

## Project Development Phase

### Delivery of Sprint-3

Date	12 November 2022
Team ID	PNT2022TMID26875
Project Name	AI BASED DISCOURSE FOR BANKING INDUSTRY

#### Terms and Conditions offered by the bank:

↓ Continue to next step

2 TERMS AND CONDITIONS OF YOUR ACCOUNT AGREEMENT - This document, along with an...

Confirmation

↓ Continue to next step

2 is No

3 This step has no content

Go to action: End

New step +

**TERMS AND CONDITIONS OF YOUR ACCOUNT AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules, which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws and the laws of the Government (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- summarize some laws that apply to common transactions;
- establish rules to cover transactions or events which the law does not regulate;

I can help you with that! To create an account or register for application, we will need a few pieces of information. Let me guide you through this process!

**TERMS AND CONDITIONS OF YOUR ACCOUNT AGREEMENT** - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules, which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal...

Type something...

#### General Queries Action

#### Procedure on shifting banks:

Conversation steps

1 What do you want to know? We are pleased to help you out....

Procedure to ... Security Acti...

↓ Continue to next step

1 is Security Actions

2 Prevention of Unauthorized Access: 1. 128 Bit SSL or Higher Encrypted Communication 2....

Understood Any other Qu...

↓ Continue to next step

2 is Understood

New step +

Assistant says

What do you want to know? We are pleased to help you out....

Security Actions Procedure to shift Bank Branches

Edit response Edit validation

And then

↓ Continue to next step

How can I help you?

General Query

go to General Queries

What do you want to know? We are pleased to help you out....

Security Actions

Procedure to shift Bank Branches

Type something...

General Queries

2 is Any other Query

4 This step has no content

Re-ask previous step(s)

1 is Procedure to shift Bank Branches

Things to know about changing home branch account

5 Understood Any other Qu...

Continue to next step

5 is Understood

6 This step has no content

Go to action: End

New step +

Written request should be submitted

1. A written request needs to be submitted to the branch where the customer wants to shift the account. The request has to be signed by all the account holders. Unused cheque leaves of the old account will also need to be surrendered.

Closing of account & transfer of balance

1. After receiving the request, the account with the previous branch will be closed and the balance transferred to the new account. The new branch will allot an account number and issue a passbook and cheque book with the new bank details.

No fees charged for account transfer

1. The banks cannot charge any fees for the transfer of an account to a different location.

Points to note

1. Banks may also offer account number portability between branches.

2. Facilities like the ATM card, debit card and other Net banking facilities are linked to the new account.

3. The new account number and branch details have to be updated wherever the customer has provided bank account details, such as for investments and EMIs for loans.

Preview

transfer of an account to a different location.

Points to note

1. Banks may also offer account number portability between branches.

2. Facilities like the ATM card, debit card and other Net banking facilities are linked to the new account.

3. The new account number and branch details have to be updated wherever the customer has provided bank account details, such as for investments and EMIs for loans.

Understood Any other Queries

Use the up arrow for prior messages

General Queries

Re-ask previous step(s)

1 is Procedure to shift Bank Branches

Things to know about changing home branch account

5 Understood Any other Qu...

Continue to next step

5 is Understood

6 This step has no content

Go to action: End

5 is Any other Queries

7 This step has no content

New step +

For example: What size do you want to order?

Define customer response

And then

Go to another action

Goes to action End

Pass values

Upon return Continue

Edit settings Edit passed values

Preview

details have to be updated wherever the customer has provided bank account details, such as for investments and EMIs for loans.

Understood Any other Queries

Understood

go to End

Do you want to know about some other services?

Yes No

Type something...

General Queries

1 is Procedure to shift Bank Branches

Things to know about changing home branch account

5 Understood Any other Qu...

Continue to next step

5 is Understood

6 This step has no content

Go to action: End

5 is Any other Queries

7 This step has no content

Re-ask previous step(s)

New step +

For example: What type of transfer would you like to make?

Define customer response

And then

Re-ask previous step(s)

Re-ask

1. What do you want to know? We are please...

2. \*\*Prevention of Unauthorized Access:\*\* 1...

3. No response

4. No response

5. \*\*Things to know about changing home br...

6. No response

Edit settings

Preview

customer has provided bank account details, such as for investments and EMIs for loans.

Understood Any other Queries

Any other Queries

What do you want to know? We are pleased to help you out....

Security Actions

Procedure to shift Bank Branches

Type something...

# Security Actions of the Bank:

Customer starts with:  
shifting branches

Conversation steps

1

What do you want to know? We are pleased to help you out....

Procedure to ... Security Acti...

Continue to next step

1 is Security Actions

Prevention of Unauthorized Access: 1. 128 Bit SSL or Higher Encrypted Communication 2....

Understood Any other Qu...

2

Step 1 is taken without conditions

Assistant says

What do you want to know? We are pleased to help you out....

Security Actions Procedure to shift Bank Branches

Preview

What do you want to know? We are pleased to help you out....

Security Actions

Procedure to shift Bank Branches

Security Actions

General Queries

1

What do you want to know? We are pleased to help you out....

Procedure to ... Security Acti...

Continue to next step

1 is Security Actions

Prevention of Unauthorized Access: 1. 128 Bit SSL or Higher Encrypted Communication 2....

Understood Any other Qu...

2

2 is Understood

This step has no content

Go to action: End

3

New step +

Assistant says

Prevention of Unauthorized Access:  
1. 128 Bit SSL or Higher Encrypted Communication  
2. Access Monitored 24 Hours a Day, 365 Days a Year

Prevention of Phishing Scams:  
• Integration of Block Service for Phishing Websites  
• EV SSL Server Certificate  
• Security Measures for Emails Sent From Seven Bank  
• Name Display for Emails Sent to the Customer  
• Sender Domain Authentication Function

Protection Against Spoofing by Third Parties:  
1. Automatic Log Off Function After Certain Period of Time Elapses  
1. Sending Emails to Customers for Transactions  
2. Service Suspension Due to Wrong Password Input

Spyware Countermeasure Such as Keylogging  
1. Virtual Keyboard

Detecting Unauthorized Logons Quickly  
1. Display of Previous Logon Date and Time

Preview

Prevention of Unauthorized Access:  
1. 128 Bit SSL or Higher Encrypted Communication  
2. Access Monitored 24 Hours a Day, 365 Days a Year

Prevention of Phishing Scams:  
• Integration of Block Service for Phishing Websites  
• EV SSL Server Certificate  
• Security Measures for Emails Sent From Seven Bank  
• Name Display for Emails Sent to the Customer

Type something...

2

Prevention of Unauthorized Access: 1. 128 Bit SSL or Higher Encrypted Communication 2....

Understood Any other Qu...

2 is Understood

This step has no content

Go to action: End

3

2 is Any other Query

This step has no content

Re-ask previous step(s)

4

1 is Procedure to shift Bank Branches

New step +

For example: What type of transfer would you like to make?

Define customer response

And then

Go to another action

Goes to action End

Pass values

Upon return Continue

Preview

1. Smartphone Authentication Service  
2. Strict Customer Confirmation

Understood Any other Query

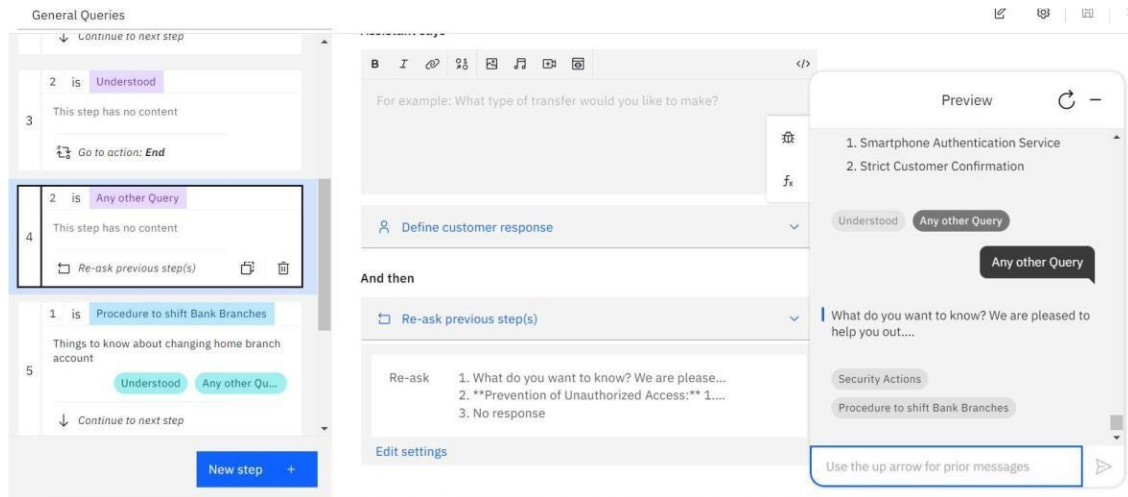
Understood

go to End

Do you want to know about some other services?

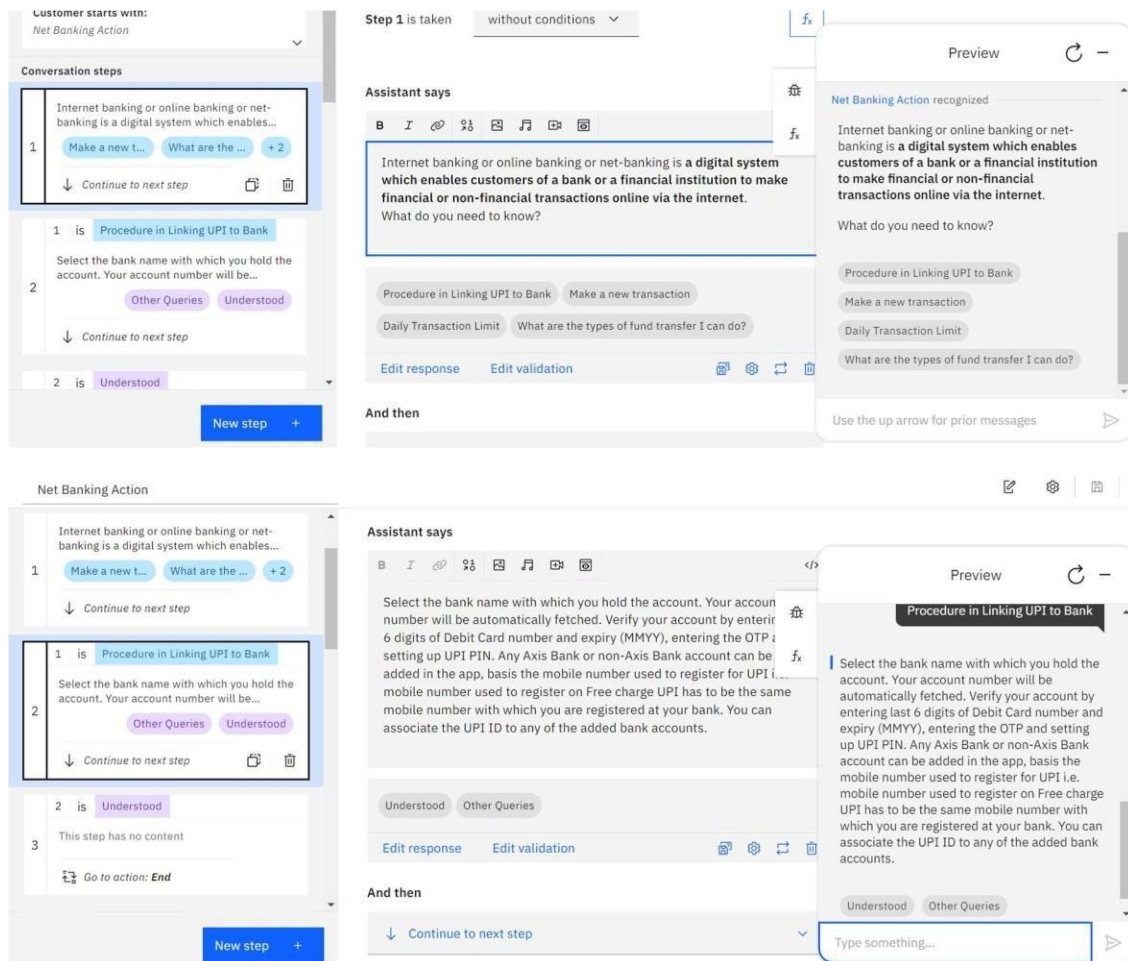
Yes No

Type something...



## Net Banking Action

### Procedure to link UPI to bank Account:



The screenshot displays a chatbot configuration interface. On the left, a step editor shows a sequence of steps. Step 2 is labeled 'Understood' and has a 'Go to action: End' button. Step 3 is labeled 'Other Queries' and has a 'Re-ask previous step(s)' button. On the right, a preview window shows a chatbot conversation. The chatbot says 'Understood' and 'Do you want to know about some other services?'. The user responds 'Yes'.

## Transaction and Completion Status:

The screenshot shows a chatbot configuration interface for 'Net Banking Action'. The step editor on the left shows a sequence of steps. Step 1 is labeled 'Make a new transaction' and has a 'Go to action: Making Trans...' button. Step 2 is labeled 'Daily Transaction Limit' and has a 'Continue to next step' button. On the right, a preview window shows a chatbot conversation. The chatbot says 'Internet banking or online banking or net-banking is a digital system which enables customers of a bank or a financial institution to make financial or non-financial transactions online via the internet.' and 'What do you need to know?'. The user responds 'Make a new transaction'.

The screenshot shows a chatbot configuration interface for 'Making Transaction'. The step editor on the left shows a sequence of steps. Step 1 is labeled 'Enter your Email:' and has a 'Continue to next step' button. Step 2 is labeled 'Enter your Phone number:' and has a 'Continue to next step' button. Step 3 is labeled 'Enter your PIN: (D.O.B)' and has a 'Continue to next step' button. On the right, a preview window shows a chatbot conversation. The chatbot says 'Enter your Email:' and 'Enter your Phone number:'. The user responds 'john@gmail.com'.



**Conversation steps**

- 1 Enter your Email: Regex  
↓ Continue to next step
- 2 Enter your Phone number: Regex  
↓ Continue to next step
- 3 Enter your PIN: (D.O.B) Date  
↓ Continue to next step
- Select your Bank Account to start Transaction.

**Step 2 is taken** without conditions

**Assistant says**

Enter your **Phone number**:

Assistant recognizes pattern in user's text

**And then**

↓ Continue to next step

**Preview**

What are the types of fund transfer I can do?

Make a new transaction

go to Making Transaction

Enter your Email: john@gmail.com

Enter your Phone number: 9999999999

Type something...

**Making Transaction**

- ↓ Continue to next step
- 2 Enter your Phone number: Regex  
↓ Continue to next step
- 3 Enter your PIN: (D.O.B) Date  
↓ Continue to next step
- 4 Select your Bank Account to start Transaction.  
XXXXXXXX-9... XXXXXXXX-9... +1  
↓ Continue to next step

4 is XXXXXXXX-988

**Step 3 is taken** without conditions

**Assistant says**

Enter your **PIN**: (D.O.B)

mm/dd/yyyy

**And then**

↓ Continue to next step

**Preview**

john@gmail.com

Enter your Phone number: 9999999999

Enter your PIN: (D.O.B)

Choose a date (mm/dd/yyyy)

10/31/2022

10/31/2022

Type something...

- 3 Enter your PIN: (D.O.B) Date  
↓ Continue to next step
- 4 Select your Bank Account to start Transaction.  
XXXXXXXX-9... XXXXXXXX-9... +1  
↓ Continue to next step
- 4 is XXXXXXXX-988
- 5 How much money do you need to transfer? Number  
↓ Continue to next step

**Assistant says**

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987 XXXXXXXX-966

**And then**

↓ Continue to next step

**Preview**

Choose a date (mm/dd/yyyy)

10/31/2022

10/31/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987 XXXXXXXX-966

XXXXXXXX-988

Type something...

Select your Bank Account to start Transaction.

4 is XXXXXXXX-988 +1

Continue to next step

4 is XXXXXXXX-988

How much money do you need to transfer?

Number

Continue to next step

4 is XXXXXXXX-988

6 Your money has been transferred.

Go to action: End

New step +

Assistant says

How much money do you need to transfer?

User enters a number

Edit response Edit validation

And then

Continue to next step

Preview

10/31/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987

XXXXXXXX-966

XXXXXXXX-988

How much money do you need to transfer?

999

Type something...

4 is XXXXXXXX-988

How much money do you need to transfer?

Number

Continue to next step

4 is XXXXXXXX-988

6 Your money has been transferred.

Go to action: End

4 is XXXXXXXX-987

How much money do you need to transfer?

Number

Continue to next step

New condition group +

Assistant says

Your money has been transferred.  
Congratulations Payment done.

Define customer response

And then

Go to another action

Preview

How much money do you need to transfer?

999

Your money has been transferred.  
Congratulations Payment done.

go to End

Do you want to know about some other services?

Yes No

4 is XXXXXXXX-987

How much money do you need to transfer?

Number

Continue to next step

4 is XXXXXXXX-987

8 Insufficient Balance. Please Try again after depositing money in your account.

Go to action: End

New step +

Assistant says

How much money do you need to transfer?

User enters a number

Edit response Edit validation

And then

Continue to next step

Preview

11/21/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987

XXXXXXXX-966

XXXXXXXX-987

Type something...

4 is XXXXXXXX-987

7

How much money do you need to transfer?

123 Number

Continue to next step

4 is XXXXXXXX-987

8

Insufficient Balance. Please Try again after depositing money in your account.

Go to action: End

New step +

How much money do you need to transfer?

User enters a number

Edit response Edit validation

And then

Continue to next step

11/21/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987

XXXXXXXX-966

XXXXXXXX-987

How much money do you need to transfer?

999

Type something...

4 is XXXXXXXX-987

8

Insufficient Balance. Please Try again after depositing money in your account.

Go to action: End

4 is XXXXXXXX-966

9

How much money do you need to transfer?

123 Number

Continue to next step

New step +

Insufficient Balance. Please Try again after depositing money in your account.

Define customer response

And then

Go to another action

Goes to action End

XXXXXXXX-966

XXXXXXXX-987

How much money do you need to transfer?

999

Insufficient Balance. Please Try again after depositing money in your account.

go to End

Do you want to know about some other

Type something...

4 is XXXXXXXX-966

9

How much money do you need to transfer?

123 Number

Continue to next step

4 is XXXXXXXX-966

10

Transaction failed due to server problem. Sorry for the inconvenience.

Go to action: End

New step +

How much money do you need to transfer?

User enters a number

Edit response Edit validation

And then

Continue to next step

11/23/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987

XXXXXXXX-966

XXXXXXXX-966

How much money do you need to transfer?

Type something...

Making Transaction

4 is XXXXXXXX-987

8

Insufficient Balance. Please Try again after depositing money in your account.

Go to action: End

4 is XXXXXXXX-966

9

How much money do you need to transfer?

123 Number

Continue to next step

New step +

New condition group +

Assistant says

Transaction failed due to server problem. Sorry for the inconvenience. Please try after sometime...

Define customer response

And then

Go to another action

Goes to action End

Preview

How much money do you need to transfer?

999

Transaction failed due to server problem. Sorry for the inconvenience. Please try after sometime...

go to End

Do you want to know about some other services?

Yes No

Type something...



Other Net banking Queries:

1 is **Daily Transaction Limit**

The daily transaction Default limit for the day is Rs. 5 Lakh. There is no maximum limit for...

6 is **Understood**

7 This step has no content

Go to action: **End**

New step +

The daily transaction Default limit for the day is Rs. 5 Lakh. There is maximum limit for Funds Transfer. You can enhance your daily limit 50 lakhs through the Internet Banking. You can place a request for increasing the limit beyond Rs. 50 lacs and the same is processed on case to case basis.

Understood Other Queries

Edit response Edit validation

And then

Continue to next step

What are the types of fund transfer I can do?

**Daily Transaction Limit**

The daily transaction Default limit for the day is Rs. 5 Lakh. There is no maximum limit for Funds Transfer. You can enhance your daily limit upto 50 lakhs through the Internet Banking. You can place a request for increasing the limit beyond Rs. 50 lacs and the same is processed on case to case basis.

Understood Other Queries

Use the up arrow for prior messages

Net Banking Action

6 is **Other Queries**

8 This step has no content

Re-ask previous step(s)

1 is **What are the types of...**

You can do the following types of Fund Transfer:

9 is **Understood**

10 This step has no content

Go to action: **End**

New step +

new chat group

Assistant says

You can do the following types of Fund Transfer:

- Fund Transfer between your own accounts
  - Fund Transfer to any Other Bank account of our branch.
  - Fund Transfer to Other Bank's Account (NEFT/RTGS/IMPS)
  - Visa Card Payment
  - Instant Money Transfer

Understood Other Queries

Edit response Edit validation

And then

Continue to next step

Preview

What are the types of fund transfer I can do?

What are the types of fund transfer I can do?

You can do the following types of Fund Transfer:

- Fund Transfer between your own accounts
  - Fund Transfer to any Other Bank account of our branch.
  - Fund Transfer to Other Bank's Account (NEFT/RTGS/IMPS)
  - Visa Card Payment

Type something...