽 🖝 🌝 🐼 83% 💷) 11:09 am
← Zibo
Hi there, I am Zibo!!!
I am a Futura Bank chatbot who can assist you in performing your Banking tasks.
You can simply type your questions or type 'Help me' to get the options.
Type a message
\triangleleft \bigcirc \square \mp

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

airtel 🛅 📶 🛜 💿 🛛 🗣 🥸 🛈 83% 🗩 11:09 am
← Zibo
Help me
Here's what I can help you with: - View account balances - Bill Payment - Money Transfer - Find a bank branch or ATM - View recent transactions - Inquire your spends - Know your upcoming payments - Inquire your dues on credit card - Inquire about credit card limit - Inquire about credit card limit - Inquire your outstanding balance on loan account - Inquire about next installment date and amount - Get more information about banking products and services offered by Futura Bank
You can type your questions, but using my quick reply and menu navigation is sometimes more reliable. Who likes typing anyway?
Got it Balance Re 📏
Type a message
\triangleleft O \square $\overline{\Rightarrow}$

 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, $\operatorname{click}^{\bigcirc}$.

Home



3.3 View Account Balance

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

To inquire about the account balance:

 Type your 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 your account number). OR Click Balance.

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

Account Balance screen

airtel 🔤 📶 🛜 💿 🛛 🕶 🌝 🛈 82% 💷 11:13 am
← Zibo
navigation is sometimes more reliable. Who likes typing anyway?
Got it Balance Re >
Balance
Please provide your Mobile Number.
9876543214
To verify your details, we have sent one time password on your mobile number. Please enter the password here.
1111111111
Select Account Type
Saving Account Current A >
Type a message
\triangleleft O \square $\overline{\mp}$

- 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

airtel	III. 🙃 🗍	🕶 🍯 🛈 82% 🔳 ፡ 11:14 am
$\leftarrow \overline{z}$	Zibo	
		111111111
	Select Account Typ	be
	Saving Account	Current A 📏
		Saving Account
	For which account balance?	do you want
	« xxxx0013	xxxxxxxx >
	×	xxxxxxxxxx0013
	Balance in Saving A xxxxxxxxxxx0013 GBP9,995,396.00	
	What else can I hel today?	p you with
Туре	a message	
	\triangleleft O	

<u>Home</u>



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:

 Type the request to transfer funds to an existing payee, and press Enter. For example, "Pay JacksonD \$10".
 OR

Click Money Transfer.

- a. The application displays a list of all registered payees. Select the required payee.
- b. The application inquires for the amount, once you select the payee.
- 2. The application displays the default account number or prompts you to select the required account number for making the funds transfer.

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

 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

	IIII ≈ ■ Zibo		০ন ভ © 82	% 🔲 11:16 am
			Money	transfer
	Please sele you want to			
	James		John	
				John
	Enter the ar	nount to	be paid.	
				£50
	Do you wan xxxxxxxxxx		from acc	count
	Yes	No		
				Yes
	Payment I John GBP 50.00 From xxxxx		0013	
	Payment Su	ccessful		
	Reference No	is AT3Ol	JPA14001E	swc
	What else ca today?	an I help	you with	1
Туре	e a message			
	\triangleleft	0		→

Field Description

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

<u>Home</u>



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.

 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

airtel 🔤 🚛 😭 💿 🛛 🕶 🥸 🛈 82% 🔲। 11:18 am
← Zibo
Pay Bill
Please select biller.
AIRTEL
Enter the amount to be paid
£ 10.00
Do you want to pay from account xxxxxxxxxx0013
Yes No
Yes
Bill Payment Details
AIRTEL GBP 10.00 From xxxxxxxxxx0013
Bill Payment Successful
Reference No is AT3OUPA14001BMNC
What else can I help you with today?
Type a message
⊲ ○ □ ₹

Field Description

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

Home



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

airtel	VALTE , 🕋 🖸	০- ঠি 🛈 82% 🛙	💷 11:18 am
\leftarrow	Zibo		
		Recent transac	tions
	Select Acco	ount	
	Wallet	xxxxxxxxxx0013	3 >
		*****	:0013
	Here are so transaction xxxxxxxxx	s for account	
		r 2019 00.00	>
	What else o today?	an I help you with	
Туре	e a message		
	\triangleleft		;



Field Description

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

<u>Home</u>



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



airte	। 🔤 🚛 🗟 🖸 😽 💁 🕶 😽 🐨 81% 💷) 11:21 am
\leftarrow	Zibo
	Locate ATM
	Sure, where are you?
	You can type a street address, neighborhood, city, postal code, or use the button below.
	Send Location
	Goregaon
	2 ATM found at location Goregaon East, Mumbai, Maharashtra, India.
	DBA 001 Hub Mall Mumbai
	Nirlon Compund Branch Off Western Express Highway Goregaon West Mumbai
	What else can I help you with today?
Тур	e a message
	\triangleleft \bigcirc \Box \equiv

Branch Locator - Search screen



airte	। 🔤 🔐 🛜 🖸 🛛 🗣 🌝 🕉 81% 💷 । 11:21 am
\leftarrow	Zibo
	Locate Branch
	Sure, where are you?
	You can type a street address, neighborhood, city, postal code, or use the button below.
	Goregaon
	Nirlon Compound Branch
	B4, Ground Floor, Off. Western Express Highway Near Hub Mall
	Cama Industrial Estate
	Goregaon West, Maharashtra 400063
(Get Directions
	\bigtriangledown \bigcirc \Box $=$

Field Description

Field Name	Description
Enter Search Location	Key in the address or pin-code or city to search the ATM / Branch.
Search Result	
Name	The name of the ATM /Branch of the bank.
Get Directions	Click to view the directions of the Branch / ATM from your current location in the map.

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



Eutura Bank ●●●●● マ 2:50 PM ✓ VPN 32% ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ Ċ × 🚍 7 min SHRI NAGAR श्री नगर IB Patel Rd 3, Cama Industrial Estate, Goregaon East A GA गोरे • SVRd ษ **7 min** 1.5 km McGoogle 7 min (1.5 km) Via Walbhat Rd Û <

ATM / Branch Locator - Map/Satellite view screen

Home



3.8 Inquire about user's spends

Using this option, business users can inquire about their spends under a particular category/subcategory 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

airtel 🛅 💷 😽 🌝 🏵 🕄 89% 🗩 3:45 pm
← Zibo
offered by Futura Bank
You can type your questions, but using my quick reply and menu navigation is sometimes more reliable. Who likes typing anyway?
Spends Upcom
Spends
Here are your spendings.
https://chart.googleapis.com/chart? cht=p&chd=t:80.52042902889362%2C5.
You may click on the category names below to view the further bifurcation under the subcategories.
No,Thanks Home Essenti 🔉
Type a message
< ○ □ ₹

 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

airtel 🏧 🔐 🗟 🖸	⊶ 🕉 🛈 88% 💽 ፡ 3:42 pm		
\leftarrow Zibo			
	Spends		
Here are you	ur spendings.		
	t.googleapis.com/chart? t:80.52042902889362%2C5.		
< Inve	estment Heal >		
	Investment		
	t.googleapis.com/chart? xt=x,y&chd=t:555.555&chs=5		
You may click on the category name to view the transactions under each category.			
No,Thanks	Stock		
\triangleleft (₹ D C		

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



Spends Inquiry- Transaction wise

airtel 🔤 🔐 🛜 💿 💁 🖝 🤡 🕉 🖘 3:42 pm
← Zibo
Investment
https://chart.googleapis.com/chart? cht=bvs&chxt=x,y&chd=t:555.555&chs=5
You may click on the category name to view the transactions under each category.
No,Thanks Stock
Stock
AT30732700088 NEW DEPOSIT
22 Mar 2019 xxxxxxxx0035 EUR1,000.00
What else can I help you with today?
Type a message

<u>Home</u>



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:

 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

airtel 🎟	. II 🗟 🖸	c	⊢७ 080	% 🔲	11:29 am
← Zi	bo				
	banking pr offered by			ces	
	You can ty using my o navigation reliable. W	uick reply is somet	and me mes mo	enu ore	
	Got it	Balance	9	Re	>
	What are	my upco	ming pa	yme	nts
	Here are yo	our Upcon	ning Pay	ymer	nts
	James				
	Internal				
	GBP 10.00				
	28 Jan 2020				
	What else o today?	can I help	you with	า	
Type a	message				
	\triangleleft	0		≯	

Home



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:

 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

airtel 🚥 💷 🧙 🖸 🛛 😽 🕶 🌝 🔞 80% 💷 🛙 11:30 am			
← Zibo			
Inquire your dues on credit card - Inquire about credit card limit - Inquire your outstanding balance on loan account - Inquire about next installment date and amount - Get more information about banking products and services offered by Futura Bank			
You can type your questions, but using my quick reply and menu navigation is sometimes more reliable. Who likes typing anyway?			
Credit (>			
Credit Card Dues			
Net amount due on your credit card 624700******0001 is GBP600.00			
What else can I help you with today?			
Type a message			
< 0 □ ₹			

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

airtel 📼 "∥ 🧙 💿 🛛 ⊶ & © 80% 💷 11:31 am ← Zibo			
✓ Money Transfer Sp >			
Credit Card Dues			
Net amount due on your credit card 624700******0001 is GBP600.00			
What else can I help you with today?			
What is maximum limit of my credit card			
For credit card 624700******0001 Available cash is GBP500.00 Total cash is GBP10,000.00 Available credit is GBP6,100.00 Total credit is GBP10,000.00			
What else can I help you with today?			
Type a message			
\triangleleft O \square \equiv			

Field Description

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

Home



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:

 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

airtel	Valle ,1 🙃 🖸	ං ් ඊ 79% 💷 11:32 am		
← Zibo				
	You can type your questions, but using my quick reply and menu navigation is sometimes more reliable. Who likes typing anyway?			
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	Net Outstanding Balance in your loan account xxxxxxxxxx0058 is GBP18,900.00			
	What else can I help today?	you with		
Туре	e a message			
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 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

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← Zibo			
	Net Outstanding Balance in your loan account xxxxxxxxxx0058 is GBP18,900.00		
	What else can I help you with today?		
	Next Loan EMI		
	Select Account		
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	xxxxxxxxxx0058		
	Next Installment Date for account xxxxxxxxx0058 is 22 Apr 2019 and Next Installment Amount is GBP1,575.00		
	What else can I help you with today?		
Type a message			
	\triangleleft O \square \blacksquare		

Field Description

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

<u>Home</u>



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

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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

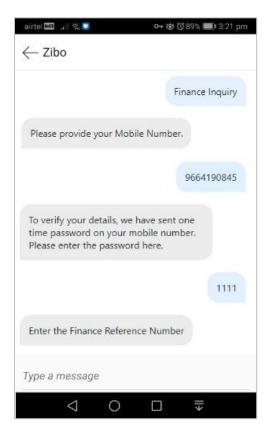
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Finance Inquiry	/		
	Finance Inquiry		
Please provide your Mobile Number.			
Type a message			

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

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



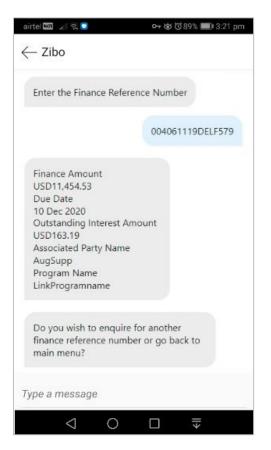
On Entering Mobile Number and OTP



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



On Entering Finance Reference Number



Field Description

The following details are displayed when you inquire about a particular finance.

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

6. 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**.



<u>FAQ</u>

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).

<u>Home</u>



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.

Note: Authentication of user while using chatbot services, can be done via sending OTP on user's registered mobile number or via Soft Token (as per the configuration done by Bank).

Features Supported In Application

For Retail User

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

For Corporate User

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



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

Pre-requisites

- Oracle Digital Assistant setup only incase of OBDX chatbot facility is deployed
- Valid Account on Facebook

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.

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

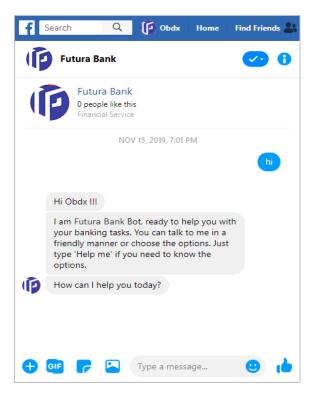


Chatbot Application screen

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

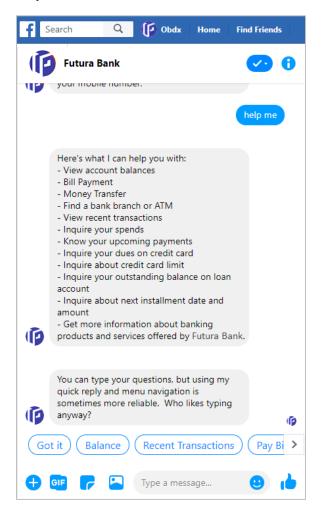
Get Started screen





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

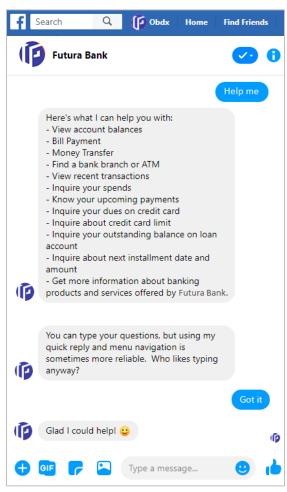


 Choose the transactions or inquiries from the Help options, or type a question for the options given by Chatbot. OR

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 \bigcirc 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.

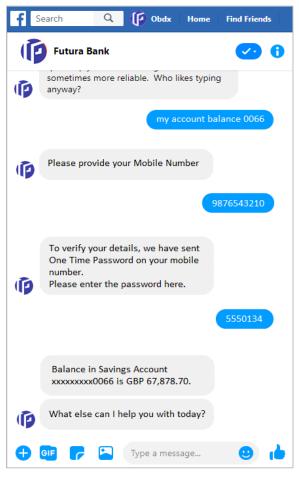
To inquire about the account balance:

1. Type the balance inquiry question in the message area, and press **Enter**. For example, "Show me account balance in account number XXXXXXX0045? (You can also input only the last four digits of the account number).

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

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

Account Balance screen



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



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

Account Balance screen

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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.

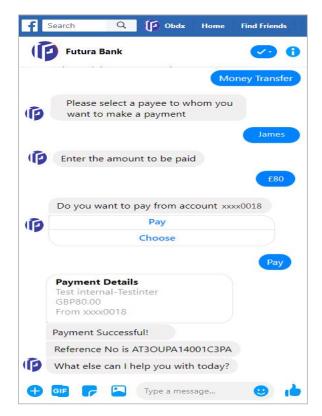
Note: It displays the default account number in masked format.

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

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

Home

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:

 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.

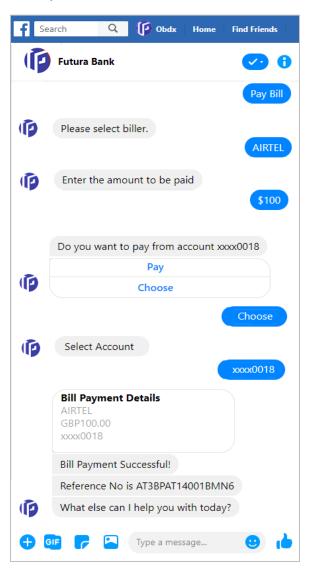
3. Type or click on **Pay** to make the bill payment from the default account number. Press **Enter**. OR

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



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.

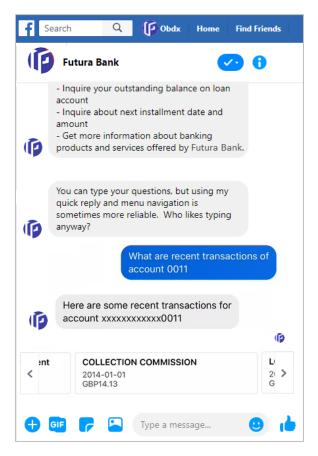
To view recent activities:

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.

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

Recent Activities screen





Field Description

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

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

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	Get Directions	

Field Description

Field Name	Description
Enter Search Location	Key in the address or pin-code or city to search the ATM / Branch.
Search Result	
Name	The name of the ATM /Branch of the bank.
Get Directions	Click to view the directions of the Branch / ATM from your current location in the map.



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

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ATM/ Branch Locator - Map/ Satellite view screen



4.8 Inquire about products

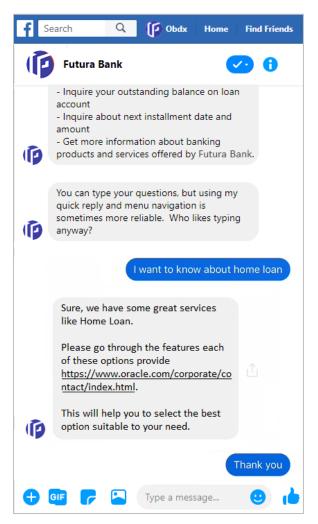
Using this option a user can inquire about products and services offered by the bank, and can get the instructions on how to avail the same.

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



<u>Home</u>



4.9 Inquire about user's spends

Using this option a business user can inquire about their spends under a particular category/subcategory 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





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.

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Ø	You may click on the category name to view the transactions under each category.
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Spends Inquiry- Sub Category wise

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



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Spends Inquiry- Transaction wise



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:

 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.

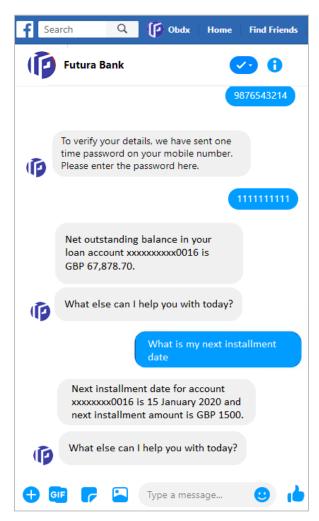
Outstanding Loan Amount

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Ø	What els	e can l	help you with	today?	
⊕ (Type a mes	sage	•

2. Type a question to inquire about the installment date and amount, and press **Enter.** For example, "What is my next installment date and Amount?" The application displays the next installment date and amount of the loan account.



Next Installment Date and Amount



Field Description

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



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.

The application displays all the scheduled upcoming payments.

Upcoming Payments

fs	Search Q (Obdx Home Find Friends
ſ	Futura Bank
	What are my upcoming payments
Ø	Please provide your Mobile Number.
	9876543214
Þ	To verify your details, we have sent one time password on your mobile number. Please enter the password here.
	111111111
	Here are your upcoming payments
	James Internal GBP 10.00 28 Jan 2020
Ø	What else can I help you with today?
•	GIF 🥝 🔄 Type a message 🙂 👍



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:

 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

fs	Search Q	🕼 Obdx	Home	Find Friends
ſ	Futura Bank		•	20
Ø	- Inquire about ne amount - Get more inform products and serv	nation about ba	inking	ank.
Ø	You can type your quick reply and m sometimes more anyway?	nenu navigation	is	
		What is the am credit card	ount due	on my
Ø	Select the credit	card number		
	< xxxx0013	1234xxxxxx	>	
		9874x	xxxxxxxx	xx0013
	Net amount due 9874xxxxxxxxx			
Ø	What else can l today?	help you with		
•		Type a mess	age	

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.



Q f Search Dbdx Home **Find Friends** -Futura Bank 0 1. amount - Get more information about banking products and services offered by Futura Bank. You can type your questions, but using my quick reply and menu navigation is sometimes more reliable. Who likes typing Ð anyway? what is the maximum limit of my credit card Ō Select the credit card number < xxxx0013 1234xxxxxx > 9874xxxxxxxxxx0013 For credit card 9874xxxxxxxxxxx0013 available cash is GBP 20,000.00. Total cash is GBP 20,000.00. Available credit is GBP 2,70,000.00. Total credit is GBP 2,70,000.00. What else can I help you with Ô today? GIF Type a message... C

Credit Card Details - Limit of a credit card

Field Description

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



<u>FAQ</u>

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).

