Oracle® Banking Digital Experience

Chatbot Mobile Banking Application User Manual

Release 25.1.1.0.0

G43786-01

October 2025

Oracle Banking Digital Experience Chatbot Mobile Banking Application User Manual, Release 25.1.1.0.0

G43786-01

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Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

Audience

This document is intended for the following audience:

- Customers
- Partners

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.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

For more information on any related features, refer to the following documents:

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

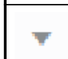
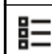
Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3   Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1
Chatbot Mobile Banking Application

This topic describes the Chatbot, an artificial intelligence system that interacts with users over a messaging platform. It responds to queries 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
- Launch Chatbot Application
  This topic provides the systematic instructions to user to log in from the Chatbot mobile application.
- LOG-OUT from Chatbot Application
  This topic provides the systematic instructions to user to log out from the Chatbot mobile application.
- View Account Balance
  This topic provides the systematic instructions to user to inquire about the balance in their account.
- Fund Transfer- Existing Payee
  This topic provides the systematic instructions for users to initiate a payment to an existing payee.
- Bill Payment
  This topic provides the systematic instructions for the Bill Payment facility, which allows users to make their utility payments online through the Chatbot application.
- View Recent Transactions
  This topic provides the systematic instructions to user to view the transactions carried out in their account.
- ATM / Branch Locator
  This topic provides the systematic instructions for users to inquire about ATMs and branches that are closer to a specific location.
- Inquire about user's spends
  This topic provides the systematic instructions for business users to inquire about their spends under a particular category or sub-category using the Chatbot.
- Inquire Upcoming Payments
  This topic provides the systematic instructions for users to inquire about payments that are due within the next 30 days.

- View Credit Card Details
  This topic provides the systematic instructions to business user to inquire about the amount due on their credit card, as well as the available and total cash and credit limits, through the Chatbot.
- View Loan Account Details
  This topic describes the option where business users can inquire about the total outstanding amount, as well as the next EMI date and amount of their loan account from Chatbot.
- Inquire about products
  This topic provides the systematic instructions for users to inquire about products and services offered by the bank and receive instructions on how to avail them.
- Finance Inquiry
  This topic provides the systematic instructions for users to inquire about finances availed against financial instruments such as invoices or purchase orders.
- FAQ

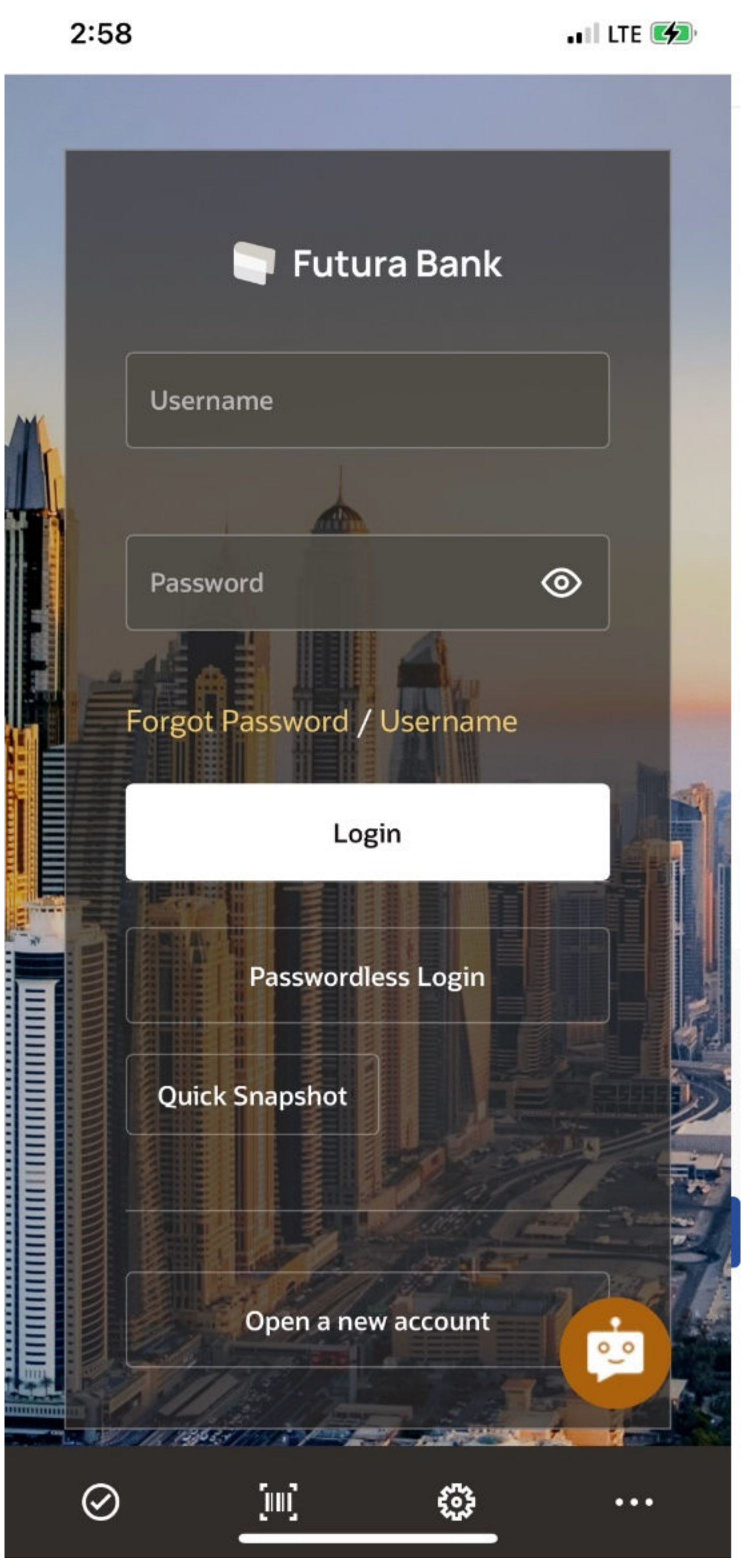
1.1 Launch Chatbot Application

This topic provides the systematic instructions to user to log in from the Chatbot mobile application.

To launch the application:

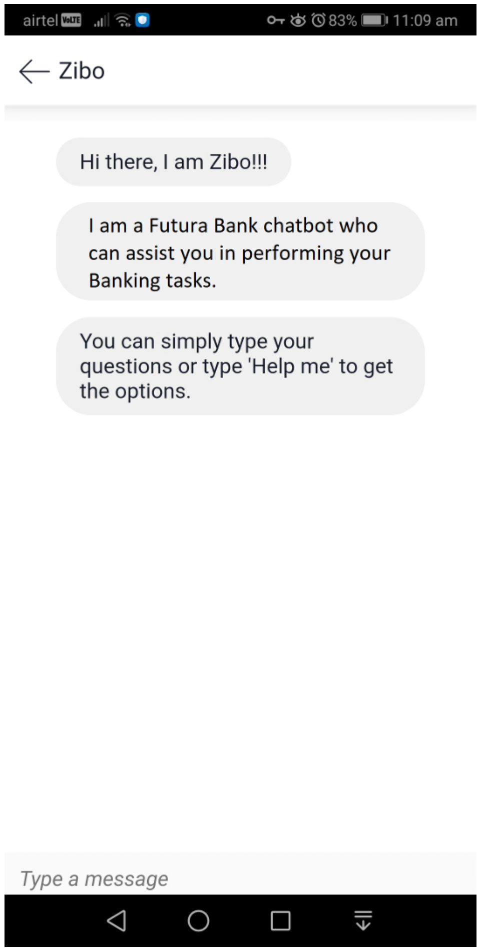
1. Click the **Hi, How Can I Help You?** button at the bottom of the login page to launch the **Futura Bank Chatbot** application from the mobile application.

Figure 1-1 Chatbot Application screen



The application displays a welcome message.

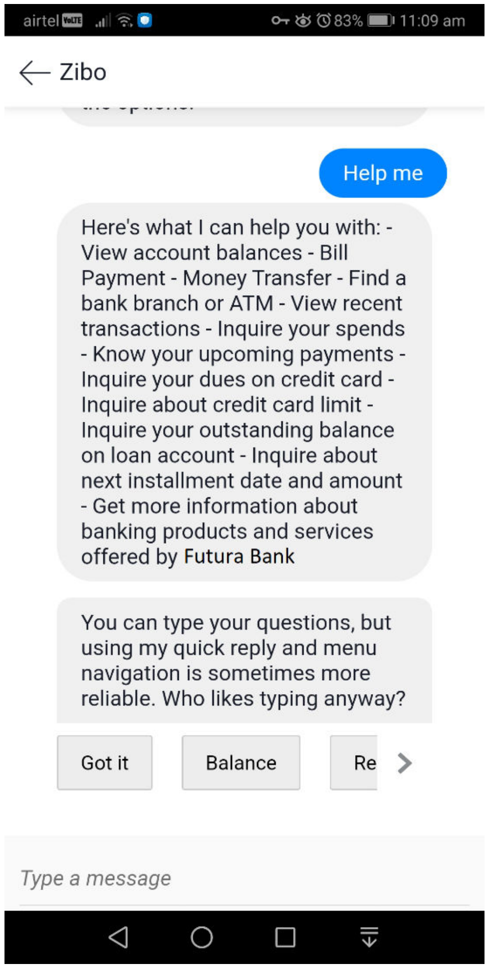
Figure 1-2 Welcome Message screen



2. 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.

Figure 1-3 Help Me screen



3. Perform the following action:
   - Choose the transactions or inquiries from the **Help** options, or type a question for the options given by Chatbot.
   - Click **Got it** to close the transaction.

1.2 LOG-OUT from Chatbot Application

This topic provides the systematic instructions to user to log out from the Chatbot mobile application.

To log out of the application:

- In the mobile application top right corner, click the icon.

1.3 View Account Balance

This topic provides the systematic instructions to user to inquire about the balance in their account.

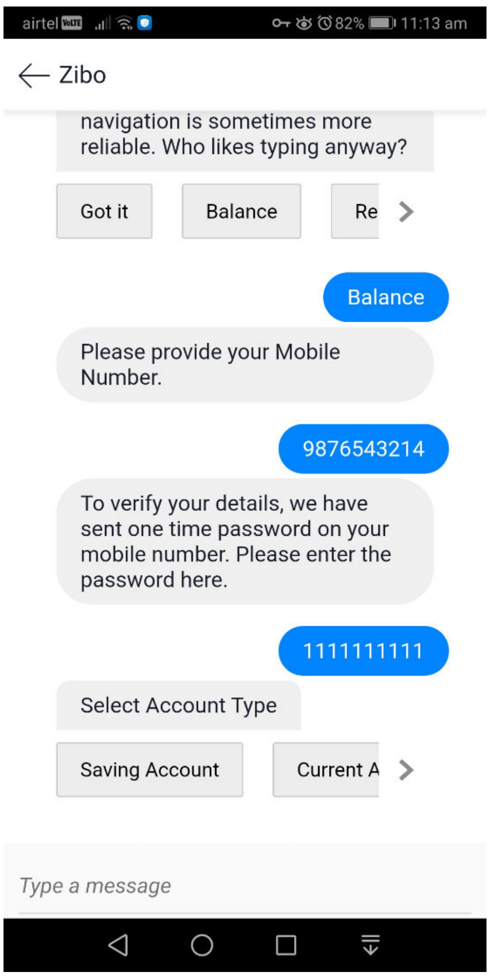
To inquire about the account balance:

1. Perform one of the following actions:

- Type your balance inquiry question in the message area, and press **Enter**. For example, “Show me account balance in account number XXXXXXXXXX0045 (You can also input only the last four digits of your account number).
- 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.

Figure 1-4 Account Balance screen

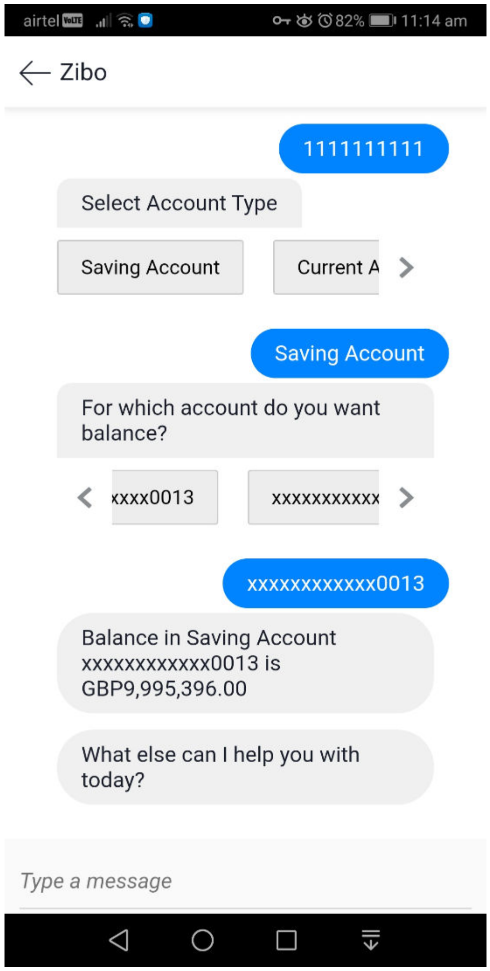


2. The Chatbot prompts you to provide your mobile number.
3. Enter the mobile number and press **Enter**.

   An OTP is sent to your mobile number for authentication.
4. Enter the OTP received on the mobile.

   The application displays the balance in the account.

Figure 1-5 Account Balance screen



1.4 Fund Transfer- Existing Payee

This topic provides the systematic instructions for users to initiate a payment to an existing payee.

To transfer money to an existing payee:

1. Perform one of the following actions:
   - Type the request to transfer funds to an existing payee, and press **Enter**. For example, “Pay JacksonD $10”.
   - 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.
     c. 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.

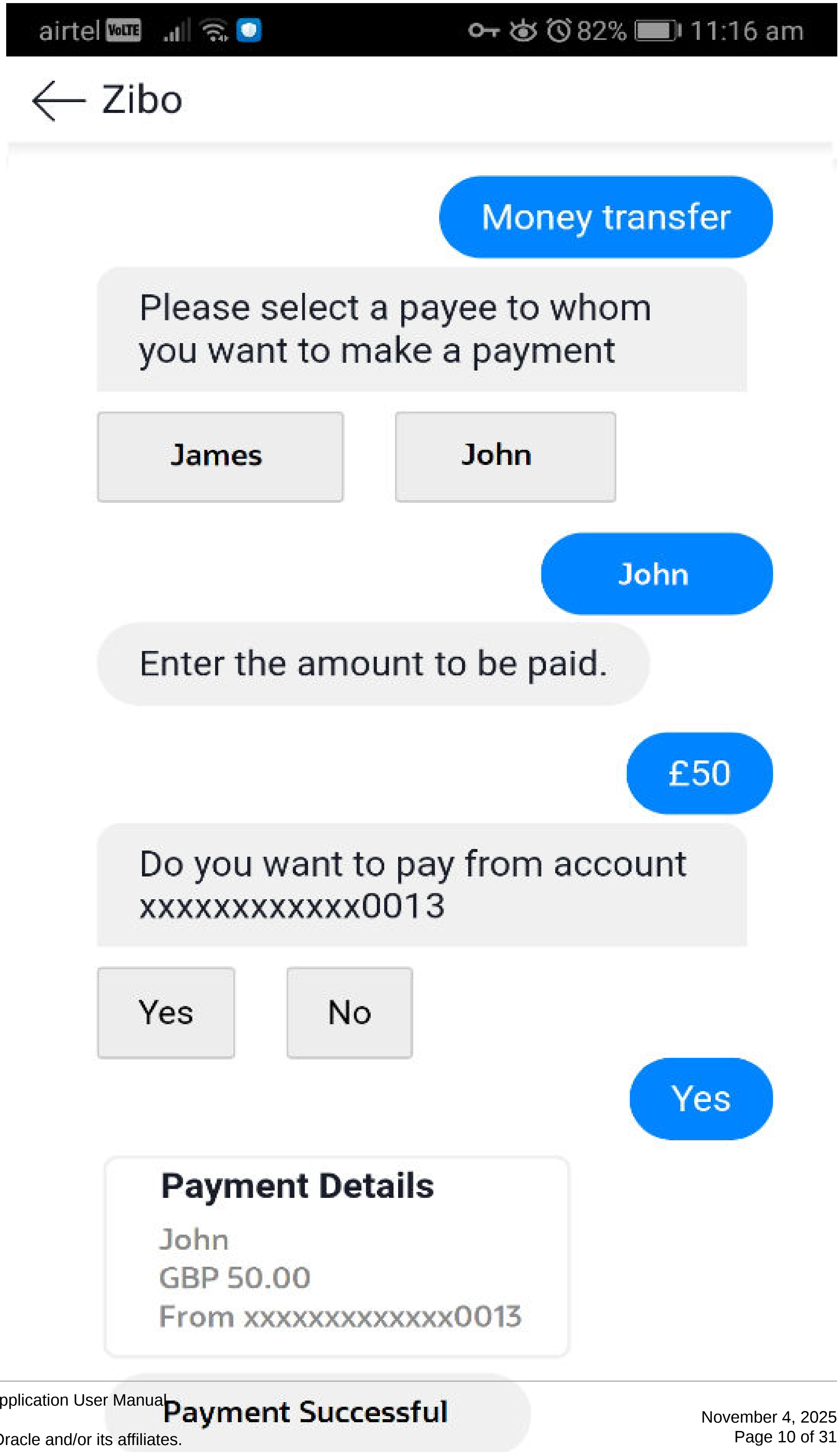
2. Perform one of the following actions:
   - Type or click **Pay** to initiate the transaction from the default account number selected. Press **Enter**.
   - Type or click **Choose**, and press **Enter**.

     The application displays the list of mapped accounts.

     a. From the list, select the source account for making the funds transfer.

   The success message about funds transfer appears along with the payment details and transaction reference number.

Figure 1-6 Funds transfer screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-1 Funds transfer screen- Field Description

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

1.5 Bill Payment

This topic provides the systematic instructions for the Bill Payment facility, which allows users to make their utility payments online through the 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. Perform one of the following actions:
   - Type bill payment request along with the Biller Name in the message area, and press **Enter**. For example, “Please pay $75 to Airtel”.
   - Click **Bill Payment.**

     Application displays a list of billers.

     a. Select the required biller from the list.
     b. Application prompts you to input the amount, once the user selects the biller.
     c. 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.

2. Perform one of the following actions:

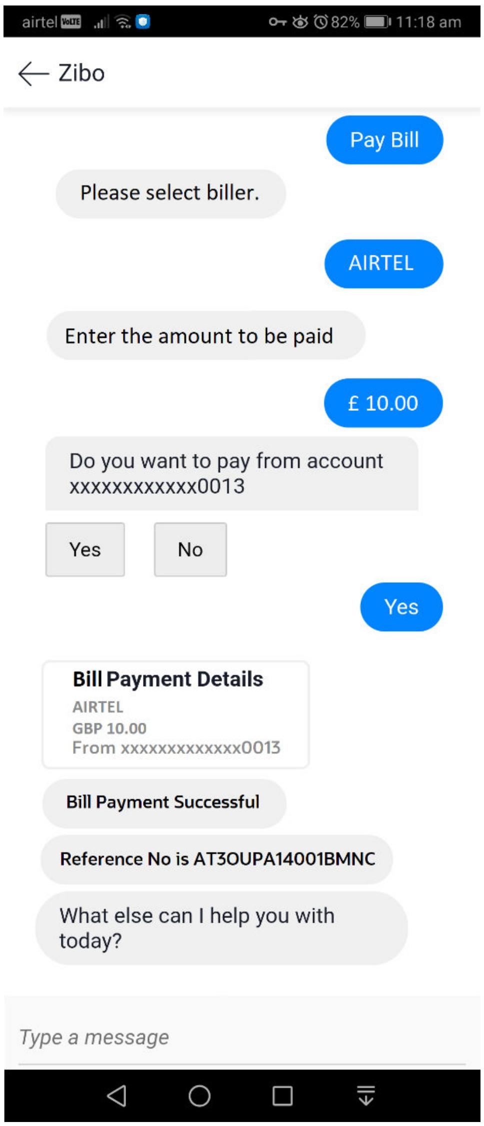
- Type or click **Pay** to make the bill payment from the default account number selected, and press **Enter**.
- Type or click **Choose**, and press **Enter**.

  The application displays the list of mapped accounts.

  a. From the list, select the source account for making the bill payment.

The success message for bill payment appears.

Figure 1-7 Bill Payment screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-2 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.

1.6 View Recent Transactions

This topic provides the systematic instructions to user to view the transactions carried out in their 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.

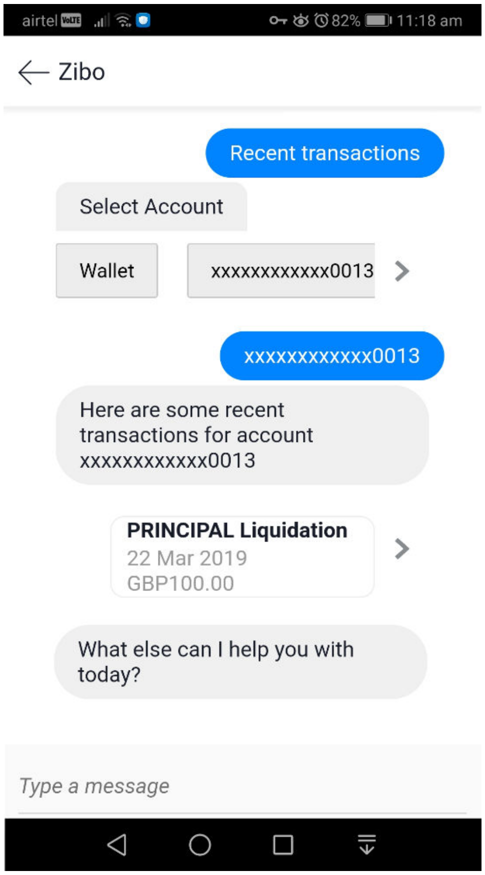
To view recent transactions:

- Perform one of the following actions:
  - 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”.
  - Click **Recent Transactions.**

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

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

Figure 1-8   Recent Transactions screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-3   Recent Transactions screen- Field Description

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

1.7 ATM / Branch Locator

This topic provides the systematic instructions for users to inquire about 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. Perform one of the following actions:
   - Type the inquiry for locating branch or ATM and press **Enter**. For example, "Locate ATM".
   - 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.

   The application prompts you to enter a location for ATMs and branches.
2. 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.
3. Click on **Get Directions** being shown under the ATM/Branch name to navigate to the chosen ATM/Branch on the map.

Figure 1-9 ATM Locator - Search screen

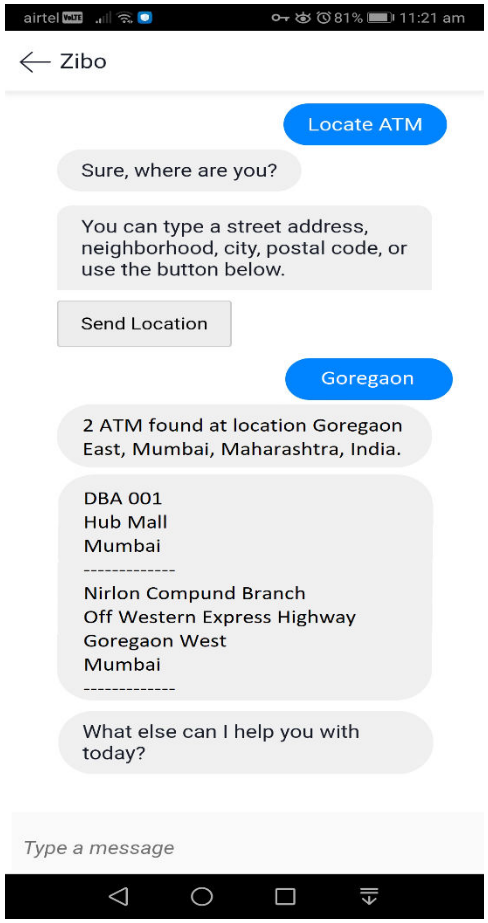
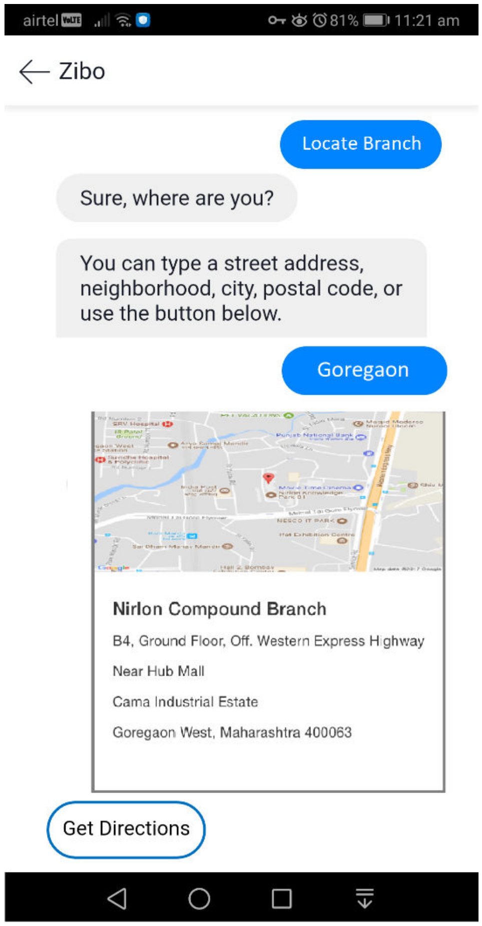


Figure 1-10 Branch Locator - Search screen



> **Note**
>
> The fields which are marked as Required are mandatory.

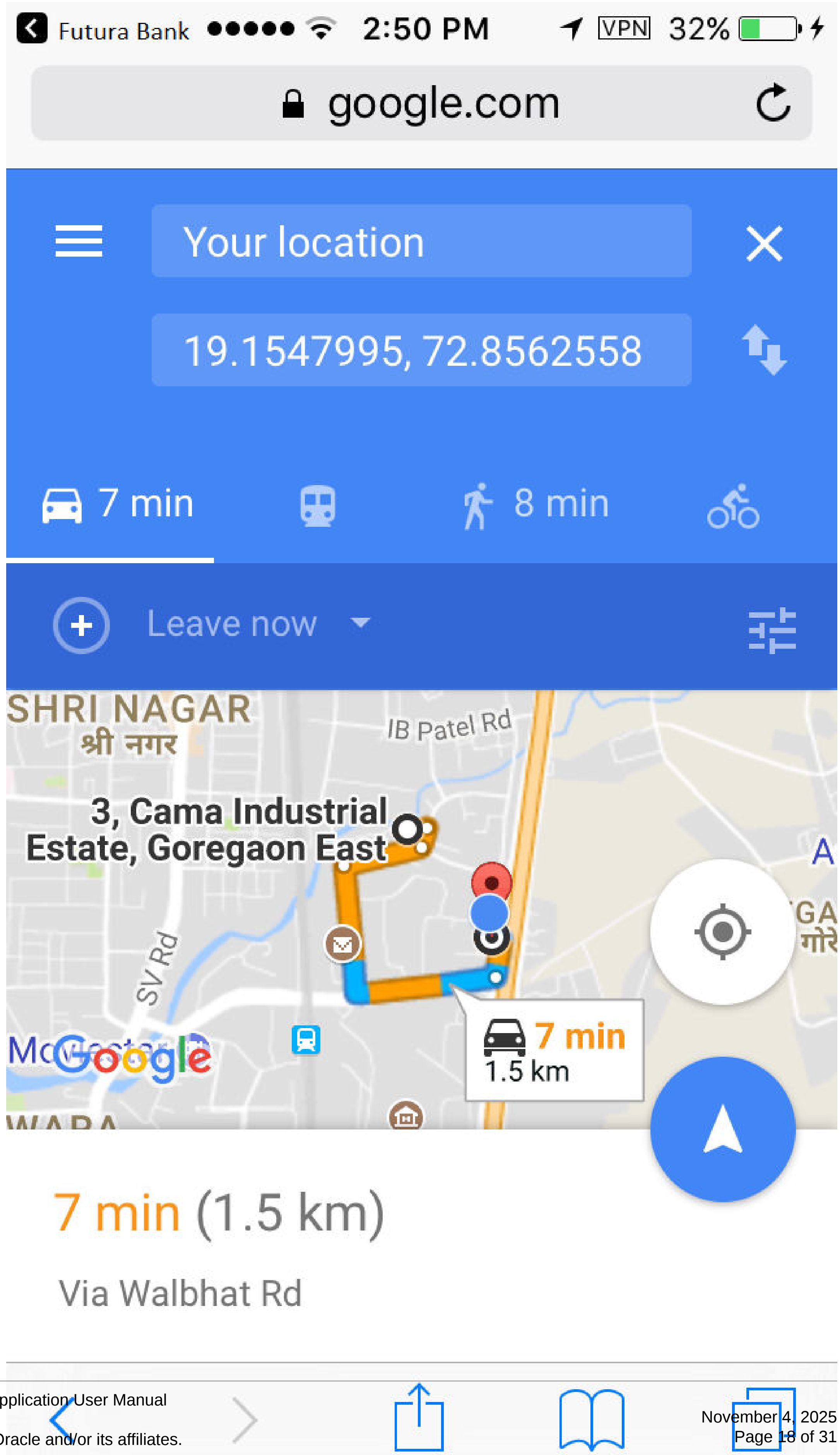
For more information on fields, refer to the field description table.

Table 1-4 ATM/ Branch Locator - Search screen- Field Description

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

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

Figure 1-11 ATM / Branch Locator - Map/Satellite view screen



1.8 Inquire about user's spends

This topic provides the systematic instructions for business users to inquire about their spends under a particular category or sub-category using the Chatbot.

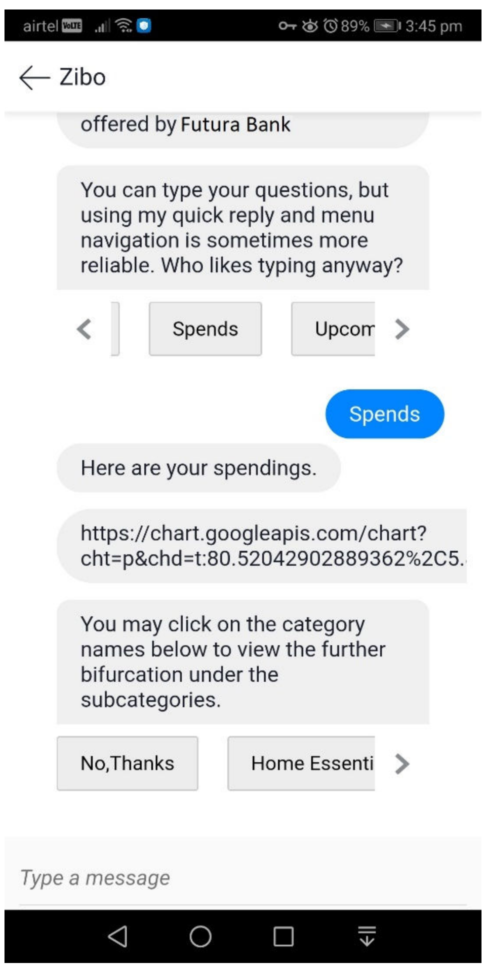
To inquire about spends:

1. Perform one of the following actions:
   - Type a question to inquire about the spends under a particular category/sub-category for a particular period, and press **Enter**.
   - Click **Spends.**

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

   The application prompts you to click on a **Category Name** to view further bifurcation under the sub-categories.

Figure 1-12 Spends Inquiry- Category wise

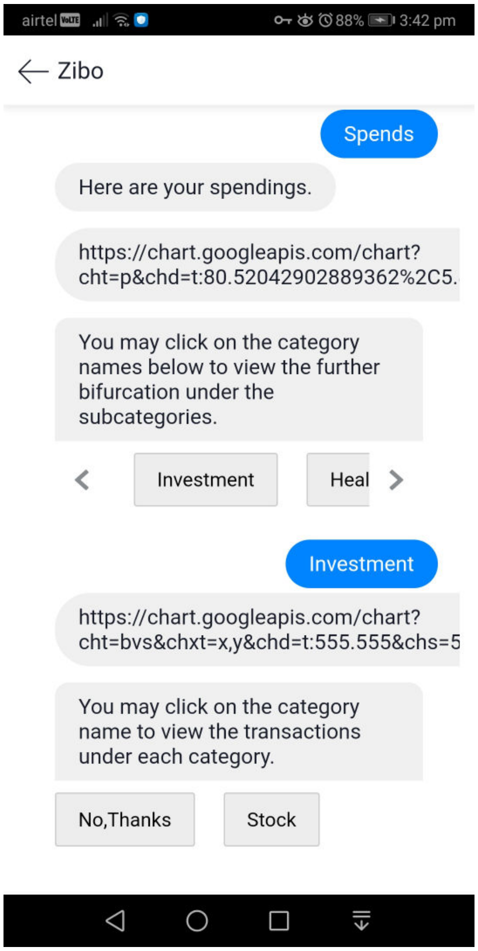


2. Click on the required **Category Name**.

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

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

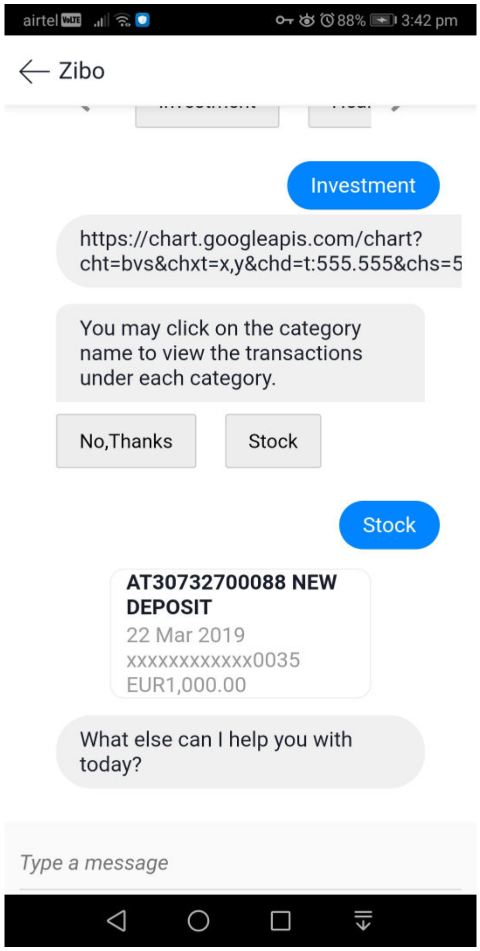
Figure 1-13 Spends Inquiry- Sub Category wise



3. Click on the **Category Name**.

   The application displays the transactions under the category.

Figure 1-14 Spends Inquiry- Transaction wise



1.9 Inquire Upcoming Payments

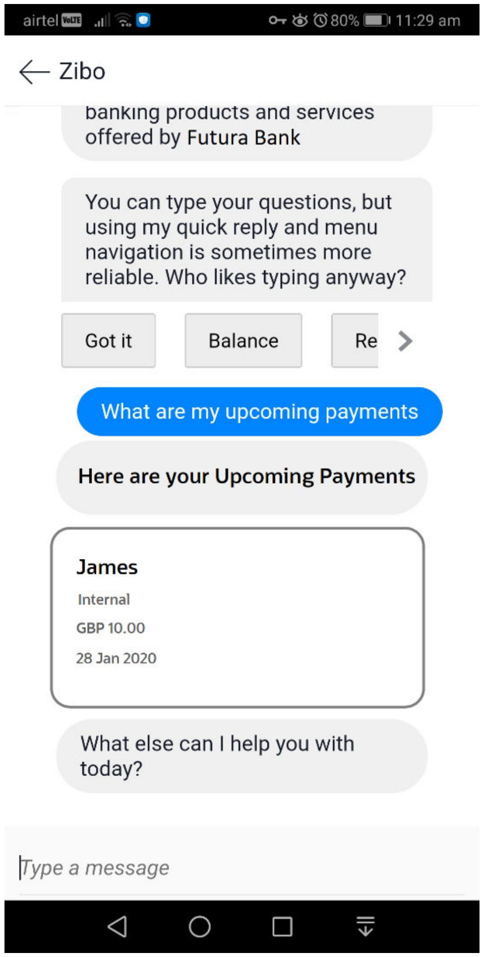
This topic provides the systematic instructions for users to inquire about payments that are due within the next 30 days.

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.

Figure 1-15   Upcoming Payments



1.10 View Credit Card Details

This topic provides the systematic instructions to business user to inquire about the amount due on their credit card, as well as the available and total cash and credit limits, through the Chatbot.

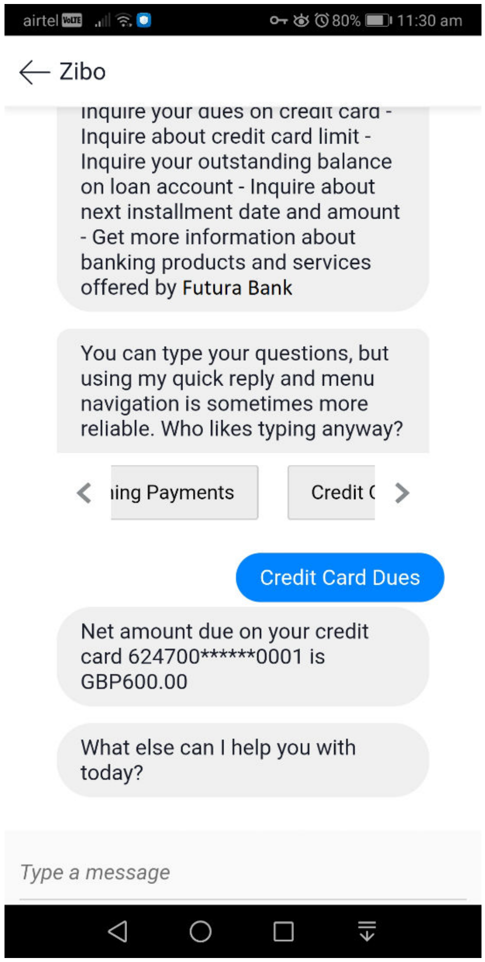
> **Note**
>
> There is no out of the box integration with any product processor, but as part of implementation credit card module can be integrated with a third party system (Third Party qualified).

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.

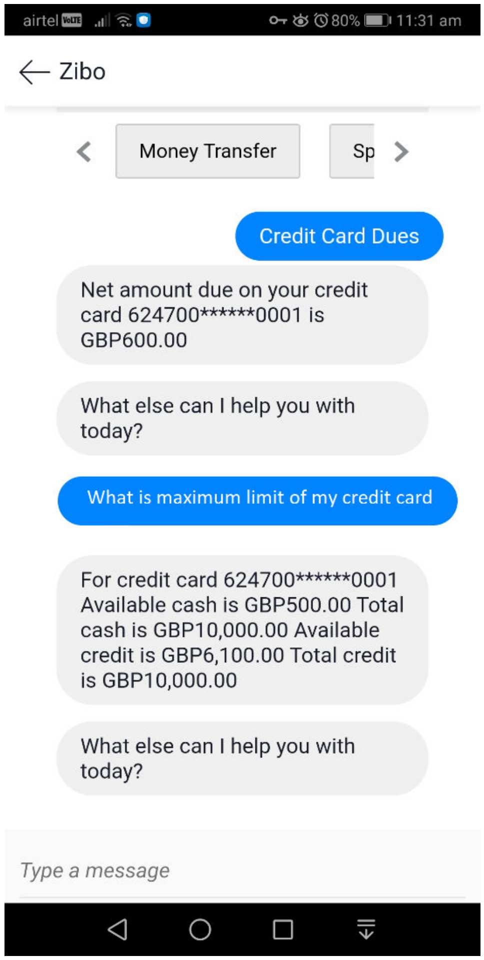
Figure 1-16 Credit Card Details - Payment Due



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.

Figure 1-17 Credit Card Details - Limit of a credit card



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-5 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.

1.11 View Loan Account Details

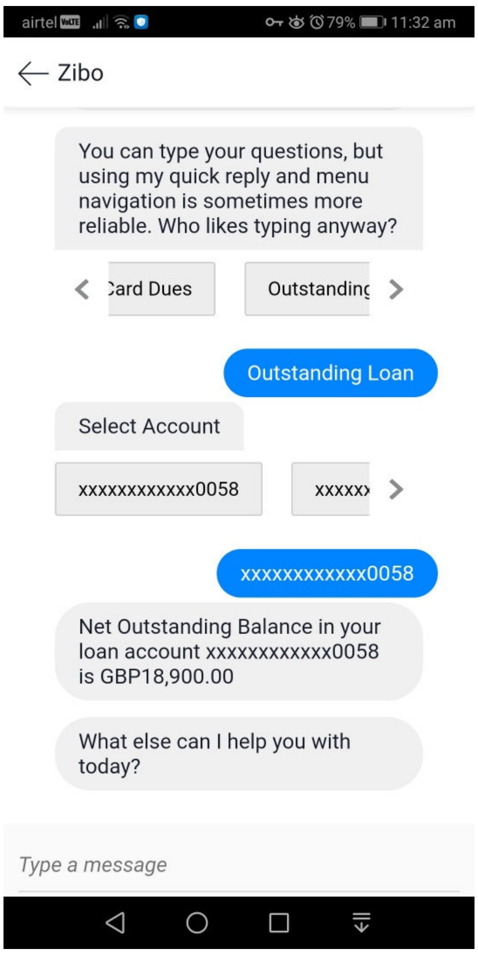
This topic describes the option where business users can inquire about the total outstanding amount, as well as the next EMI date and amount of their loan account from Chatbot.

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.

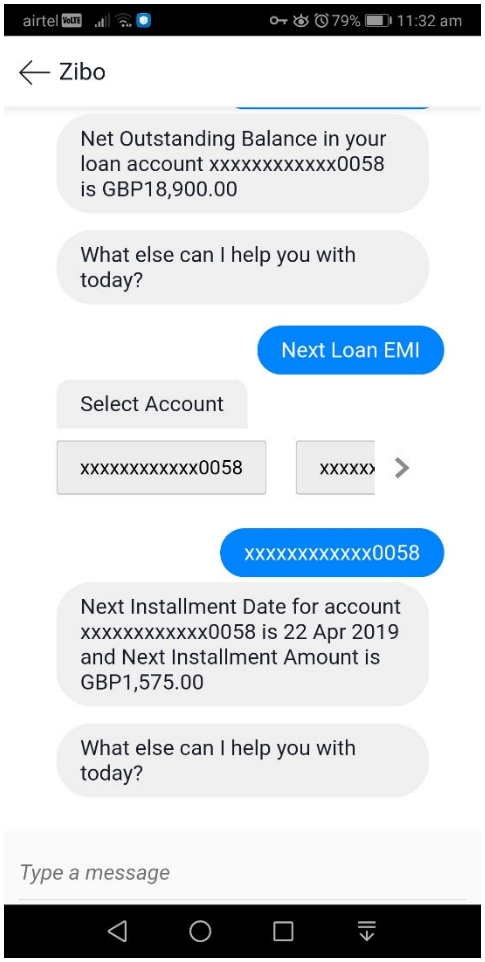
   Figure 1-18 Outstanding Loan Amount

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.

Figure 1-19   Next Installment Date and Amount



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-6   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.

1.12 Inquire about products

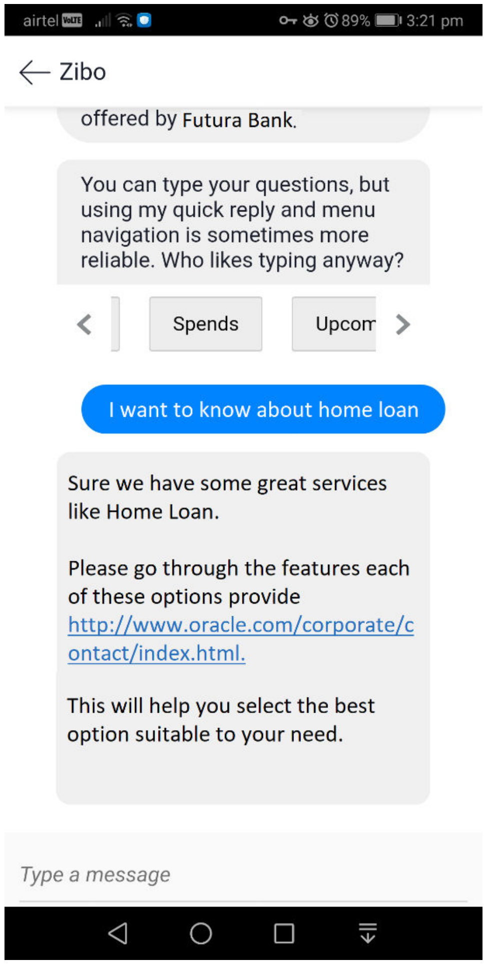
This topic provides the systematic instructions for users to inquire about products and services offered by the bank and receive instructions on how to avail them.

To inquire about products:

- 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.

Figure 1-20 Products Inquiry



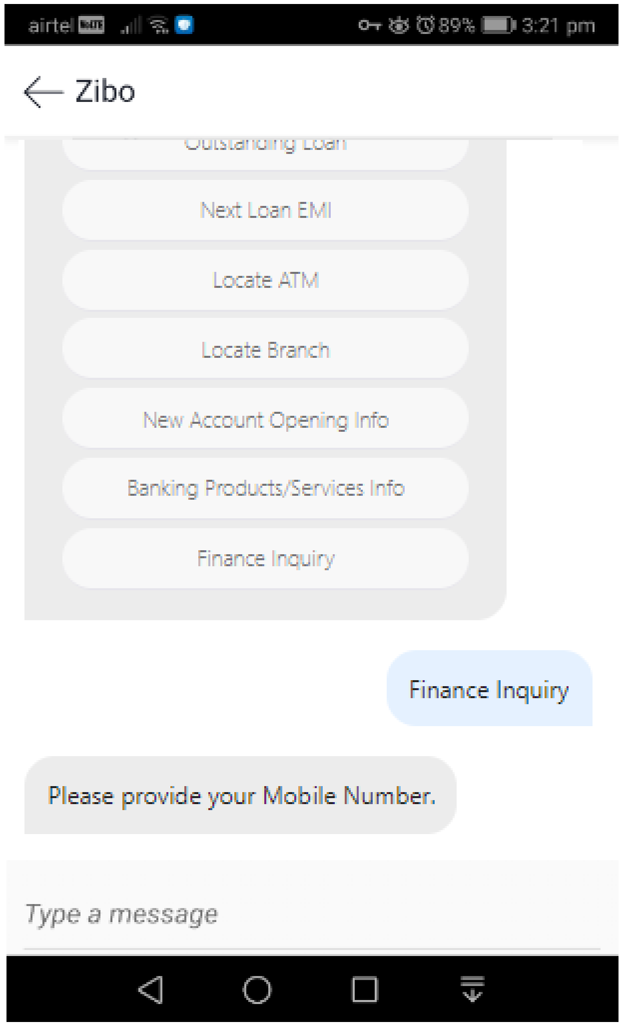
1.13 Finance Inquiry

This topic provides the systematic instructions for users to inquire about 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, and press **Enter**.

Figure 1-21 Finance Inquiry

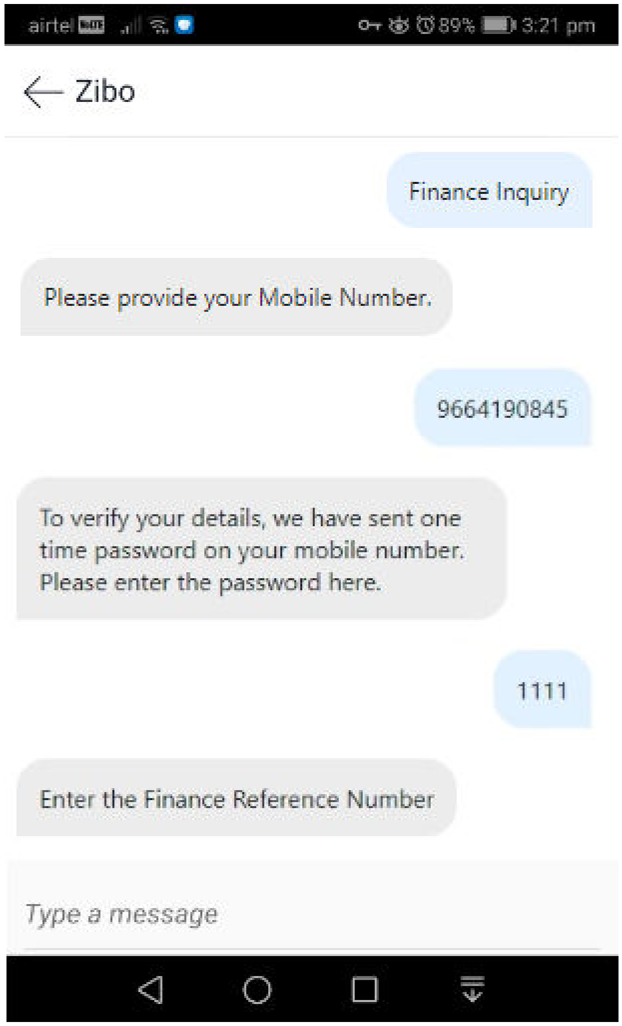


The application prompts you to enter your mobile number.

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

Figure 1-22 On Entering Mobile Number and OTP

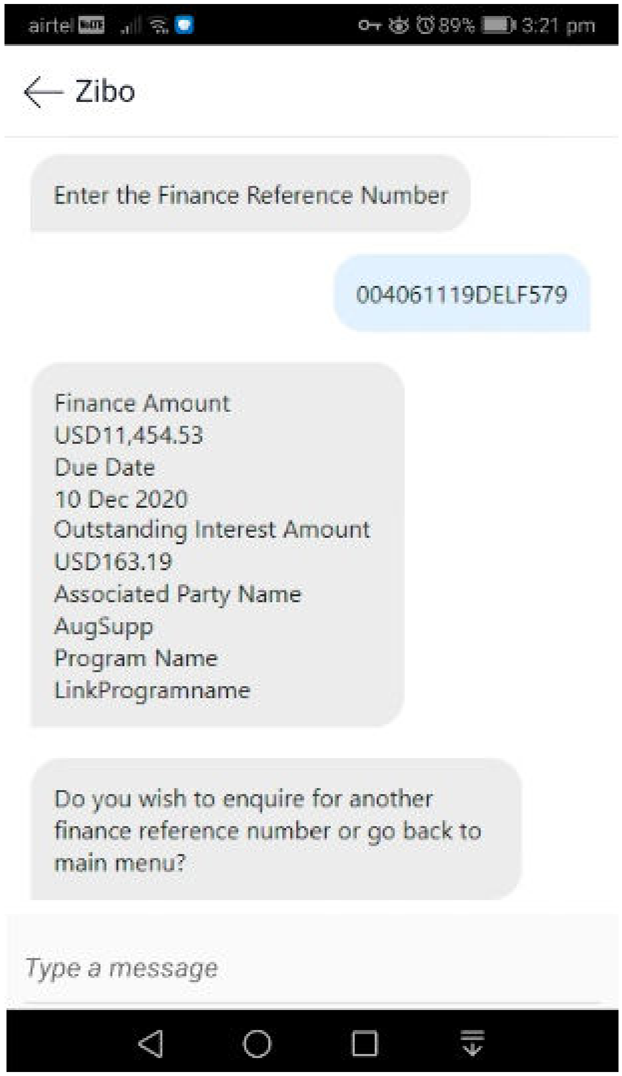


The application then prompts you to enter the finance reference number.

5. 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 appears.

Figure 1-23 On Entering Finance Reference Number



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-7 On Entering Finance Reference Number- Field Description

Field Name	Description
The following details are displayed when you inquire about a particular finance.	
Finance Amount	Displays the amount that has been financed.
Due Date	Displays the date when the finance amount should be fully repaid.

Table 1-7 (Cont.) On Entering Finance Reference Number- Field Description

Field Name	Description
Outstanding Interest Amount	Displays any outstanding interest that should be paid.
Associated Party Name	Displays the name of the associated party, linked with the instrument (invoice or purchase order or debit note) that has been financed.
Program Name	Displays the name of the program linked with the instrument that has been financed.

The application prompts with options to view details of another finance reference number or go back to the main menu.

6. Type the relevant option and press **Enter**.

1.14 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).

2

Chatbot on Facebook Messenger

This topic describes the Chatbot, an artificial intelligence system that interacts with users over a messaging platform. It responds to queries 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 amount of loan
- Inquire about banking products

Pre-requisites

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

- LOG-IN to Chatbot Application
  This topic provides the systematic instructions to user to log in to the the Facebook messenger and hence from Chatbot service.
- LOG-OUT from Chatbot Application on Facebook
  This topic provides the systematic instructions to user to log out from the the Facebook messenger and hence from Chatbot service.
- View Account Balance
  This topic provides the systematic instructions to user to inquire about the balance in their account.
- Funds Transfer - Existing Payee
  This topic provides the systematic instructions for users to initiate a payment to an existing payee.
- Bill Payment
  This topic provides the systematic instructions for the Bill Payment facility, which allows users to make their utility payments online through the Chatbot application.
- View Recent Activities
  This topic provides the systematic instructions to user to view the transactions carried out in their account.
- ATM / Branch Locator
  This topic provides the systematic instructions for users to inquire about ATMs and branches that are closer to a specific location.
- Inquire about products
  This topic provides the systematic instructions for users to inquire about the products and services offered by the bank and receive instructions on how to avail them.
- Inquire about user's spends
  This topic provides the systematic instructions for business users to inquire about their spends under a particular category or sub-category using the Chatbot.
- Inquire Upcoming Payments
  TThis topic provides the systematic instructions for users to inquire about payments that are due within the next 30 days.
- View Loan Account Details
  This topic provides the systematic instructions to business user to inquire about the total outstanding amount, as well as the next EMI date and amount of their loan account from Chatbot.

- View Credit Card Details
  This topic provides the systematic instructions to business user to inquire about the amount due on their credit card, as well as the available and total cash and credit limits, through the Chatbot.
- FAQ

2.1 LOG-IN to Chatbot Application

This topic provides the systematic instructions to user to log in to the the Facebook messenger and hence from Chatbot service.

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

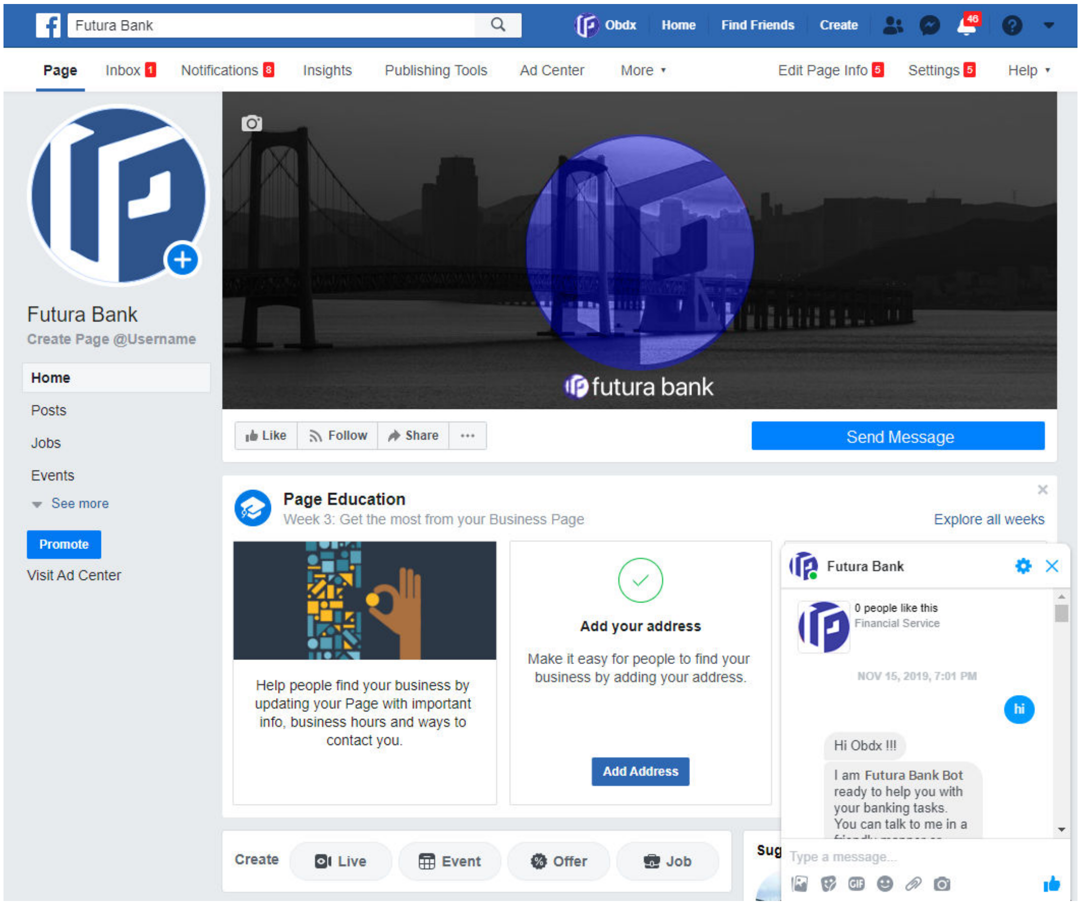
1. Open the internet browser or the **Facebook Messenger** application to access the application.
2. Login to **Facebook** with your credentials.

   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.

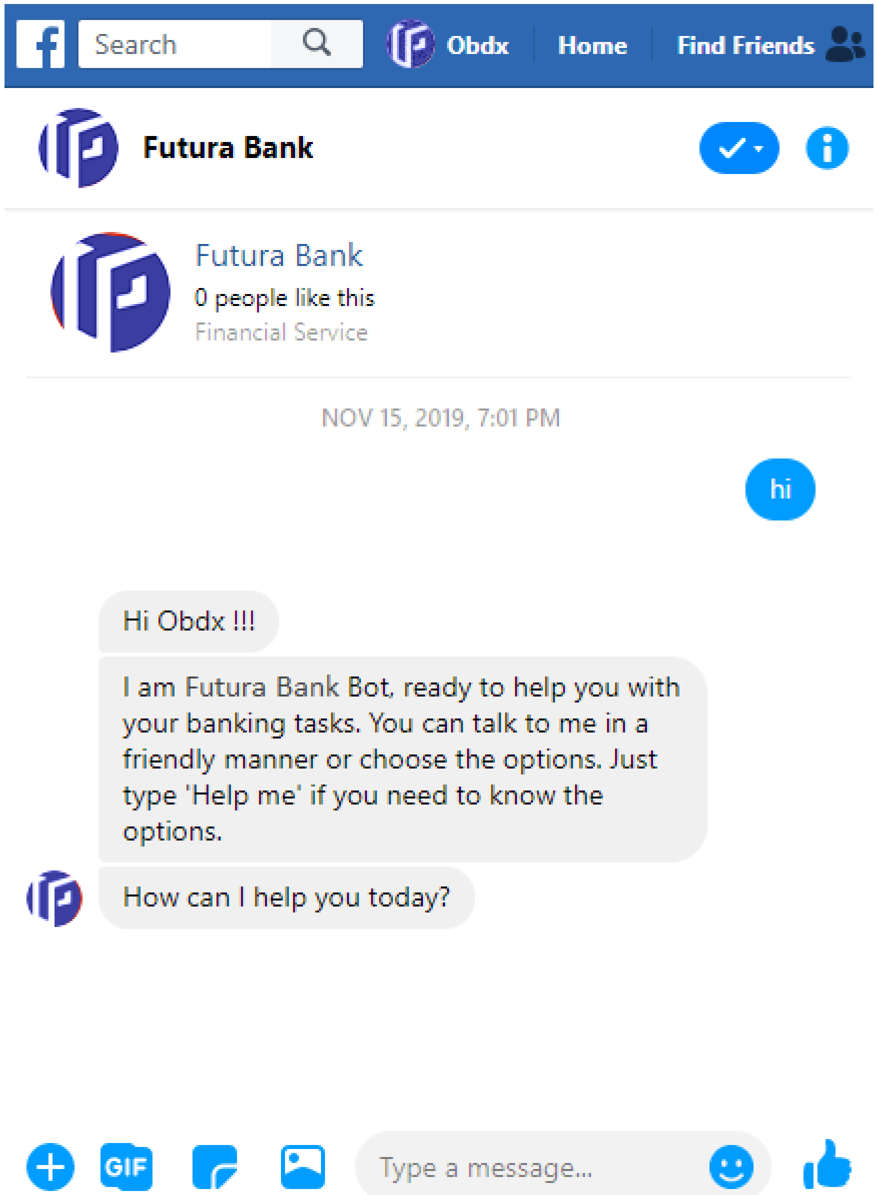
Figure 2-1 Chatbot Application screen



4. Click **Get Started**, which is available on the welcome screen of the messaging window.

   The application displays a help message.

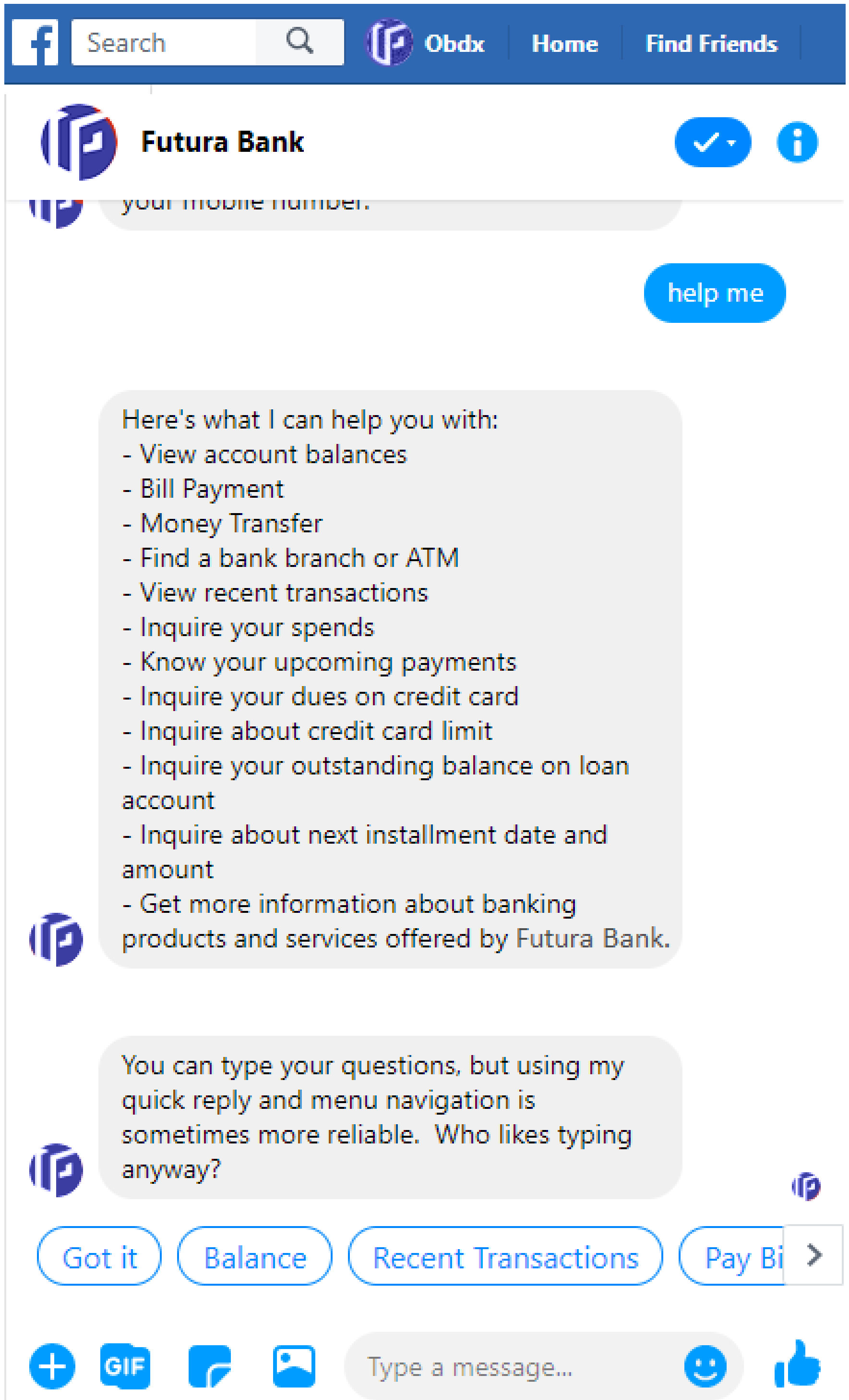
Figure 2-2 Get Started screen



5. Type **Help Me** in the message area and press Enter to interact with the Chatbot.

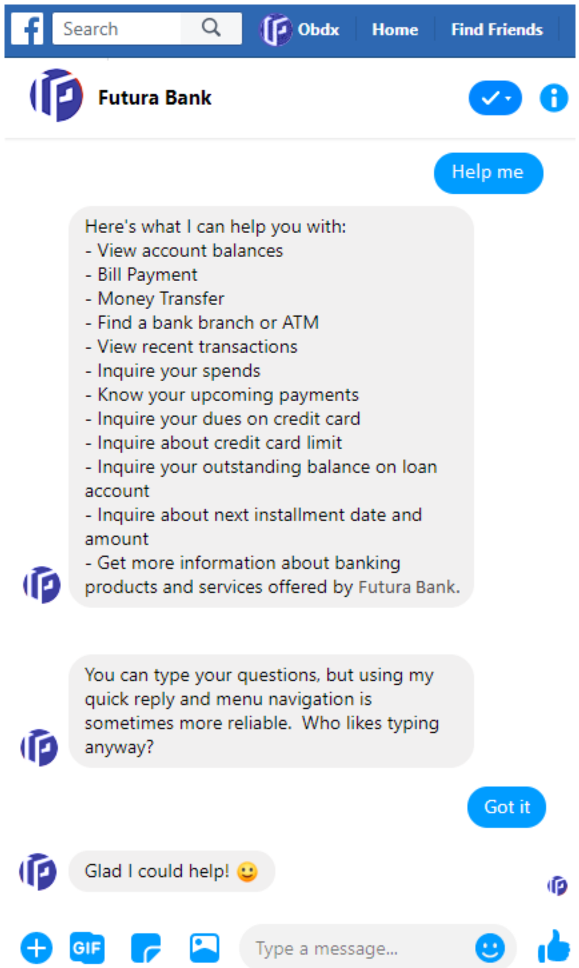
   It displays all transactions or inquiries you can do using Chatbot.

Figure 2-3 Help Me screen



6. Perform one of the following actions:
   - Choose the transactions or inquiries from the **Help** options, or type a question for the options given by Chatbot.
   - Click **Got it** to close the transaction.

Figure 2-4 Got It Screen



2.2 LOG-OUT from Chatbot Application on Facebook

This topic provides the systematic instructions to user to log out from the the Facebook messenger and hence from Chatbot service.

To log out of the application:

- In the top right corner of **Facebook**, click the icon and then click the **Log Out** option.

  The success message of logging out appears.

2.3 View Account Balance

This topic provides the systematic instructions to user to inquire about the balance in their account.

To inquire about the account balance:

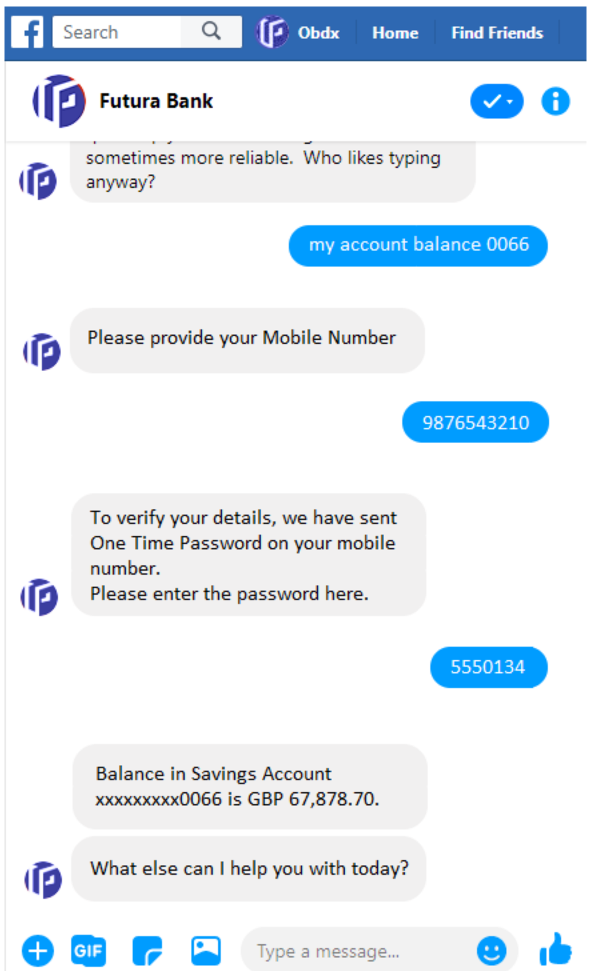
1. Type the balance inquiry question in the message area, and press **Enter**. For example, “Show me account balance in account number XXXXXXXX0045? (You can also input only the last four digits of the account number).

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.

   The application displays the balance in the account.

Figure 2-5 Account Balance screen



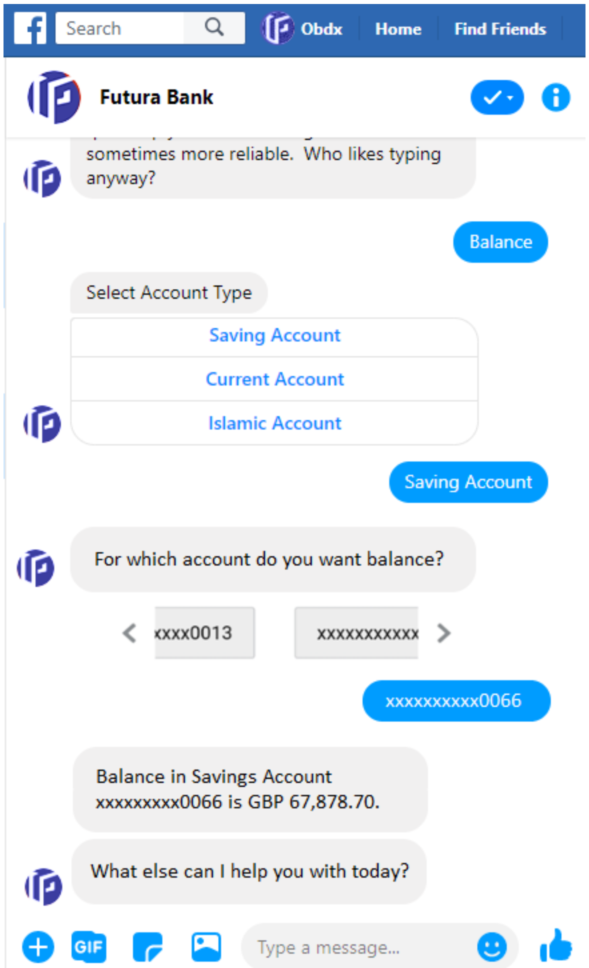
2. If you click **Balance**.

   The Chatbot prompts you to select an account type.

   a. Select the appropriate account type.
   b. Select an account number for which the balance is to be displayed.

      The application displays the balance in the account.

Figure 2-6 Account Balance screen



2.4 Funds Transfer - Existing Payee

This topic provides the systematic instructions for users to initiate a payment to an existing payee.

To transfer money to an existing payee:

1. Perform one of the following actions:
   - Type the request to transfer funds to an existing payee, and press **Enter**. For example, “Pay JacksonD $10”.
   - Click **Money Transfer**.

     The application displays a list of registered payees.
   - Select the required payee. The application prompts you to enter the amount once you select the payee name.

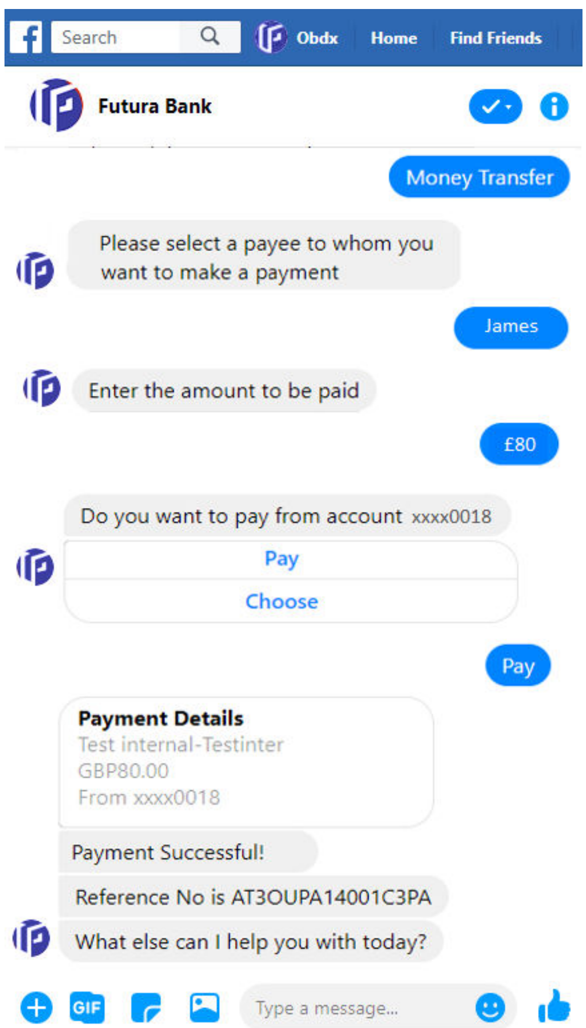
     The application displays the default account number or prompts you to select the account number for making funds transfer.

> **Note**
>
> It displays the default account number in masked format.

2. Perform one of the following actions:
   - Type or click **Pay** to initiate the transaction from the default account number. Press **Enter**.
   - Type or click **Choose**, and press **Enter**. The application displays a list of mapped accounts.
   - From the list, select the source account for making the funds transfer.

     A success message about funds transfer appears along with the payment details and transaction reference number.

Figure 2-7 Funds Transfer – existing payee



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-1 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.

2.5 Bill Payment

This topic provides the systematic instructions for the Bill Payment facility, which allows users to make their utility payments online through the 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. Perform one of the following actions:
   - Type bill payment request along with the Biller Name in the message area, and press **Enter**. For example, “Please pay $75 to Airtel”.
   - Click **Bill Payment**.

   a. The application displays a list of billers.
   b. Select the required biller from the list.

      The application prompts you to input the amount, once the biller is selected.
   c. 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.
2. Perform one of the following actions:

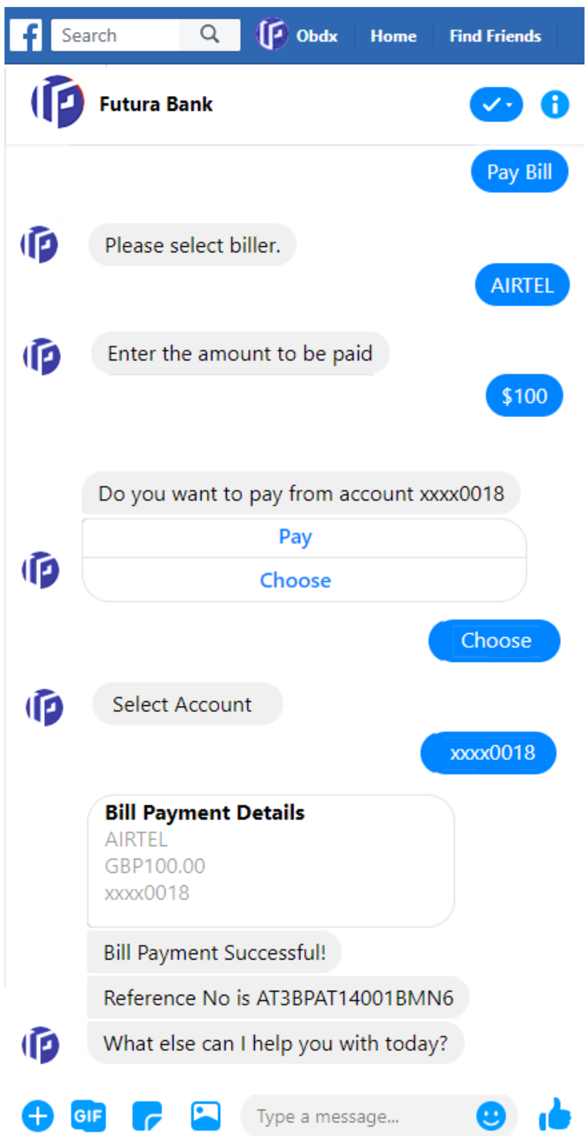
- Type or click on **Pay** to make the bill payment from the default account number. Press **Enter**.
- Type or click on **Choose**, and press **Enter**.

  The application displays a list of mapped accounts.

3. From the list, select the source account for making the bill payment.

   A success message for the bill payment appears.

Figure 2-8 Bill Payment screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-2 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.

2.6 View Recent Activities

This topic provides the systematic instructions to user to view the transactions carried out 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.

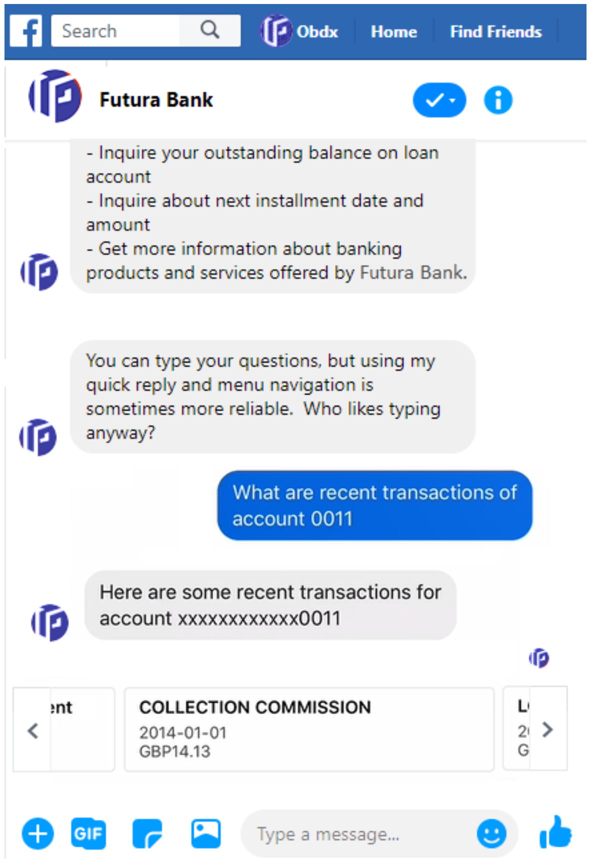
To view recent activities:

1. Type the request to view account activity along with the **Account Number** in the message area, and press **Enter**. 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.
3. From the list, select the source account for making the bill payment.

Figure 2-9 Recent Activities screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-3 Recent Activities screen- Field Description

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

2.7 ATM / Branch Locator

This topic provides the systematic instructions for users to inquire about 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. Perform one of the following actions:
   - Type the inquiry for locating branch or ATM and press **Enter**. For example, "Locate ATM".
   - Click on **Locate ATM** or **Locate Branch**.

   a. If you click the **Branch** option.

      The Branch location list appears.

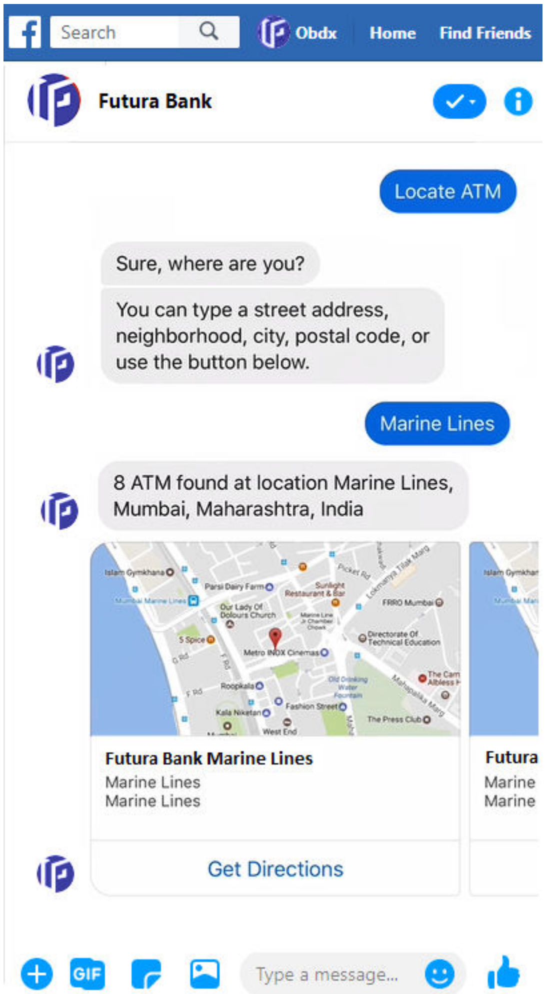
   b. If you click the **ATM** option.

      The ATM location list appears.

   The application prompts you to enter a location for ATMs and branches.
2. 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.
3. Click on **Get Directions** being shown under the ATM/Branch name to navigate to the chosen ATM/Branch on the map.

Figure 2-10 ATM Locator - Search screen



> **Note**
>
> The fields which are marked as Required are mandatory.

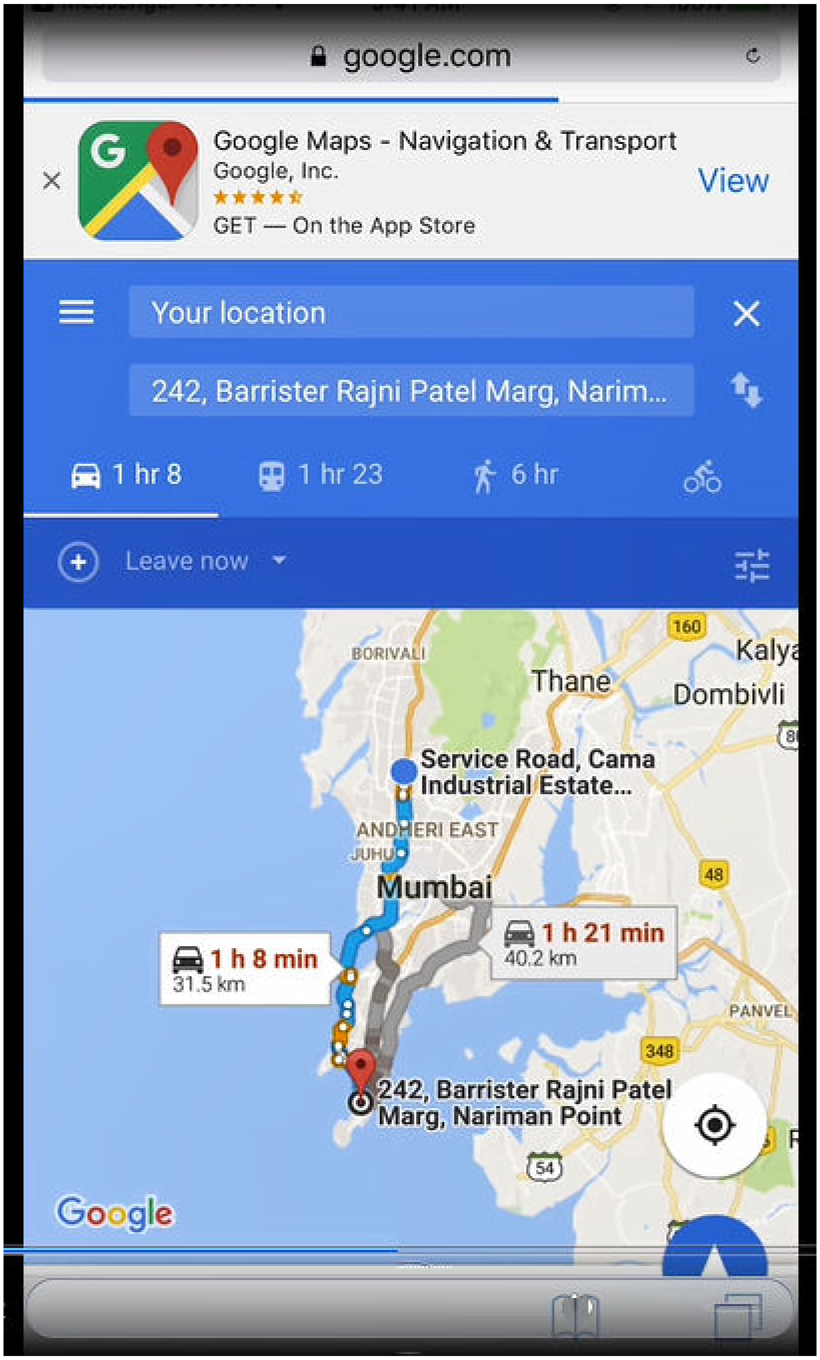
For more information on fields, refer to the field description table.

Table 2-4 ATM Locator - Search screen- Field Description

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

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

Figure 2-11 ATM / Branch Locator - Map/Satellite view screen



2.8 Inquire about products

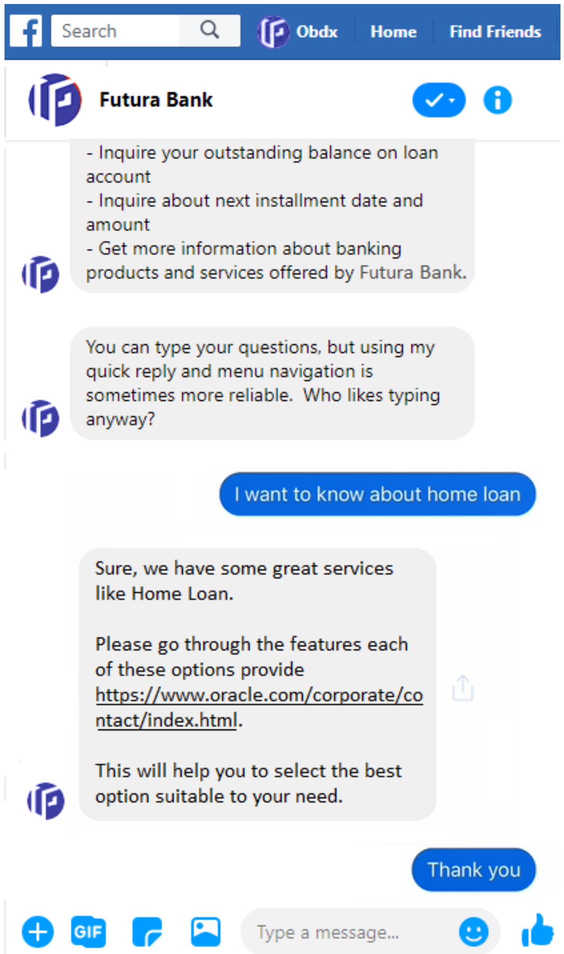
This topic provides the systematic instructions for users to inquire about the products and services offered by the bank and receive instructions on how to avail them.

To inquire about products:

- 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.

Figure 2-12 Products Inquiry



2.9 Inquire about user's spends

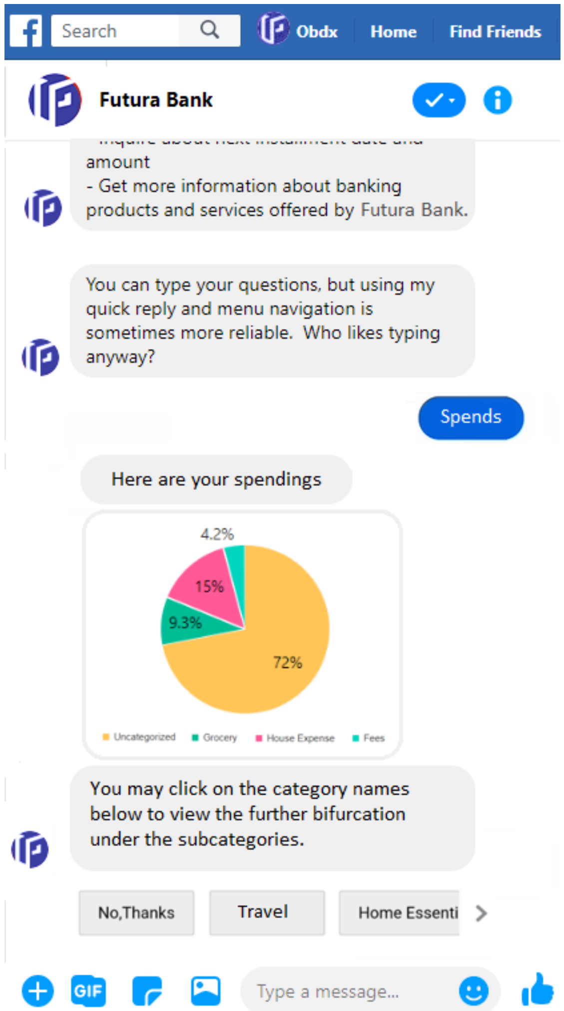
This topic provides the systematic instructions for business users to inquire about their spends under a particular category or sub-category using the Chatbot.

To inquire about spends:

1. Perform one of the following actions:
   - Type a question to inquire about the spends under a particular category/sub-category for a particular period, and press **Enter**.
   - Click **Spends.**
     The application displays the spending in the pie chart with **Category Name**, **Percentage Spent**, and **Amount** for each category.

     The application prompts you to click on a **Category Name** to view further bifurcation under the sub-categories.

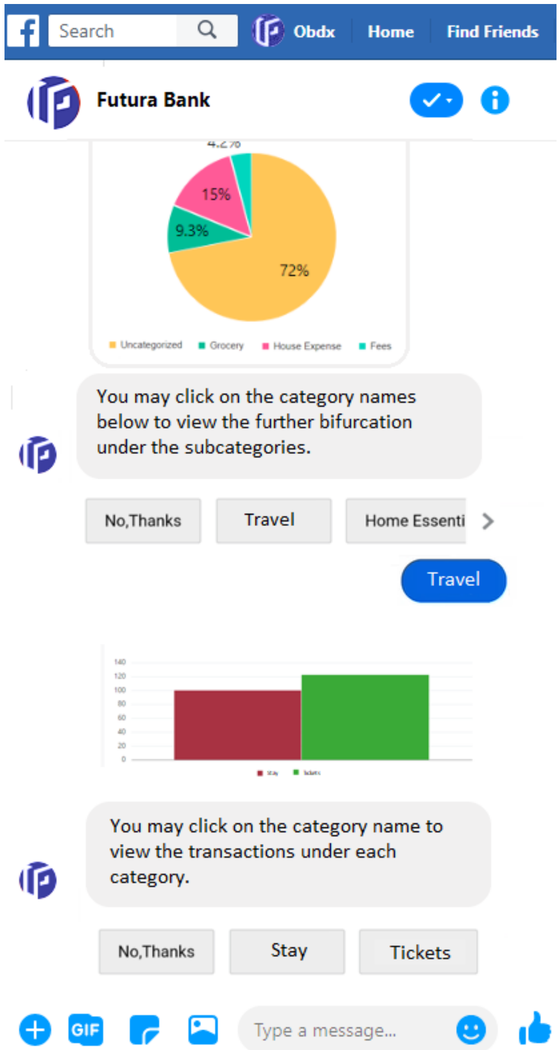
Figure 2-13 Spends Inquiry- Category wise



2. Click on the required **Category Name**.

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

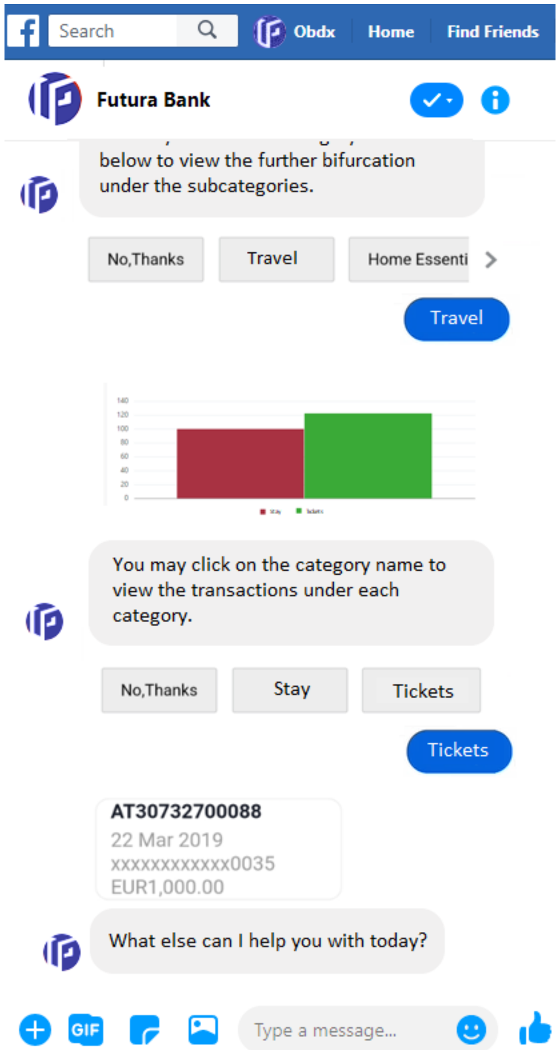
Figure 2-14 Spends Inquiry- Sub Category wise



3. Click on the **Category Name**.

   The application displays the transactions under the category.

Figure 2-15 Spends Inquiry- Transaction wise



2.10 Inquire Upcoming Payments

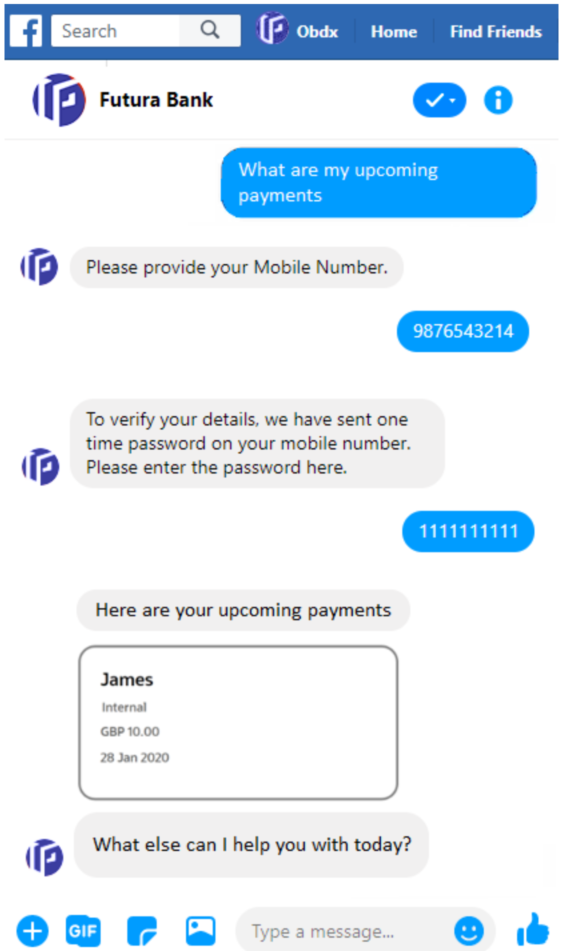
TThis topic provides the systematic instructions for users to inquire about payments that are due within the next 30 days.

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.

Figure 2-16 Upcoming Payments



2.11 View Loan Account Details

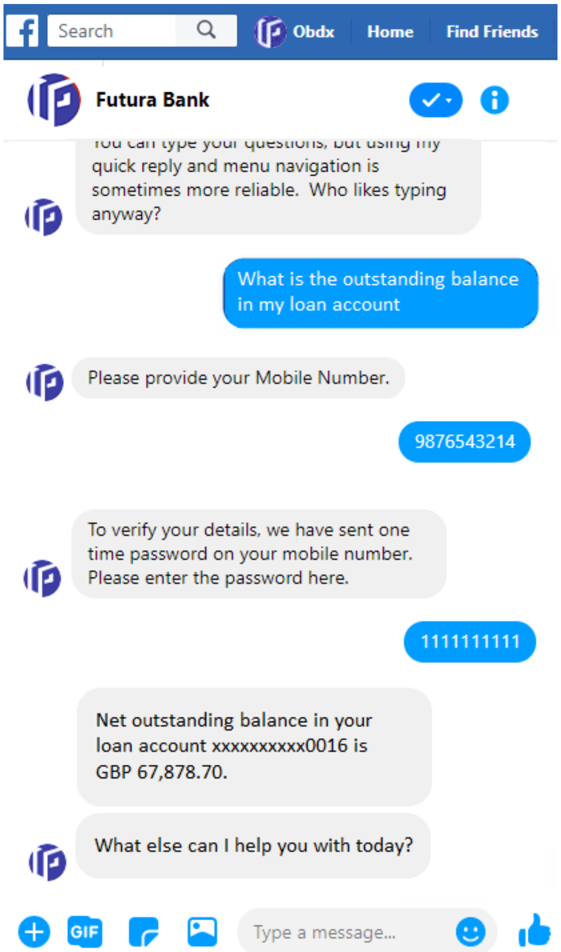
This topic provides the systematic instructions to business user to inquire about the total outstanding amount, as well as the next EMI date and amount of their loan account from Chatbot.

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.

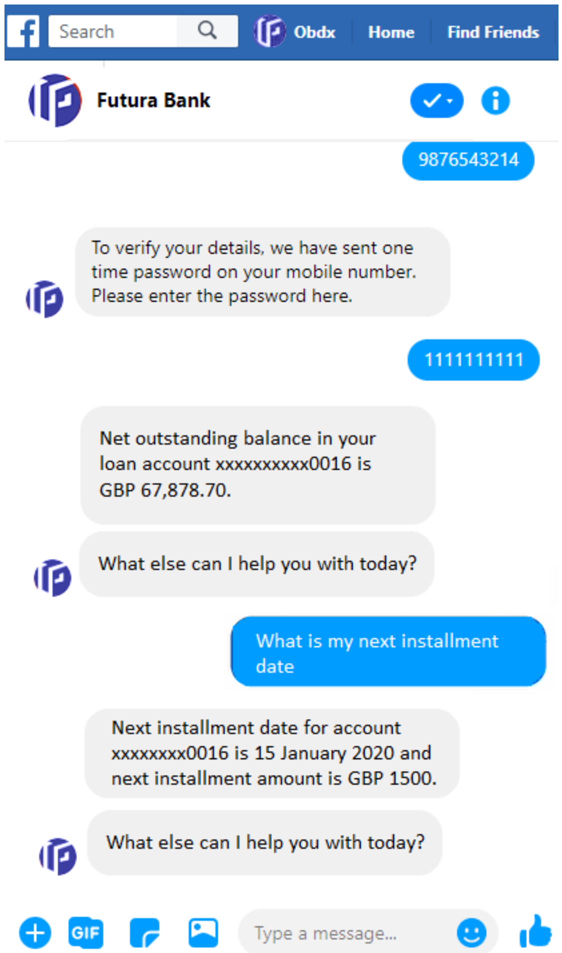
Figure 2-17 Outstanding Loan Amount



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.

Figure 2-18 Next Installment Date and Amount



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-5 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.

2.12 View Credit Card Details

This topic provides the systematic instructions to business user to inquire about the amount due on their credit card, as well as the available and total cash and credit limits, through the Chatbot.

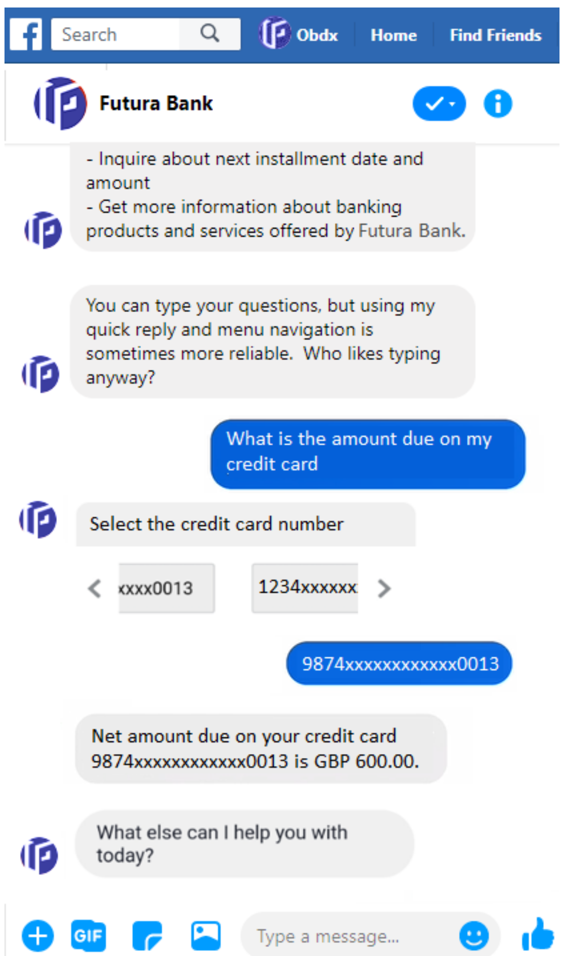
> **Note**
>
> There is no out of the box integration with any product processor, but as part of implementation credit card module can be integrated with a third party system (Third Party qualified).

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.

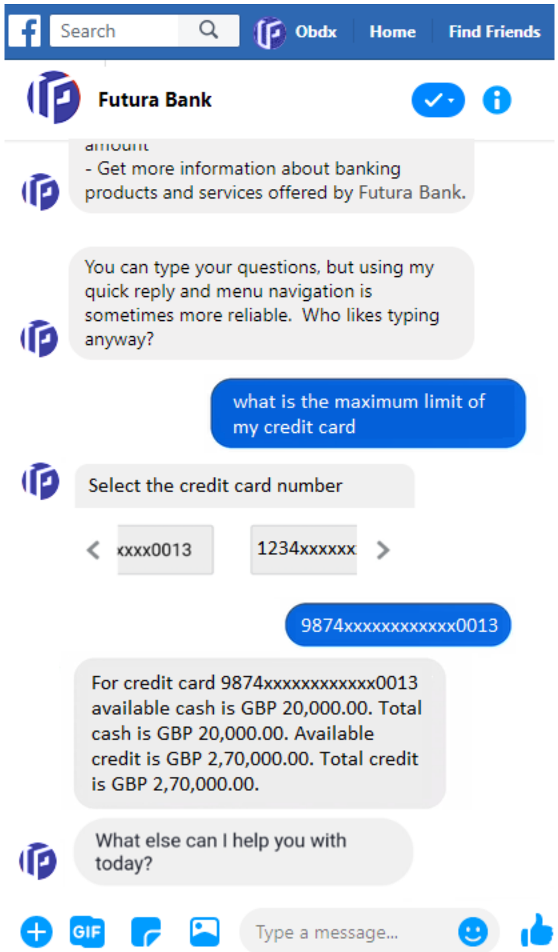
   Figure 2-19 Credit Card Details - Payment Due

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.

Figure 2-20 Credit Card Details - Limit of a credit card



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 2-6 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.

2.13 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).

3

Chatbot on WhatsApp

This topic describes the Chatbot, an artificial intelligence system that interacts with users over a messaging platform. It responds to queries 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
- Instant Savings Account Opening
- Promise to Pay -Create Promise & Make Payment

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

- LOG-IN to WhatsApp Application
  This topic provides the systematic instructions to user to log in with valid credentials to access the Chatbot Application.
- LOG-OUT from Chatbot Application on Facebook
  This topic provides the systematic instructions to user to log out from the **WhatsApp** application and hence from Chatbot service.
- View Account Balance
  This topic provides the systematic instructions to user to inquire about the balance in their account on the **WhatsApp**.
- Funds Transfer - Existing Payee
  This topic provides the systematic instructions for users to initiate a payment to an existing payee.
- Bill Payment
  This topic provides the systematic instructions for the Bill Payment facility, which allows users to make their utility payments online through the Chatbot application.
- View Recent Activities
  This topic provides the systematic instructions to user to view the transactions carried out in their account.
- ATM / Branch Locator
  This topic provides the systematic instructions for users to inquire about ATMs and branches that are closer to a specific location.
- Inquire about user's spends
  This topic provides the systematic instructions for business users to inquire about their spends under a particular category or sub-category using the Chatbot.
- Inquire Upcoming Payments
  This topic provides the systematic instructions for users to inquire about payments that are due within the next 30 days.
- View Credit Card Details
  This topic provides the systematic instructions to business user to inquire about the amount due on their credit card, as well as the available and total cash and credit limits, through the Chatbot.
- View Loan Account Details
  This topic provides the systematic instructions to business user to inquire about the total outstanding amount, as well as the next EMI date and amount of their loan account from Chatbot.
- Inquire about products
  This topic provides the systematic instructions for users to inquire about the products and services offered by the bank and receive instructions on how to avail them.

- Finance Inquiry
  This topic describes the option that allows corporate users to inquire about finances availed against financial instruments such as invoices or purchase orders.
- Open TD Account
  This topic provides the systematic instructions to existing bank customers for opening a new deposit by availing offers like the special interest rate on a specific deposit.
- Instant Savings Account Opening
  This topic provides the systematic instructions to existing bank customers for opening an Instant Savings Account easily through WhatsApp.
- Promise to Pay
  This topic describes how retail users can use the Promise to Pay feature if a delinquent customer cannot pay immediately but will pay later.

3.1 LOG-IN to WhatsApp Application

This topic provides the systematic instructions to user to log in with valid credentials to access the Chatbot Application.

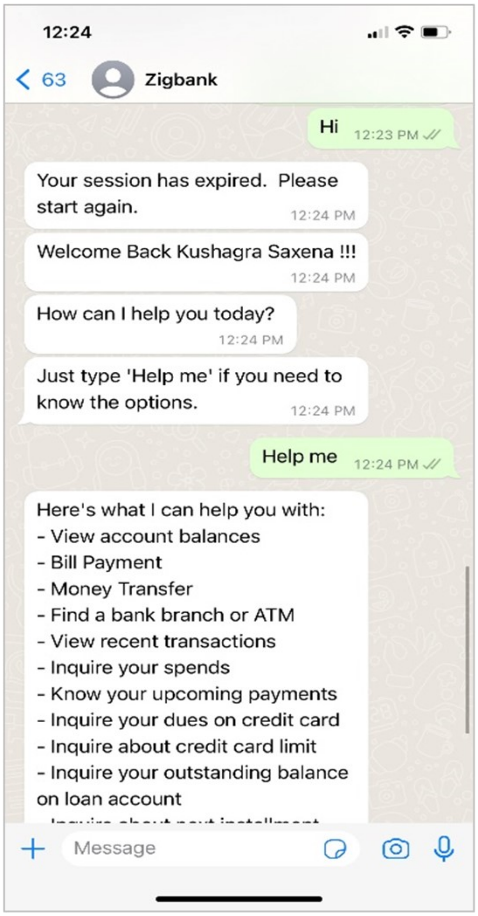
To log in to the application:

1. Open the **WhatsApp** application to access the application.
2. Launch the **Futura Bank Chatbot** page and click **Send** message.

   Upon 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.

Figure 3-1 Welcome Message screen



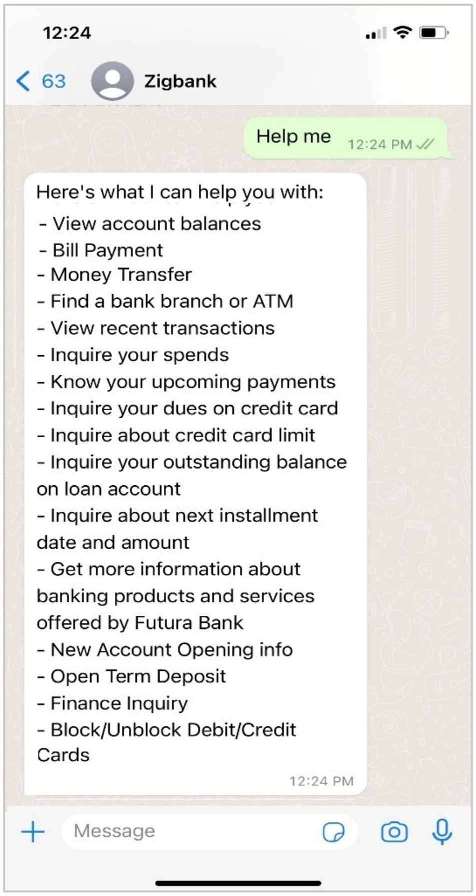
3. Click **Hi**, which is available on the welcome screen of the messaging window.

   The application displays a help message.

4. Type **Help Me** in the message area and press **Enter** to interact with the Chatbot.

   The application displays all transactions or inquiries you can do using Chatbot.

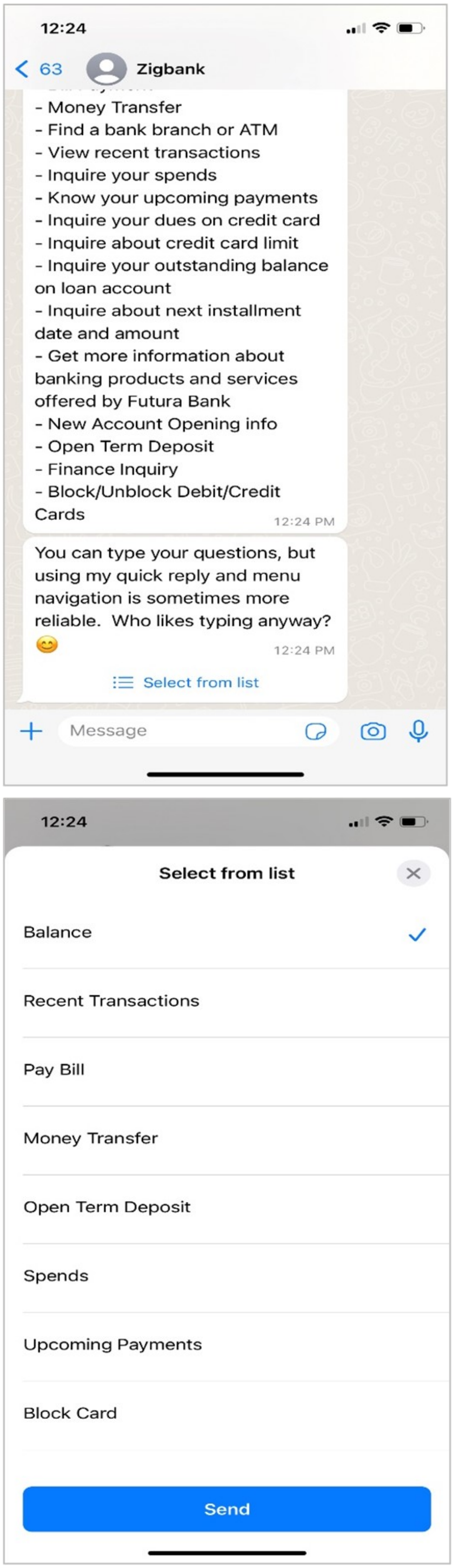
Figure 3-2 Help Me screen



5. Perform one of the following actions:
   - 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**.
   - 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**.

Figure 3-3 Select from the list



3.2 LOG-OUT from Chatbot Application on Facebook

This topic provides the systematic instructions to user to log out from the **WhatsApp** application and hence from Chatbot service.

To log out of the application:

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

3.3 View Account Balance

This topic provides the systematic instructions to user to inquire about the balance in their account on the **WhatsApp**.

To inquire about the account balance:

1. Perform one of the following actions:
   - 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).
   - Tap on the **Balance** optionin the help menu, and then tap **Send**.

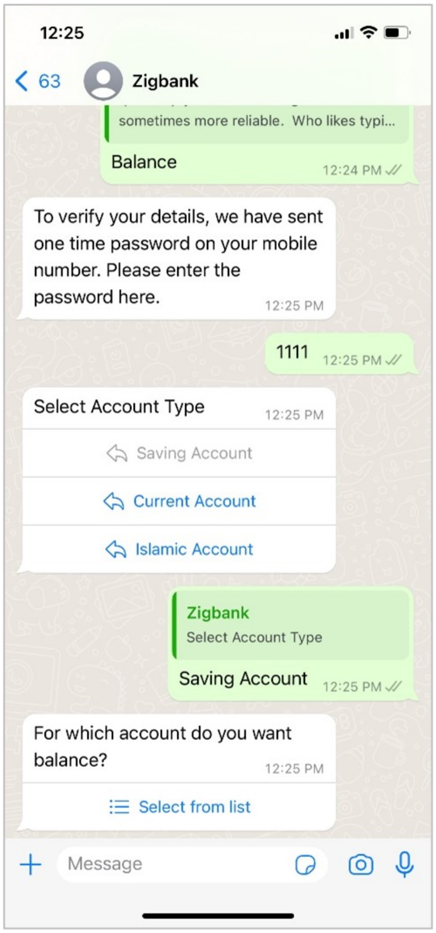
   > **Note**
   >
   > In case you do not enter the account number, the Chatbot will give the option to select the account and will display all your accounts.

   The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.

   a. Enter the OTP received on the mobile and press **Enter**.

      The application displays the balance in the account.

Figure 3-4 Account Balance inquiry screen



The Chatbot prompts you to select an account type.

2. Select the appropriate account type.

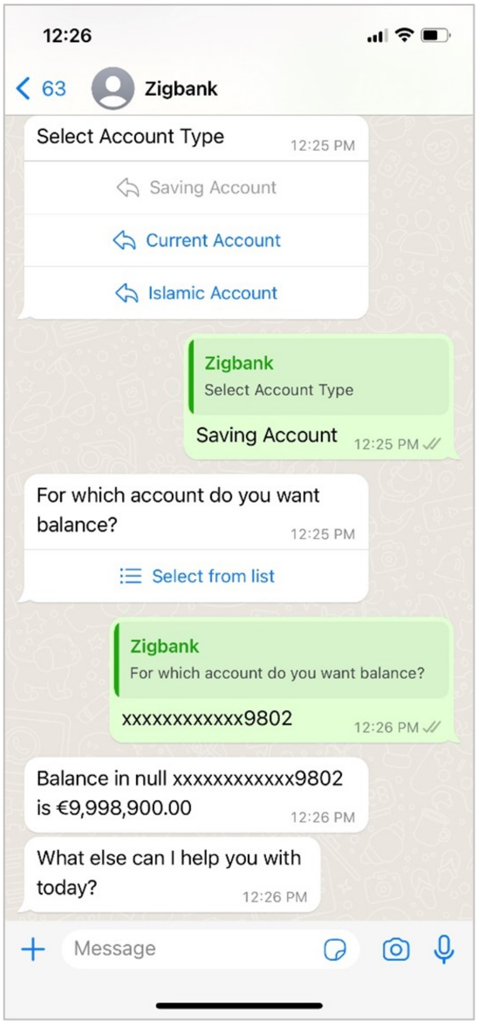
   The application prompts you to select an account number for which the balance is to be displayed.

   a. Tap on the Select from list link to select the account number.

3. Select the account whose balance to be viewed.

   The application displays the balance in the account.

Figure 3-5 Account Balance screen



3.4 Funds Transfer - Existing Payee

This topic provides the systematic instructions for users to initiate a payment to an existing payee.

To transfer money to an existing payee:

1. Perform one of the following actions:
   - Type the request to transfer funds to an existing payee, and press **Enter**. For example, “Pay JacksonD $10”.
   - Click **Money Transfer**.

   The application displays a list of registered payees.
2. Select the required payee.
3. The Chatbot prompts you to enter the amount once you select the payee name.
4. The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.
5. Enter the OTP received on the mobile and press **Enter**.

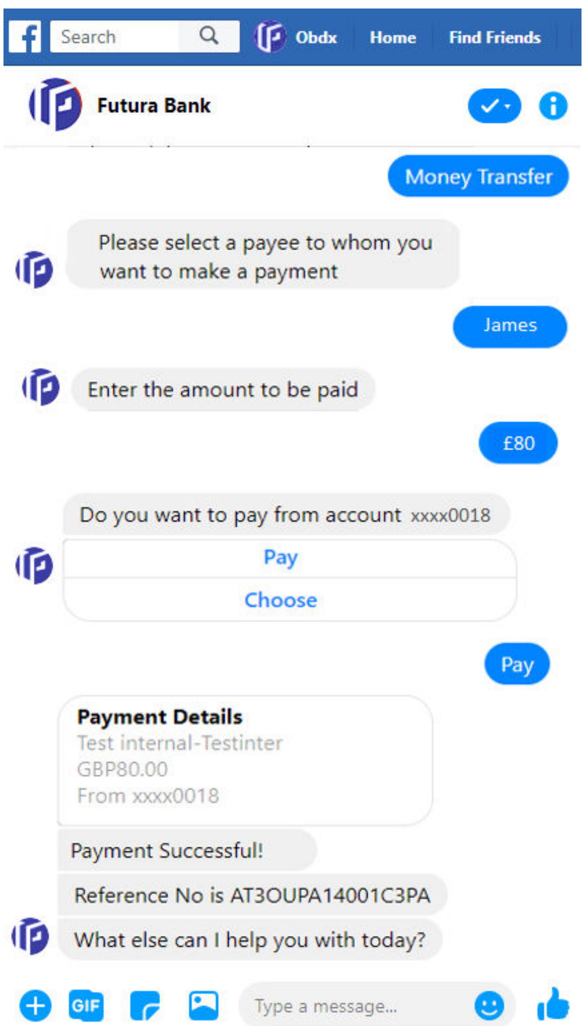
The application displays the default account number or prompts you to select the account number for making funds transfer.

> **Note**
>
> It displays the default account number in masked format.

6. Perform one of the following actions:
   - Type or click **Pay** to initiate the transaction from the default account number. Press **Enter**.
   - Type or click **Choose**, and press **Enter**. The application displays a list of mapped accounts.
   - From the list, select the source account for making the funds transfer.

   A success message about funds transfer appears along with the payment details and transaction reference number.

Figure 3-6   Funds Transfer – existing payee



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-1 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.

3.5 Bill Payment

This topic provides the systematic instructions for the Bill Payment facility, which allows users to make their utility payments online through the 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:

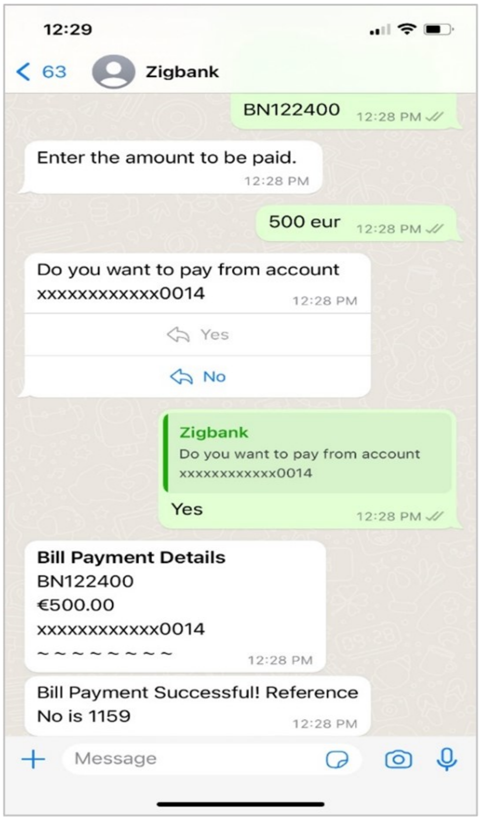
1. Perform one of the following actions:
   - Type bill payment request along with the Biller Name in the message area, and press **Enter**. For example, “Please pay $75 to Airtel”.
   - Tap on the **Pay Bill** option in the help menu, and then tap **Send**.

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

   The application prompts you to select the biller.
3. Tap on the **Select from list** link.

   The application displays a list of billers.
4. Select the required biller from the list, and then tap **Send**.

Figure 3-7 Bill Payment screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-2 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.

The application prompts you to input the amount once the biller is selected.

5. Enter the Bill Amount along with the currency.

   The application displays the default account number and also provides an option to select a different account number for making the bill payment.

> **Note**
>
> Perform one of the following actions:
>
> - Type **Yes** to make the bill payment from the default account number. Press **Enter**.
> - Type **No**, and press **Enter**.
>
>   The application displays a list of mapped accounts.

The application displays the default account number and also provides an option to select a different account number for making the bill payment.

6. From the list, select the source account for making the bill payment.

   A success message for the bill payment appears.

3.6 View Recent Activities

This topic provides the systematic instructions to user to view the transactions carried out 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:

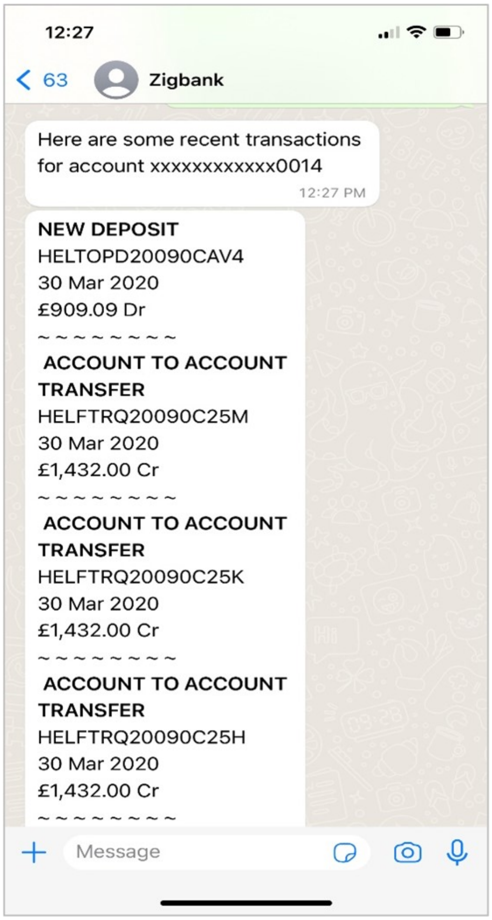
1. Perform one of the following actions:
   - Type the request to view account activity along with the **Account Number** in the message area, and press **Enter**. For example, “What are the recent transactions in account 0011”.
   - “Show me the last 10 transactions in my account”.

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

   The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.

2. Enter the OTP received on the mobile and press **Enter**.

Figure 3-8 Recent Activities screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-3 Recent Activities screen- Field Description

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

The Chatbot prompts you to select an account type.

3. Select the appropriate account type.

The application prompts you to select an account number for which the recent activities is to be displayed.

4. Tap **Select from list** link to select the account number.

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

3.7 ATM / Branch Locator

This topic provides the systematic instructions for users to inquire about 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. Perform one of the following actions:
   - Type the inquiry for locating branch or ATM and press **Enter**. For example, "Locate ATM".
   - 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.

   TThe Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.

2. Enter the OTP received on the mobile and press **Enter**.

   The application prompts you to enter a location for ATMs and 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. Click on **Get Directions** being shown under the ATM/Branch name to navigate to the chosen ATM/Branch on the map.

Figure 3-9 ATM Locator - Search screen

> **Note**
>
> The fields which are marked as Required are mandatory.

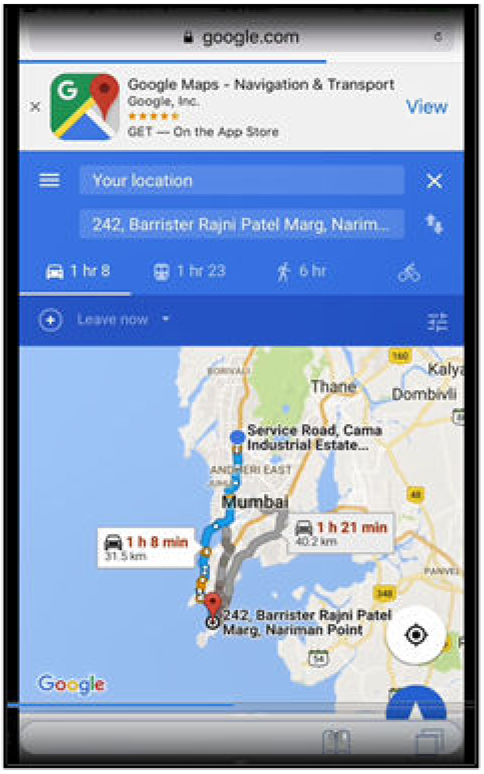
For more information on fields, refer to the field description table.

Table 3-4 ATM Locator - Search screen- Field Description

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

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

Figure 3-10 ATM / Branch Locator - Map/Satellite view screen



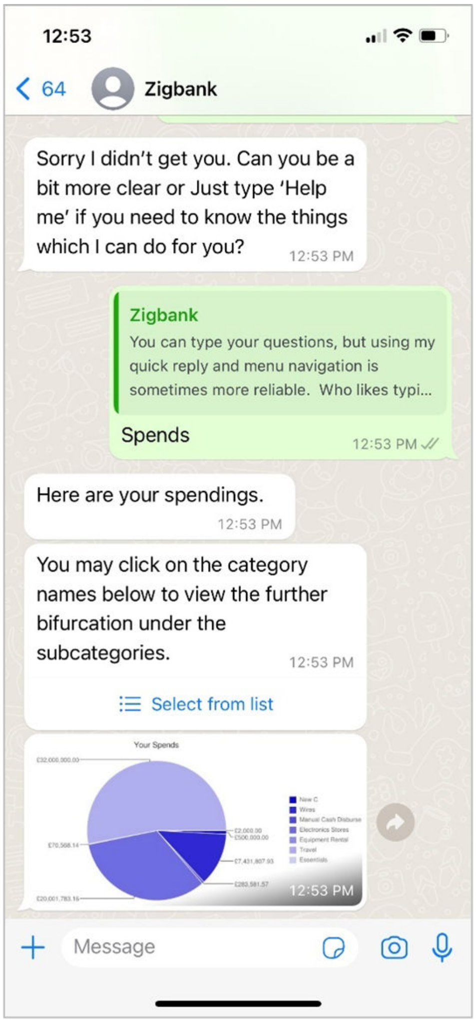
3.8 Inquire about user's spends

This topic provides the systematic instructions for business users to inquire about their spends under a particular category or sub-category using the Chatbot.

To inquire about spends:

1. Perform one of the following actions:
   - Type a question to inquire about the spends under a particular category/sub-category for a particular period, and press **Enter**.
   - Tap on the **Spends** optionin 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**.

Figure 3-11 Spends Inquiry- Category wise



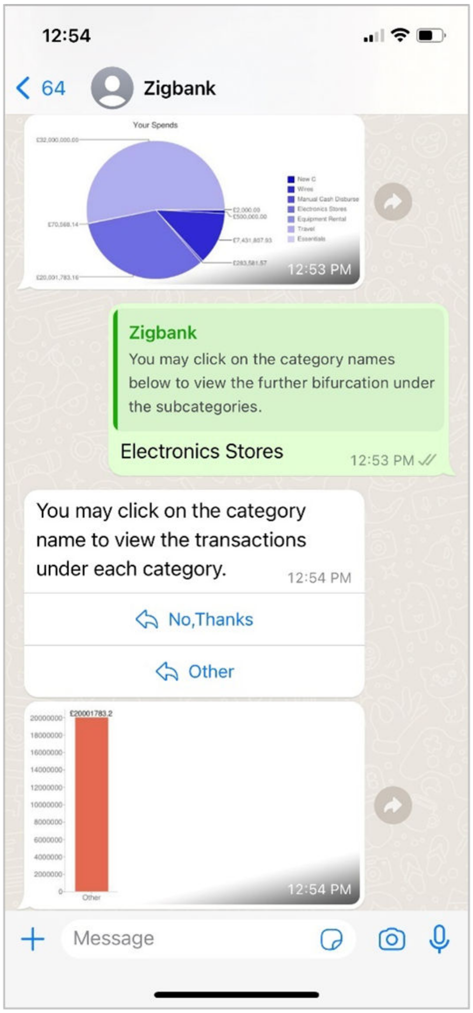
The application displays the spending in a pie chart with **Category Name**, **Percentage Spent**, and **Amount** for each category.

The application prompts you to click on **Category Name** getting displayed at the bottom for further bifurcation under the sub-categories.

4. Click on **Category Name**.

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

Figure 3-12 Spends Inquiry- Sub Category wise



5. Click on the **Category Name**.

   The application displays the transactions under the category.

3.9 Inquire Upcoming Payments

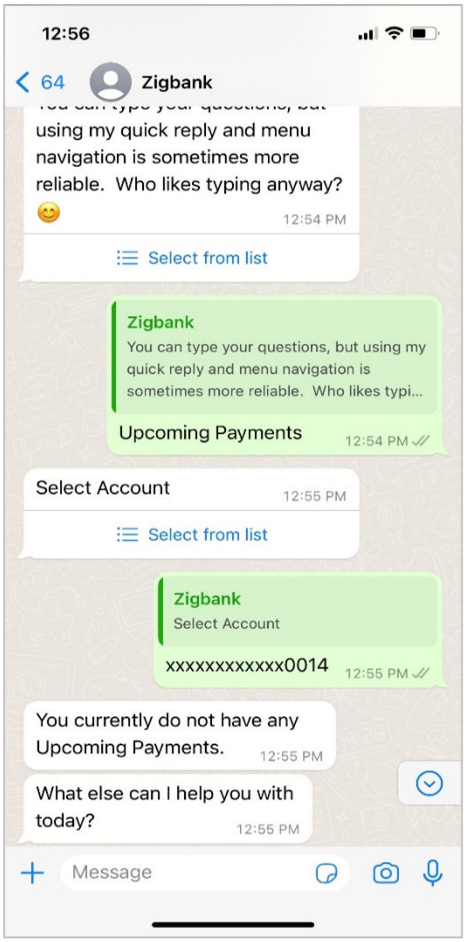
This topic provides the systematic instructions for users to inquire about payments that are due within the next 30 days.

To view all the upcoming payments:

1. Perform one of the following actions:
   - Type a question to inquire about upcoming payments, and press **Enter**. For example, “What are my upcoming payments?”.
   - Tap on the **Upcoming Payments** option in the help menu, and then tap .

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

Figure 3-13 Upcoming Payments



The application prompts you to select an account number for which the payments that are due is to be displayed.

3. Tap on the **Select from list** link to select the account number.

   The application displays the all the scheduled upcoming payments in the account.

3.10 View Credit Card Details

This topic provides the systematic instructions to business user to inquire about the amount due on their credit card, as well as the available and total cash and credit limits, through the Chatbot.

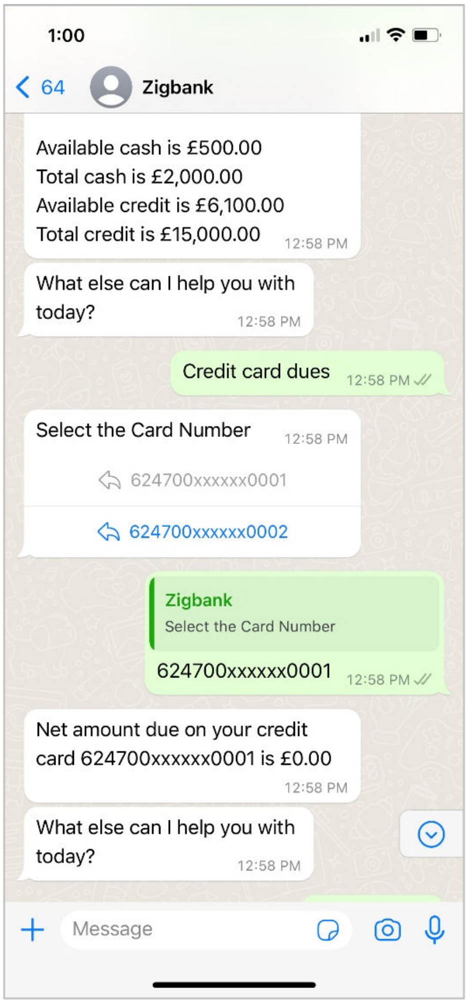
> **Note**
>
> There is no out of the box integration with any product processor, but as part of implementation credit card module can be integrated with a third party system (Third Party qualified).

To view credit card details:

1. Perform one of the following actions:

- 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?” .
- Tap on the **Credit Card Due option** in the help menu, and then tap **Send**.

Figure 3-14 Credit Card Details - Payment Due



The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.

2. Enter the OTP received on the mobile and press **Enter**.

   The application prompts you to select a credit card from the list whose payment is due.

3. Select the credit card.

   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:

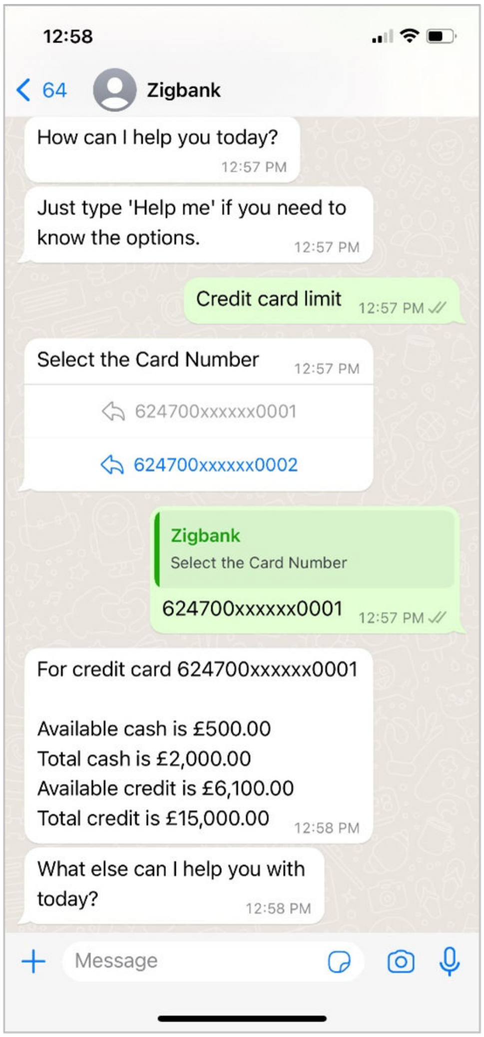
4. Perform one of the following actions:
   - Type a question to inquire about the credit limit of a credit card, and press **Enter**. For example, “What is the maximum limit of my credit card?”.

- Tap on the **Credit Card limit** option in the help menu, and then tap **Send**.

  The Chatbot prompts you to provide OTP sent to your registered mobile number for authentication.

5. Enter the OTP received on the mobile and press **Enter**.

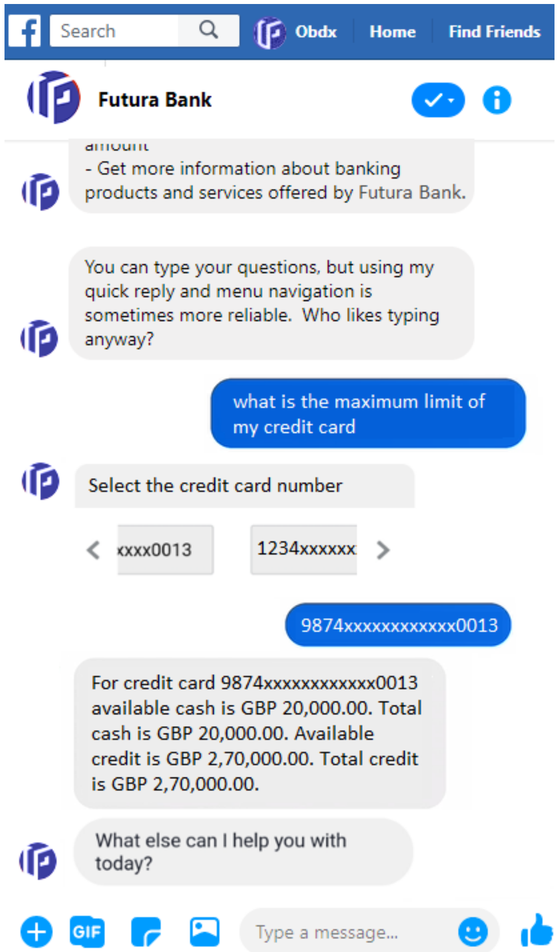
Figure 3-15 Credit Card Details - Limit of a credit card



6. 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.

Figure 3-16 Credit Card Details - Limit of a credit card



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-5 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.

The application prompts you to select a credit card from the list whose limits you wish to view.

7. Select the credit card.

   The application displays the Available Cash, Total Cash, Available Credit and Total Credit limits of the credit card.

3.11 View Loan Account Details

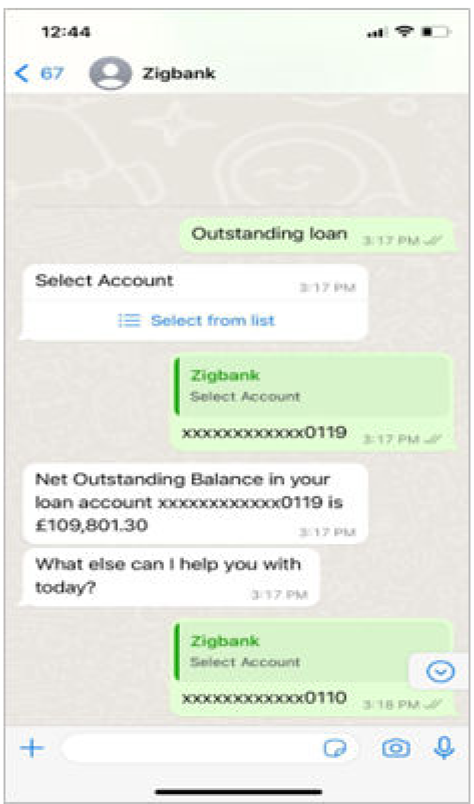
This topic provides the systematic instructions to business user to inquire about the total outstanding amount, as well as the next EMI date and amount of their loan account from Chatbot.

To view loan details:

1. Perform one of the following actions:
   - Type a question to inquire the outstanding loan amount, and press **Enter**. For example, “What is the outstanding balance on my loan account?”.
   - Tap on the **Outstanding Amount on Loan Account** option in the help menu, and then tap **Send**.

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

Figure 3-17 Outstanding Loan Amount



3. Select an account number for which the total outstanding amount you wish to view.
4. Tap on the **Select from list** link to select the account number.

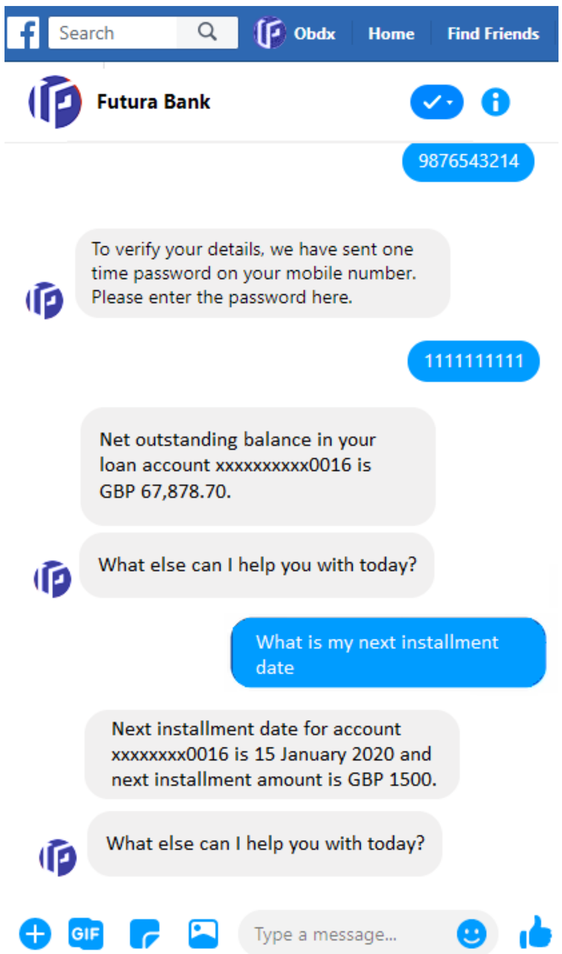
   The application displays the total outstanding amount on the loan account.

To view installment date and amount details:

5. Perform one of the following actions:
   - Type a question to inquire about the EMI date and amount, and press **Enter**. For example, “What is my next installment date and Amount?”.
   - Tap on the **Next installment date and Amount of Loan Account** optionin the help menu, and then tap **Send**.

   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**.

Figure 3-18 Next Installment Date and Amount



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-6 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.

7. Select an account number for which the installment date and amount you wish to view.
8. Tap on the **Select from list** link to select the account number.

   The application displays the next installment date and amount of the loan account.

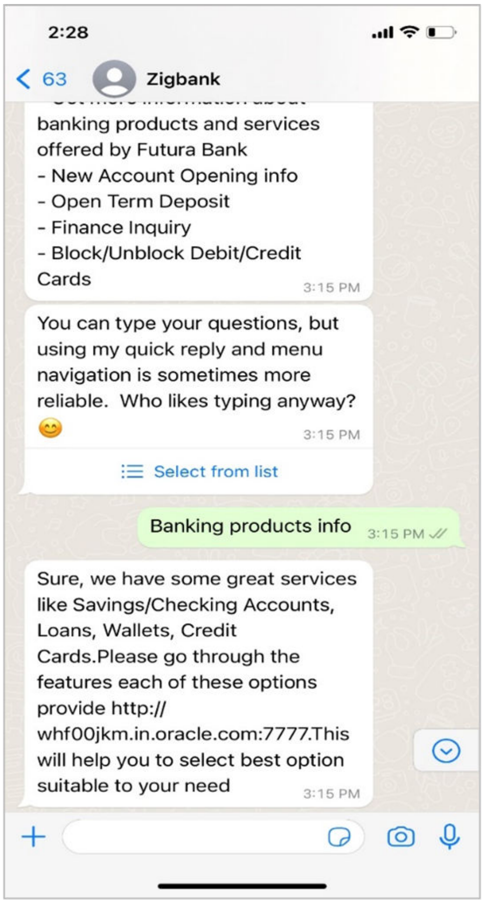
3.12 Inquire about products

This topic provides the systematic instructions for users to inquire about the products and services offered by the bank and receive instructions on how to avail them.

To inquire about products:

1. Type a question to get product details, and press **Enter**. For example, “I want to know about Auto Loans”.
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**.

Figure 3-19 Products Inquiry



3.13 Finance Inquiry

This topic describes the option that allows corporate users to inquire about finances availed against financial instruments such as invoices or purchase orders.

To inquire about finances:

1. Perform one of the following actions:
   - Type the Finance inquiry, and press **Enter**. For example, “I want to know about finances available against invoices or purchase order”.
   - 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**.

> **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

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.

   > **Note**
   >
   > The fields which are marked as Required are mandatory.

   For more information on fields, refer to the field description table.

   Table 3-7 On Entering Finance Reference Number- Field Description

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

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**.

3.14 Open TD Account

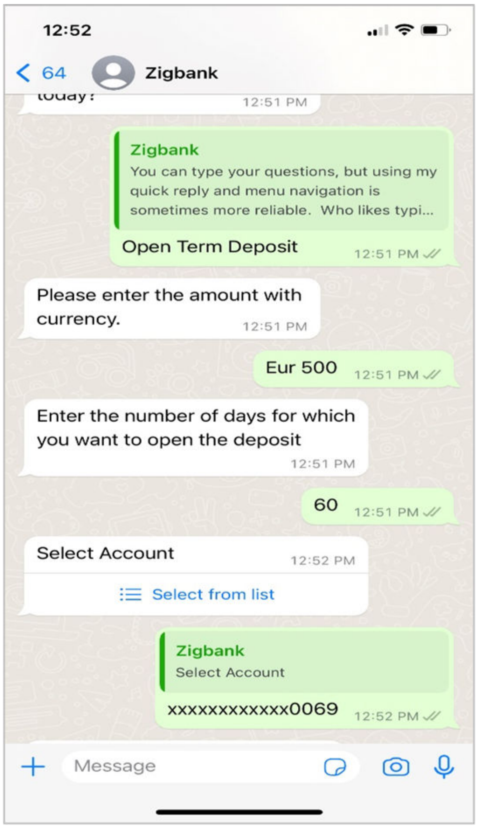
This topic provides the systematic instructions to existing bank customers for opening a new deposit by availing offers like the special interest rate on a specific deposit.

To open a new deposit:

1. Perform one of the following actions:
   - Type a question about opening a TD account, and press **Enter**.
   - Tap on the **Open TD Account** option in the help menu, and then tap **Send**.

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

Figure 3-20 Open New TD Account



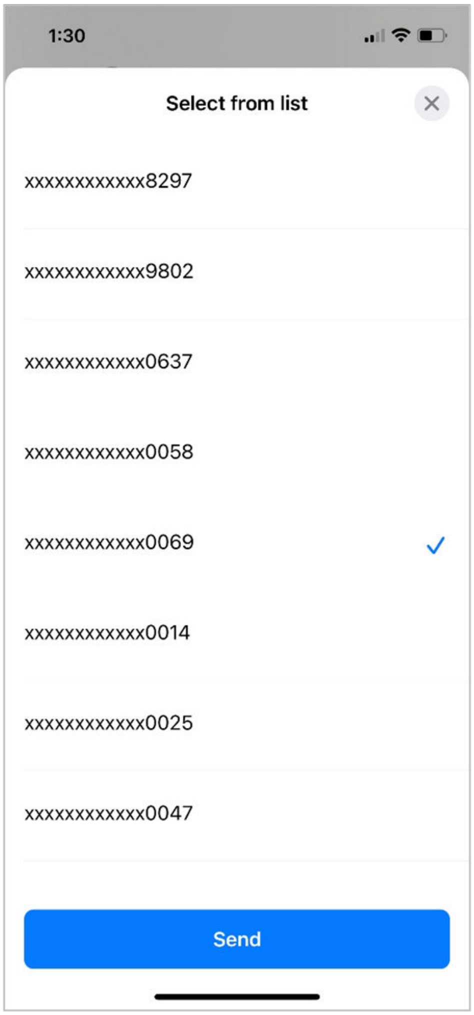
The application prompts you to enter the amount for which the deposit is to be opened.

3. Enter the Deposit Amount along with the currency.

   The application prompts you to enter the tenure of the deposit.

4. Enter the tenure for TD account in terms of a period i.e. years/ months/ days.

Figure 3-21 New Deposit – Select from list



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-8 New Deposit – Select from list - Field Description

Field Name	Description
Deposit Details	
Source Account	The customer is required to select the current or savings account to be debited with the deposit amount. All the active current and savings accounts of the customer are displayed along with nicknames, if defined. For more information on Account Nickname, click **Account Name.**
Deposit Amount	The customer is required to specify the amount along with the currency for which the deposit is to be opened.

Table 3-8 (Cont.) New Deposit – Select from list - Field Description

Field Name	Description
Deposit Tenure	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. The options are: • **Tenure** • **Date**
Years	The customer can mention the deposit tenure in years. This field is enabled if the customer selects the **Tenure** option in the **Deposit Tenure** field.
Months	The customer can mention the deposit tenure in months. This field is enabled if the customer selects the **Tenure** option in the **Deposit Tenure** field.
Days	The customer can mention the deposit tenure in days. This field is enabled if the customer selects the **Tenure** option in the **Deposit Tenure** field.
Date	The customer can define the deposit tenure by selecting a date on which the deposit should mature. This field is enabled if the customer selects the **Date** option in the **Deposit Tenure** field.
Deposit Period Range	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 Select Product field.
Maturity Details	
Maturity Instructions	Maturity instructions to be set by the customer for the deposit account. The options available are dependent on the deposit product selected. The options can be: • **Close on maturity** • **Renew Principal and Interest** • **Renew Principal and Pay Out the Interest** • **Renew Special Amount and Pay Out the remaining amount**
Rollover Amount	The amount to be rolled over. This field is displayed if the customer selects **Renew Special Amount and Payout the R**emaining Amount option from the Maturity Instruction list. **Note** **“Renew special amount and Pay Out the remaining amount”** option is not supported when the host is **Oracle FLEXCUBE Core Banking**.

Table 3-8 (Cont.) New Deposit – Select from list - Field Description

Field Name	Description
Pay To	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. The customer is required to select the mode through which the amount to be paid out is transferred. The options are: • **Own accounts** • **Internal Bank Account** • **Domestic Bank Account** • **International Bank Account** **Note** a. This field is not displayed, if the customer has selected **Renew Principal and Interest** option from the **Maturity Instructions** list. b. If the host is Oracle FLEXCUBE Core Banking, payout to only Own and Internal Accounts is supported.
Own Account	This section is displayed if the customer has selected the option **Own Account** in the **Pay To** field.
Transfer Account	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	
Beneficiary Name	The name of the holder of the account selected in Transfer Account.
Bank Name	Name of the beneficiary bank.
Bank Address	Address of the beneficiary bank.
City	City of the beneficiary bank.
Country	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.
Account Number	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.
Confirm Account Number	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.

5. The application prompts you to select the current or savings account to be debited with the deposit amount.

   The application displays the default account number and also provides an option to select a different account number.

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

a. Tap on the **Select from list** link to select the account number.
b. Select the account from the list, and then tap **Send**.

The application prompts you to opt Select Maturity options by selecting the desired maturity instruction.

6. Tap **Open** to open a deposit account.

   Displays Welcome messages for open Deposit.

7. Tap **Confirm** to open a deposit account.

   The application automatically sends a one-time password (OTP) to the mobile number to authenticate.

8. Enter OTP, and Press **Enter** key.
9. Tap **Open** to open a deposit account.

   The success message appears.

3.15 Instant Savings Account Opening

This topic provides the systematic instructions to existing bank customers for opening an Instant Savings Account easily through WhatsApp.

The process is initiated by the bank, which sends a personalized offer to eligible customers directly via WhatsApp. The offer highlights the key benefits of the Instant Savings Account, and customers can choose to apply with just a few simple steps.

To open an Instant Savings Account via WhatsApp:

1. The bank sends an Instant Savings Account offer to eligible customers on WhatsApp.
2. Select the option **Apply for Savings Account** to apply for the Instant Savings Account.

   The system sends a One-Time Password (OTP) via SMS to the customer's registered mobile number for verification.

3. Enter the OTP received.

   The system confirms that the communication address for the new account will be the same as the one already on file with the bank.
   The application prompts the customer to provide their basic financial information.

4. Enter the monthly income.
5. Enter monthly expenses.

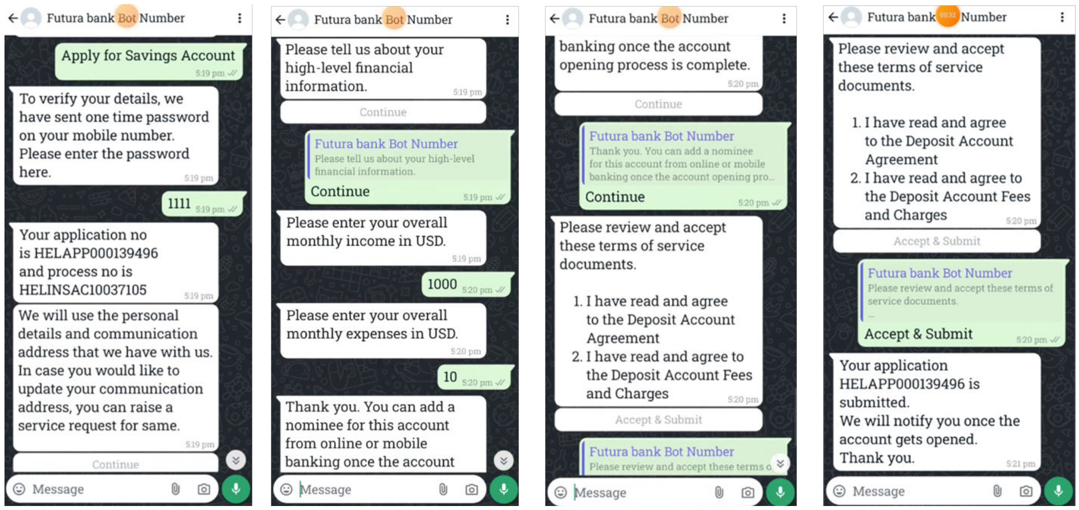
   The system notifies the customer that a nominee can be added at a later stage through online or mobile banking.

   The system displays the terms & conditions and the associated fees & charges for review.

6. Review the and accept the terms & conditions and fees.
7. Click **Accept & Submit** to submit the application.

   The success message appears once the account is successfully opened.

Figure 3-22 Instant Savings Account Opening



> ⓘ **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-9 Instant Savings Account Opening - Field Description

Field Name	Description
Communication address	The Customer's communication address stored with the bank.
Monthly Income	The Customer's total monthly income.
Monthly Expenses	The Customer's total monthly expenses.

3.16 Promise to Pay

This topic describes how retail users can use the Promise to Pay feature if a delinquent customer cannot pay immediately but will pay later.

Promise to pay can help to track if the customer has made the payment by the committed date or not. You can use status of promise to pay to track the payment, and resolve the delinquent account if the customer has already made the payment.

- Create a Promise
  This topic provides the systematic instructions to create a promise.
- Make payment
  This topic provides the systematic instructions to make payment against the promise.

3.16.1 Create a Promise

This topic provides the systematic instructions to create a promise.

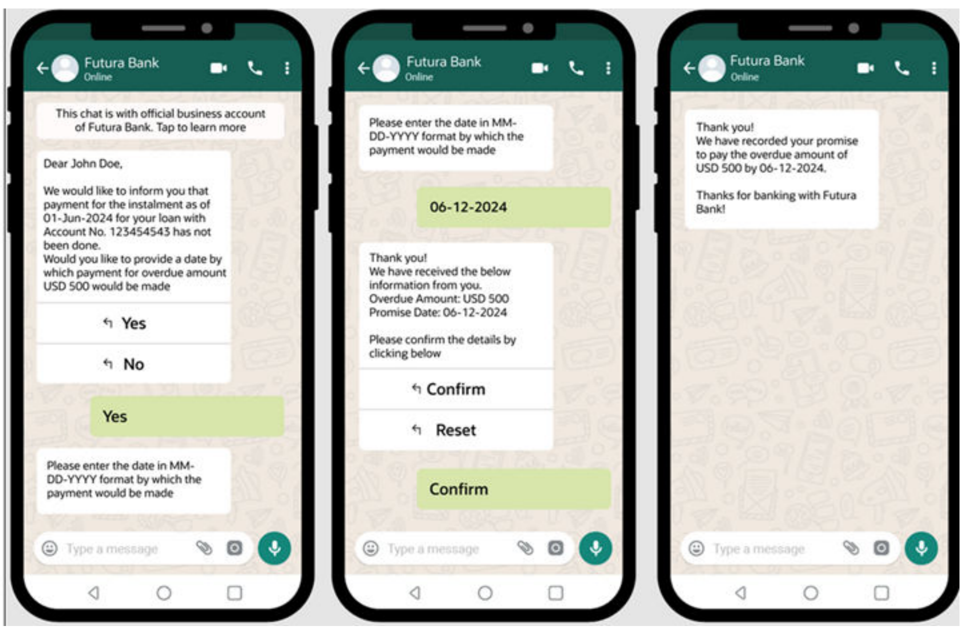
If a customer is unable to make the payment immediately or plans to send the payment later, in such situations he/she can make promise to the bank for the same.

> **Note**
>
> The **Make Promise** option will only be shown if a promise has not been made for the delinquent account.

To create a Promise to Pay:

1. The notification of the delinquency of a specific account will be displayed on channel with following details: Borrower Name, Account No, Phone No, Overdue Amount, Account Title.
2. Perform one of the following actions:
    - Tap **Yes** to register for the promise to pay.
    - Tap **No** to cancel the process.

Figure 3-23 Make Promise



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-10 Make Promise - Field Description

Field Name	Description
Borrower Name	Name of the borrower who has taken the loan.

Table 3-10 (Cont.) Make Promise - Field Description

Field Name	Description
Outstanding Since	The date from which the installments have not been paid for the loan account.
Loan Account	The loan account for which promise to made. The account number will be masked as per account number masking configurations.
Overdue Amount	The overdue amount is a promise amount made against the loan account.
Phone No	The phone number of the borrower.
Select Promise Date	The future date on which you promise to repay the due amount pending for the loan account. The date format should be in MM-DD-YYYY.

3. Type the **Select Promise Date** or select the future date on which you wish to pay the due amount pending for the loan account, and press **Enter**.

   The success message of receive confirmation from the borrower.

4. Tap **Confirm** to proceed.

   The success message of promise to pay creation appears.

3.16.2 Make payment

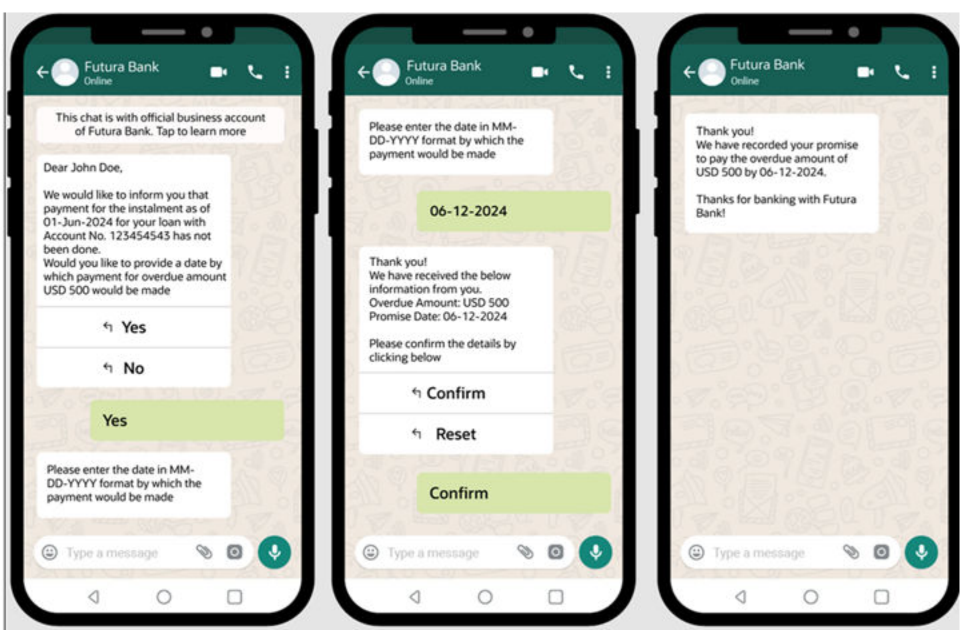
This topic provides the systematic instructions to make payment against the promise.

Promise to pay option is available if a delinquent customer is unable to make the payment immediately or plans to send the payment later. In such situations he/she can make the payment at a promised future date.

To make payment:

1. The notification of the delinquency of a specific account will be displayed on channel with following details.

Figure 3-24 Make Payment



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 3-11 Make Payment - Field Description

Field Name	Description
Borrower Name	Name of the borrower who has taken the loan.
Outstanding Since	The date from which the installments have not been paid for the loan account.
Loan Account	The loan account for which promise to made. The account number will be masked as per account number masking configurations.
Overdue Amount	The overdue amount is a promise amount made against the loan account.
Phone No	The phone number of the borrower.
Select Promise Date	The future date on which you promise to repay the due amount pending for the loan account. The date format should be in MM-DD-YYYY.

2. Type the **Select Promise Date** or select the future date on which you wish to pay the due amount pending for the loan account, and press **Enter**.

   The success message of receive confirmation from the borrower.

3. Tap **Confirm** to proceed.

   The success message of promise to pay creation appears.

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