1.INTRODUCTION

1.1 Project Overview

This project, titled "AI Based Discourse for Banking Industry", aims at providing a platform for customers to clarify their queries online regarding banking. This is achieved with the help of a chatbot that is trained with some of the most frequently asked questions that banking customers usually tend to come up with. The chatbot is created using IBM Watson Assistant and is trained by manually adding the queries to it along with the relevant responses. The chatbot will then be available for use on a website which usually is the bank's website for anyone to access. Customers or anyone in fact can access the chatbot to interact with it and find solutions to their queries.

1.2 Purpose

With banking being an essential service that people require and with it being a slightly complicated and confusing topic for many, a lot of queries naturally tend to arise. For them to be answered as they are predominantly now in a manual aspect either by face-to-face interactions with a banking employee or through a customer care service, will require a lot of workforce and still end up with long waiting times. Hence, comes the need for an automated solution to the problem which can be easily handled by our chatbot. A chatbot is free, easy to use and is readily accessible at all times and from anywhere. It also provides instant reliable answers to queries and hence eliminating the need for the customers to wait to get their queries cleared. It also ensures that there is no spread of misinformation by providing official and authentic responses to queries straight from the bank sources.

2. LITERATURE SURVEY

2.1 Existing problem

1.CONVERSION TO AUTOMATION IN BANKING THROUGH CHATBOT USING ARTIFICIAL MACHINE INTELLIGENCE LANGUAGE:

AUTHOR NAME:

Sasha Fathima Suhel, Vinod Kumar Shukla, Sonali Vyas, Ved Prakash Mishra DESCRIPTION:

Artificial Machine Intelligence is a very complicated topic. It involves creating machines that are capable of simulating knowledge. Based on basic A.I. (Artificial Intelligence) structuring and working for this, System-Chatbots are made (or chatter bots). However, this paper provides a new concept which addresses machine intelligence and sheds light on the potential of intelligent systems. The rise of chatbots in the finance sector is the latest disruptive force that has changed the way customers interact

2. A STUDY OF APPLICATIONS OF ARTIFICIAL INTELLIGENCE IN BANKING AND FINANCE SECTOR

AUTHOR NAME:

Lakshkaushik Dattatraya Puri

DESCRIPTION:

Artificial Intelligence (AI) is reckless growing as the go-to technology for companies across the world to personalize experience for individuals. Banking sector is becoming one of the first adopters of AI and just like other segments, banks are exploring and implementing the technology in various ways. The rudimentary applications AI include bring smarter chat-bots for customer service, personalizing services for individuals, and even placing an AI robot for self-service at banks. Beyond these basic applications, banks can implement the technology for bringing in more efficiency to their back-office and even reduce fraud and security risks.

3. VIRTUAL BANK ASSISTANCE: AN AI BASED VOICE BOT FOR BETTER BANKING

AUTHOR NAME:

Sarath Chandra Oruganti

DESCRIPTION:

The system is designed for banks to use where users can ask any bank related questions like loan, account, policy, etc. which are bank related queries. The system recognizes the user's query and understands what he wants to convey and simultaneously answers them appropriately. At present, there are chat applications for banks. The questions asked by the users can be in any format. There is no specific format for users to ask questions and provides suitable answers to the user. These voice bots can be built from scratch or they can be deployed on existing chat-bots by enabling then with voice services. It also uses a graphical representation (if necessary)

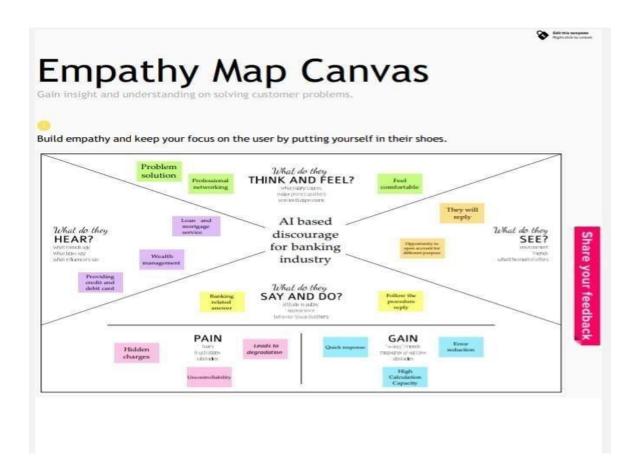
of a person speaking while giving answers as a real person would do as an employee. Bank bot solves the issues a user has and clarifies it with its knowledge

2.2 Problem Statement Definition

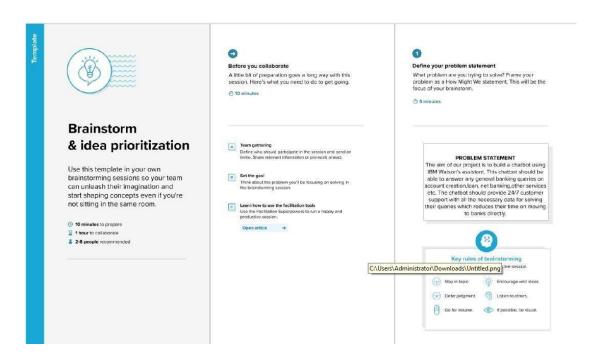
Banking is one the crucial sectors, it deals with financial transactions which can be availed by everyone, but banks are not able to resolve the queries of customers at all times related to the products or services in a satisfactory way in turn hinders the customer satisfaction. In order to guide the customers throughout all the financial services provided by the bank, an intelligent system has to be introduced to provide people with the best solution possible. The users are bank customers who need 24/7 service to clear all their queries and guide them through all the banking processes. So, an enhanced and smarter way of interaction with the customers has to be built to ensure efficient delivery of service. In order to overcome the user satisfaction issues associated with banking services, chatbot will provide personal and efficient communication between the user and the bank. It is built to be the overall virtual assistant that can facilitate customers to ask banking- related questions without visiting the bank or calling up customer service centers as well as providing them with relevant suggestions

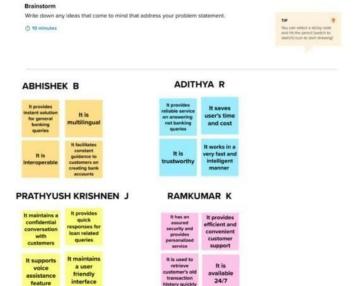
3. IDEATION AND PROPOSED

SOLUTION 3.1 Empathy Map Canvas

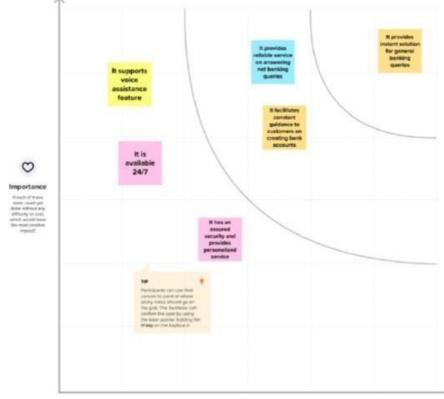


3.2 Ideation & Brainstorming





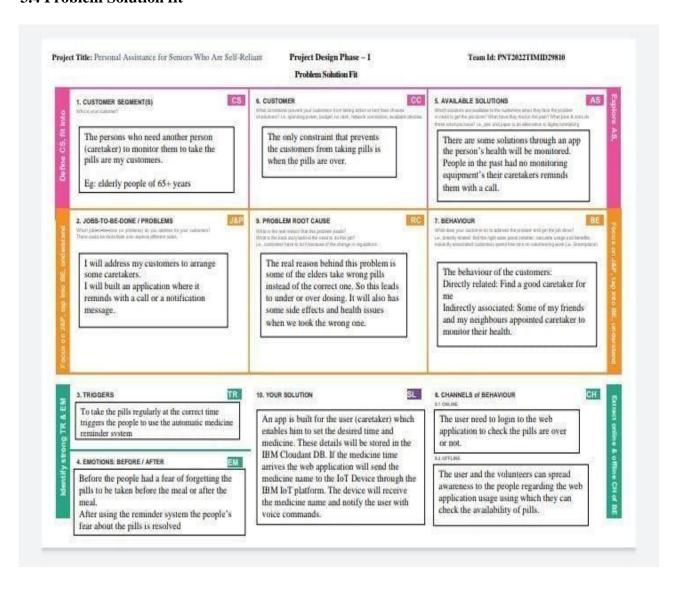




3.3 Proposed Solution

S.No.	Parameter	Description					
1.	Problem Statement (Problem to be solved)	The main purpose of chatbots in banking is providing a better customer experience. However, they also help the staff and prevent stressful situations that arise from direct communication with clients. For this the chatbot is developed.					
2.	Idea / Solution description	In this we will build a chatbot using Watson's assistant. The system is designed for banks to use where users can ask any bank related questions like loan, account, policy, etc. The questions asked by the users can be in any format. The system recognizes the user's query and understands what he wants to convey and simultaneously answers them appropriately.					
3.	Novelty / Uniqueness	A chatbot can easily save time and effort. These AI chatbots communicate with humans in a very natural form to resolve their queries and to assist them as required.					
4.	Social Impact / Customer Satisfaction	Customers of the bank – Depositors, borrowers, lenders etc.					
5.	Business Model (Revenue Model)	Banks will enable much and reliable services which will gain customer loyalty.					
6.	Scalability of the Solution	In financial markets, scalability describes an institution's ability to handle increased market demands; in the corporate world, a scalable company is one that can maintain or improve its profit margins while sales volume increases.					

3.4 Problem Solution fit



4. REQUIREMENTANALYSIS

4.1 Functional requirement

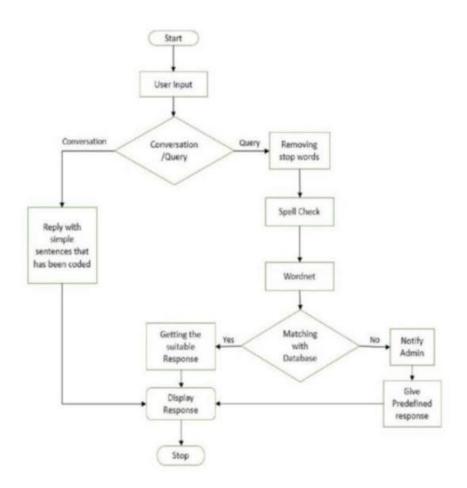
FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	User Requirement	As a user, I can see a Watson assistant, chatbot having banking related skills
FR-2	User confirmation	As a user I can converse with the chatbot regarding saving account related queries and chatbot regarding current account related queries
FR-3	Loan Account Related Actions	As a user I can converse with the chatbot regarding loan account related queries and regarding net banking queries
FR-4	General Queries Related Actions	As a user I can see a flask page for bank and web page integrated with the chatbot
FR-5	Net Banking Related Actions	As a user I can communicate with the chatbot 24*7

4.2 Non-Functional requirements

NFR No.	Non-Functional Requirement	Description							
NFR1	Usability	Chatbots developed using AI should be able to answer any general banking queries on account creation, loan, net banking, other services etc. It addresses the queries of customers immediately and effectively in a cost-efficient manner.							
NFR2	Security	The AI Chatbot maintains a confidential conversation with customers. Chatbot will provide personal and efficient communication between the user and the bank.							
NFR3	Reliability	Chatbots are trained very well using AI to provide solutions for the popular and frequently asked questions, thereby providing the best suited service quickly. Thus, AI Chatbots has a reliable end-user experience.							
NFR4	Performance	AI Chatbots is a great way to overcome the limitation of workload of humans. There can be multiple instances of a single chatbot inquiring about different people at the same time. Such chatbots work in real time with no need for the customers to wait. This ensures faster, easier and more efficient face-time with customers.							
NFR5	Availability	AI Chatbots provides 24/7 service to clear all customer queries and guide them through all the banking processes. It is available to anyone with access to the internet with basic hardware.							
NFR6	Scalability	AI Chatbots is helping the banking industry to scale their customer service and to improve customer service satisfaction at the same time. It can be scaled as per the requirements of the bank to include answers to queries related to any new feature or service introduced by the bank.							

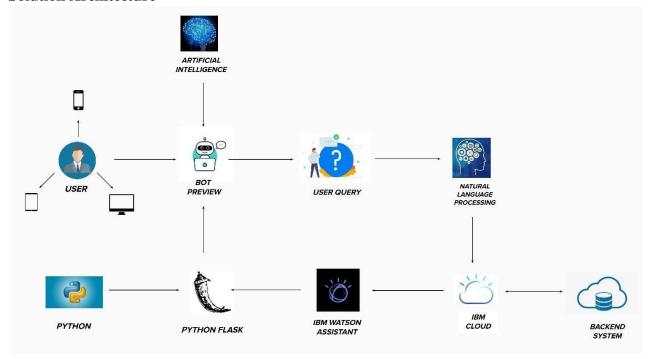
5. PROJECT DESIGN

5.1 Data Flow Diagrams

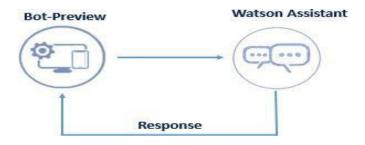


5.2 Solution & Technical Architecture

Solution Architecture



Technical Architecture



5.3 User Stories

User Type	Functional Require men (Epic)	User Story Number	User Story / Task	Acceptance criteria	Priority	Release
Customer (Mobile or Web user)	obile Account Veb Related		As a user, in the Savings Account option, I can select Types of Savings Account to get details regarding documents required for creating that savings account.	I can clear my queries regarding types of savings account	High	Sprint-1
		USN-2	As a user, I can check the Interest Rates of Savings Account	I can clear my queries regarding interest rates of savings account	High	Sprint-1
	Current Account Related Actions USN-4		As a user, I can check the Minimum Balance of Savings Account	I can clear my queries regarding minimum balance of savings account	Medium	Sprint-2
			As a user, I can choose the Type of Company to know the information on documents to be submitted for creating current account	I can clear my queries regarding types of companies	High	Sprint-1
		USN-5	As a user, I want to get details on procedure to close my Current Account	I can clear my queries regarding current account closure	High	Sprint-2
	Loan Account Related Actions USN-6 USN-7		As a user, I can choose the Type of Loans to know the information on choosing an essential loan scheme	I can clear my queries regarding types of loan account	High	Sprint-1
			As a user, I can check the Loan Amounts that can be offered for corresponding Loan Accounts chosen	I can clear my queries regarding loan amounts of loan account	High	Sprint-2
		USN-8	As a user, I can check the Status of Loan for my Loan Accounts	I can clear my queries regarding loan status of loan account	Low	Sprint-2

User Type	Functional	User	User Story / Task	Acceptance criteria	Priority	Release
	Requirement	Story				
	(Epic)	Number				

		USN-10	As a user, I want to check my CIBIL score for my loan application and to ensure whether my loan application is approved by the bank.	I can clear my queries regarding CIBIL score of loan application	Medium	Sprint 3
		USN-11	As a user, I want to get the procedure details for maintaining Storage Locker facility of my bank account	I can clear my queries regarding storage locker facilities of bank account	High	Sprint-3
	Net Banking Related Actions	USN-12	As a user, I want to get the procedure details for changing the Net Banking password of my bank account	I can clear my queries regarding change of net banking password	Medium	Sprint-2
		USN-13	As a user, I can select types of fund transfers to get details regarding different services available in net banking	I can clear my queries regarding types of fund transfers in net banking	High	Sprint-3
		USN-14	As a user, I want to get the procedure details for adding beneficiaries to my net banking account.	I can clear my queries regarding adding beneficiaries in net banking	Low	Sprint-3
Administrator or		USN-15	As an admin, I can change responses to queries and modify them as and when needed.	I can modify responses of the chatbot	Medium	Sprint-1
		USN-16	As an admin, I can add more options to queries and add new options as new features get added.	I can add more options and queries into the chatbot	Medium	Sprint-1

6. PROJECT PLANNING AND SCHEDULING

6.1 Sprint Planning & Estimation

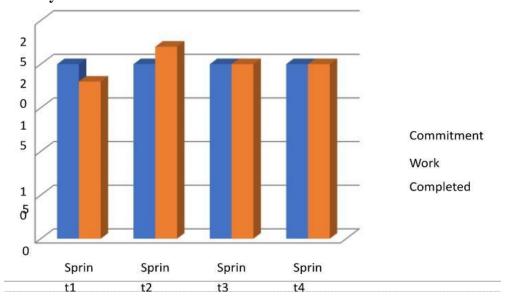
Requirement		User Story Number	User Story / Task	Story Points	Priority	Team Members
Sprint-1	Savings Account Related Actions	USN-1	As a user, in the Savings Account option, I can select Types of Savings Account to get details regarding documents required for creating that savings account.	4	High	VINISHAR
Sprint-1		USN-2	As a user, I can check the Interest Rates of Savings Account	4	High	VINISHA R
Sprint-1		USN-3	As a user, I can check the Minimum Balance of Savings Account	3	Mediu m	VINISHA R
Sprint-1	Current Account Related Actions	USN-4	As a user, I can choose the Type of Company to know the information on documents to be submitted for creating current account	5	High	SANDHIYA P SHAHEERAB ANU C
Sprint-1		USN-5	As a user, I want to get details on procedure to close my Current Account	4	High	SANDHIYA P SHAHEERAB ANU C
Sprint-2	Loan Account Related Actions	USN-6	As a user, I can choose the Type of Loans to know the information on choosing an essential loan scheme	3	High	YOGAMALYA P
Sprint-2		USN-7	As a user, I can check the Loan Amounts that can be offered for corresponding Loan Accounts chosen	3	High	YOGAMALYA P
Sprint-2		USN-8	As a user, I can check the Status of Loan for my Loan Accounts	1	Low	YOGAMALYA P
Sprint-2	General Queries Related Actions	USN-9	As a user, I want to get the procedure details for Currency Conversion facility of my bank account	2	Mediu m	SANDHIYA P SHAHEERAB ANU C
Sprint-2		USN-10	As a user, I want to check my CIBIL score for my loan application and to ensure whether my loan application is approved by the bank.	1	Low	SANDHI YA P YOGAM ALYA P
Sprint-2		USN-11	As a user, I want to get the procedure details for maintaining Storage Locker facility of my bank account	3	High	SANDHI YA P YOGAM ALYA P

Sprint-2	Net Banking Related Actions		As a user, I want to get the procedure details for changing the Net Banking password of my bank account	3	High	SANDHIYA P
Sprint-2		USN-13	As a user, I can select types of fund transfers to get details regarding different services available in net banking	2	Mediu m	SANDHIYA P
Sprint-2		USN-14	As a user, I want to get the procedure details for adding beneficiaries to my net banking account.	2	Mediu m	SANDHIYA P
Sprint-3	Web Application	USN-15	As a user, I want to access the chatbot in a web browser that can be accessed from almost all devices.	20	High	SANDHI YA P YOGAM ALYA P SHAHEE RABAN U C
Sprint-4	User Interface and Web Pages	USN-16	As a user, I want to view pages of the banking website and have access to the chatbot easily.	20	High	SANDH IYAP VINISH A R

6.2 Sprint Delivery Schedule

Sprint	Total Story Points		Duration	Ave	_			
Sprint-	20		Days	20/6	= 3.33			
Sprint-	20		Days	20/6	= 3.33			
Sprint-	20		Days	20/6	= 3.33			
Sprint-	20		Days	20/6	= 3.33			
Overall	80		Days	80/2	4 = 3.33			
Sprint	Total Story Points	Duratio	on Sprint Start Date		Sprint End Da (Planne		Story Points Completed (as on Planned End Date)	Sprint Release Date (Actual)
Sprint-1	20	6 Days	24 Oct 2	2022	29 Oct	2022	18	02 Nov 2022
Sprint-2	20	6 Days	31 Oct 2	2022	05 Nov	2022	22	05 Nov 2022
Sprint-3	20	6 Days	07 Nov	2022 12 Nov		2022	20	12 Nov 2022
Sprint-4	20	6 Days	14 Nov	2022	19 Nov	2022	20	19 Nov 2022

Velocity chart:



Stand-up Meeting Screenshots

7. CODING & SOLUTIONING (Explain the features added in the project along with code)

7.1 Feature 1

Python Flask

Python Flask is used to develop chatbot applications using python. Flask is mainly used to render and integrate the chatbot application in the browser by providing API. By running the python application, the suitable server domain link is obtained and run in the browser.

HTML

The HTML and CSS is used to design the overall chatbot UI. HTML is used to add UI components and CSS is used to add style to those components. IBM Watson assistant deploys HTML code to train the Chatbot.

Build PYTHON FLASK Code:

APP.PY

APP.PY

import email from email import message
from importlib.resources import contents
from tkinter import S from turtle import
title
from flask import Flask, redirect,render_template, request,session, url_for, Flask from
pyexpat import model
from werkzeug.utils import secure_filename
import ibm_db from flask_mail
import Mail, Message from
markupsafe import escape
from flask import Flask,render_template,request import
requests

```
app = Flask(name) \ app.secret\_key = $$b'_5\#y2L''F4Q8z\n\Xec]/' \ mail = $$Mail(app)$
```

conn = ibm_db.connect("DATABASE=bludb;HOSTNAME=1bbf73c5-d84a-4bb0-85b9-ab1a4348f4a4.c3n41cmd0nqnrk39u98g.databases.appdomain.cloud;PORT=32286;SECURITY=SSL;SSLServerC e rtificate=DigiCertGlobalRootCA.crt;UID=hzj88231;PWD=z8f4ZiZ171T0FvR1",",") print(conn) print("connection successful...")

```
@app.route('/', methods = ['GET','POST'])
def
              signup():
                                  return
render template('signup.html')
@app.route('/login', methods=['GET','POST'])
                 login():
render_template('login.html')
@app.route('/index')
                      def
                             index():
return render_template('index.html')
@app.route('/account') def account():
return render_template('account.html')
@app.route('/aboutus') def aboutus():
return render_template('aboutus.html')
@app.route('/services') def services():
return render_template('services.html')
@app.route('/register', methods=['GET', 'POST'])
def register():
  if request.method == 'POST': uname =
    request.form['uname']
                             mail
    request.form['email']
                            phone
    request.form['phone'] password =
    request.form['password']
    sql = "SELECT * FROM customer WHERE email=?"
    stmt = ibm_db.prepare(conn, sql)
    ibm_db.bind_param(stmt,1,mail)
    ibm_db.execute(stmt) account =
    ibm_db.fetch_assoc(stmt)
  if account: return render_template('index.html', msg="You are already a member, please login using your
    details....")
  else:
   insert_sql = "INSERT INTO customer VALUES (?,?,?,?)" prep_stmt
   = ibm_db.prepare(conn, insert_sql) ibm_db.bind_param(prep_stmt,
          uname)
                      ibm_db.bind_param(prep_stmt,
                                                               mail)
   ibm_db.bind_param(prep_stmt,
                                                              phone)
                                               3,
   ibm_db.bind_param(prep_stmt,
                                                           password)
                                             4,
```

```
ibm_db.execute(prep_stmt) return render_template('login.html',
   msg="Student Data saved successfuly..")
@app.route('/signin', methods=['GET', 'POST'])
def signin(): sec = " if request.method ==
'POST':
    mail
                   request.form['email']
    password = request.form['password']
    sql = f"select * from customer where email='{escape(mail)}' and password= '{escape(password)}'"
    stmt = ibm_db.exec_immediate(conn, sql) data = ibm_db.fetch_both(stmt) if data:
       session["mail"]
                                escape(mail)
       session["password"] = escape(password)
       return redirect(url_for('index'))
    else: return render_template('login.html',msg = "Invalid email/ Password or Not
registered!!?") return "not going to happen dickhead!!??" if name == 'main':
  app.run(host='0.0.0.0', debug=True)
 HOME.HTML
 <!DOCTYPE html>
 <html style="font-size: 16px;" lang="en"><head>
  <body>
 <!==Chat
                    Integration:==!>
   <script>
   window.watsonAssistantChatOptions =
  { integrationID: "1206a417-c0534bee-
  a810-037a99f37b2a", // The ID of this
  integration.
       region: "us-south", // The region
  your integration is hosted in.
       serviceInstanceID:
  "e81248c69605-415f-843b-
  666356f451ec", // The ID of your
  service instance.
       onLoad: function (instance) {
  instance.render(); };
      setTimeout(function
      ()
       \{const t =
```

```
document.createElement('script');
    t.src = "https://web-
chat.global.assistant.watson.appdomain.c
loud/versions/" +
(window.watsonAssistantChatOptions.cl
ientVersion || 'latest') +
"/WatsonAssistantChatEntry.js";
    document.head.appendChild(t);
    });
    </script>
    </body>
    </html>
```

7.2 FEATURE 2

IBMCHATBOT:

- Our chatbot is able to guide a customer to create a bank account. (Both current and savings account)
- Our chatbot is able to answer loan queries.
- Our chatbot is able to answer general banking queries.
- Our chatbot is able to answer queries regarding net banking





8. TESTING

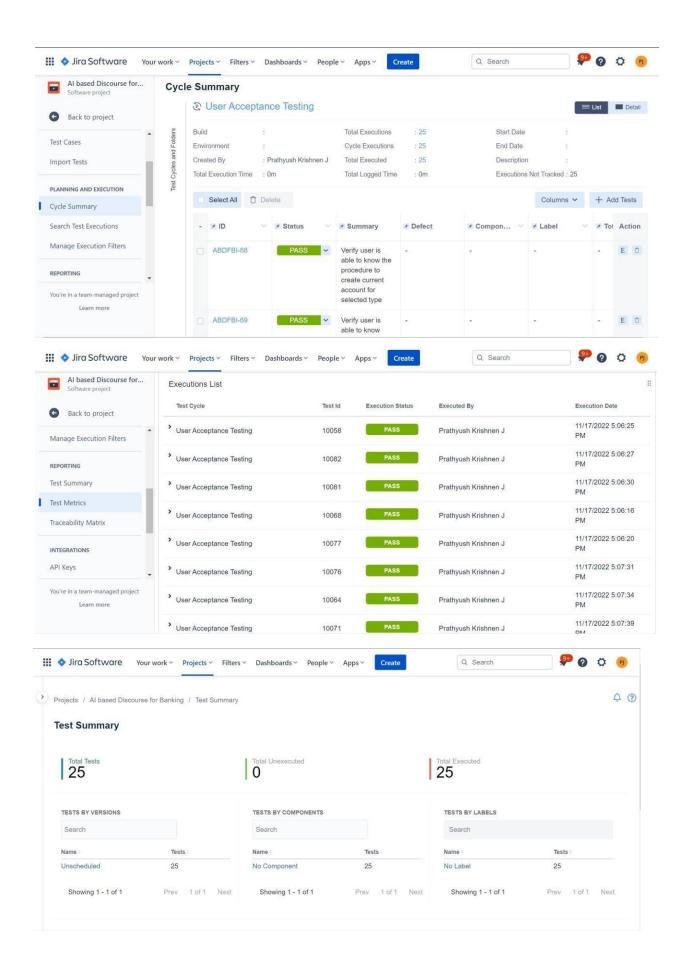
8.1 Test Cases

	Test Scenarios
1	Verify user is able to open and view chatbot UI
2	Verify user is able to interact with chatbot or not
3	Verify chatbot is able to respond to user queries immediately
4	Verify chatbot is able to provide options for user to choose various choices
	Savings Account Related Actions
1	Verify user is able to select type of savings account
2	Verify user is able to know the procedure to create savings account for selected type
3	Verify user is check the minimum balance
4	Verify user is able to find interest rate
	Current Account Related Actions
1	Verify user is able to select type of company
2	Verify user is able to know the procedure to create current account for selected type
3	Verify user is able to know about zero balance current account
4	Verify user is able to know the procedure to close current account
	Loan Account Related Actions
1	Verify user is able to choose options for selecting type of available loan policies
2	Verify user is able to know about available loan amounts
3	Verify user is able to check the loan status
4	Verify user is able to know about joint loan
_	General Query Related Actions
	- •

2	Verify user is able to know about list of branches									
3	Verify user is able to find the nearest branch									
4	Verify user is able to know about storage locker facility									
5	5 Verify user is able to know about currency conversion facility									
	Net banking Related Actions									
1	Verify user is able to know the procedure to login net banking account									
2	Verify user is able to know the procedure to change net banking password									
3	Verify user is able to choose options for selecting type of fund transfers									
1	Verify user is able to know about daily transaction limit									

8.2 User Acceptance Testing

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Test case ID	Feature Type	Component	Test Scenario	Pre-Requisite	Steps To Execute 1.Enter URL and click go	Test Data	Expected Result	Actual Result	Status	Comments	TC for Automation(Y/N)	BUG ID	Executed By
Chatbot_TC_001	ui	Home Page	Verify user is able to open and view chatbot UI	None	Click on chatbot icon Werify chatbot UI displayed or not	URL link	Chatbot UI is able to be viewed by user	Working as expected	Pass	NI NI	N		Adithya R
Chatbot_TC_OO2	Functional	Home Page	Verify user is able to interact with chatbot or not	Chatbot is accessible	Click on chatbot icon Type the query in the chat window	User query	User is able to interact with chatbot easily	Working as expected	Pass	Ø	N	33	Prathyush Krishnen J
Chatbot_TC_003	Functional	Home page	Verify chatbot is able to respond to user queries immediately	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter	User query	Chatbot is able to provide instant replies for user queries	Working as expected	Pass	# #	N	(3)	Ramkumar K
Chatbot_TC_DQ4	Functional	Home page	Verify chatbot is able to provide options for user to choose various choices	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Press enter	User query	Chatbot is able to provide options for user to choose various choices	Working as expected	Pass	8	N		Abhishek B
Savings_TC_001	ui	Chatbot	Verify user is able to select type of savings account	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Select the desired option	User query	User is able to select type of savings account	Working as expected	Pass	×	N.	*	Adithya R
Savings_TC_002	Functional	Chatbot	Verify user is able to know the procedure to create savings account for selected type	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Select the desired option	User query	User is able to know the steps to create savings account for selected type	Working as expected	Pass	el .	N	38	Adithya R
Savings_TC_003	Functional	Chatbot	Verify user is check the minimum balance	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Sefect the desired option	User query	User is able to check the minimum balance	Working as expected	Pass	20	N	54	Adithya R
Savings_TC_004	Functional	Chatbot	Verify user is able to find interest rate	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Select the desired option	User query	User is able to find interest rate	Working as expected	Pass	6)	N	8	Adithya R
Current_TC_001	ui	Chatbot	Verify user is able to select type of company	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Ress enter Select the desired option	User query	User is able to select type of company	Working as expected	Pass	ж.	N	В	Prathyush Krishnen J
Current_TC_002	Functional	Chatbot	Verify user is able to know the procedure to create current account for selected type	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Select the desired option	User query	User is able to know the steps to create current account for selected type	Working as expected	Pass	all all	N	3	Prathyush Krishnen J
Current_TC_003	Functional	Chatbot	Verify user is able to know about zero balance current account	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Select the desired option	User query	User is able to know about zero balance current account	Working as expected	Pass	28	N	38	Prathyush Krishnen J
Current_TC_004	Functional	Chatbot	Verify user is able to know the procedure to close current account	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Select the desired option	User query	User is able to know the procedure to close current account	Working as expected	Pass	8	N	20	Prathyush Krishnen J
		1	1		The second second second		1				1		i
Loan_TC_OO3	Functional	Chatbot	Verify user is able to check the loan status	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Press enter Select the desired option	User query	User is able to check the loan status	Working as expected	Pass		N		Ramkumar K
Loan_TC_004	Functional	Chatbot	Verify user is able to know about joint loan	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Press enter 4-Select the desired option	User query	User is able to know about joint loan	Working as expected	Pass	- SI	N		Ramkumar K
General_TC_001	Functional	Chatbot	Verify user is able to know about bank working days	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Ress enter Select the desired option	User query	User is able to know about bank working days	Working as expected	Pass	2	N	2	Abhishek B
General_TC_002	Functional	Chatbot	Verify user is able to know about list of branches	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Press enter Select the desired option	User query	User is able to know about list of branches	Working as expected	Pass		N	3	Abhishek B
General_TC_003	Functional	Chatbot	Verify user is able to find the nearest branch	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Press enter Select the desired option	User query	User is able to find the nearest branch	Working as expected	Pass		N	8	Abhishek B
General_TC_004	Functional	Chatbot	Verify user is able to know about storage locker facility	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Press enter Select the desired option	User query	User is able to know about storage locker facility	Working as expected	Pass		N	8	Abhishek B
General_TC_OO5	Functional	Chatbot	Verify user is able to know about currency conversion facility	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Select the desired option	User query	User is able to know about currency conversion facility	Working as expected	Pass	S	N		Abhishek B
Netbank_TC_001	Functional	Chatbot	Verify user is able to know the procedure to login netbanking account	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Ress enter Select the desired option	User query	User is able to know the steps to logic netbanking account	Working as expected	Pass	2	N	5.	Adithya R
Netbank_TC_002	Functional	Chatbot	Verify user is able to know the procedure to change netbanking password	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Press enter Select the desired option	User query	User is able to know the steps to change netbanking password	Working as expected	Pass		N	5)	Prathyush Krishnen J
Netbank_TC_OO3	ur	Chatbot	Verify user is able to choose options for selecting type of fund transfers	Chatbot is accessible	Click on chatbot icon Type the query in the chat window Press enter Select the desired option	User query	User is able to choose options for selecting type of fund transfers	Working as expected	Pass		N		Ramkumar K
Netbank_TC_004	Functional	Chatbot	Verify user is able to know about daily transaction limit	Chatbot is accessible	1.Click on chatbot icon 2.Type the query in the chat window 3. Press enter 4.Select the desired option	User query	User is able to know about daily transaction limit	Working as expected	Pass	2	N	13	Abhishek B



Test Report

1. Purpose of Document

The purpose of this document is to briefly explain the test coverage and open issues of the AI based Discourse for Banking Industry project at the time of the release to User Acceptance Testing (UAT).

2. Defect Analysis

Resolution	Severity 1	Severity 2	Severity 3	Severity 4	Subtotal
By Design	0	0	2	1	3
Duplicate	0	0	0	0	0
External	0	0	0	0	0
Fixed	0	0	2	1	3
Not Reproduced	0	0	0	0	0
Skipped	0	0	0	0	0
Won't Fix	0	0	0	0	0
Totals		0	2	2	6

3. Test Case Analysis

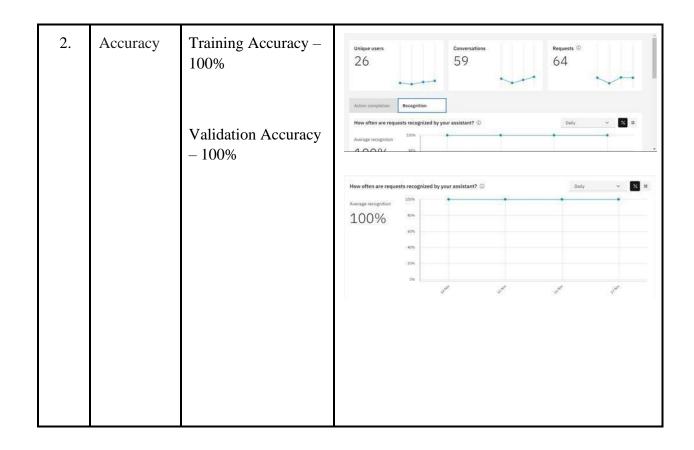
Section	Total Cases	Not Tested	Fail	Pass
Print Engine	0	0	0	0
Client Application	25	0	0	25
Security	0	0	0	0
Outsource Shipping	0	0	0	0
Exception Reporting	0	0	0	0
Final Report Output	25	0	0	25
Version Control	0	0	0	0

9. RESULTS

9.1 Performance Metrics

Model Performance Testing:

S.No.	Parameter	Values	Screenshot
1.	Model Summary	The chatbot is used by the user to interact and select queries that are populated based on frequently asked questions of banking customers. There can be multiple instances of a single chatbot serving different users at the same time. It quickly responds with expected answers to frequently asked customer queries. It can be scaled as per the requirements of the bank to include answers to queries related to any new feature or service introduced by the bank.	Hil I'm a virtual assistant. How can I help you today? Greetings Index End Mr. Flexon Welcome to IBM Bank. Good to see you! How can I help you? Select an option Type samething. Built eith IBM Watsor! (3)



10. ADVANTAGESAND DISADVANTAGES

Advantages

- 1. **Round-the-clock support:** Chatbots provide 24/7 client support, so existing and potential customers can try and solve their banking problems after work hours and on weekends. This ultimately also leads to better customer experience.
- 2. **Enhanced productivity of bank personnel**: Not all clients' problems require the help of a staff member. Artificial intelligence may successfully deal with minor issues leaving only the most urgent and complicated cases for the human approach.
- 3. **More convenient mode of communication**: Chatbots may combine various functionalities that would make them convenient for customers of different age groups.

Disadvantages

- 1. **Internet Issues:** Chatbots will not work without the internet. If there is a network problem, chatbots may stop working and will not respond to client queries.
- 2. **Requirement of technical knowledge**: Users who make use of chatbots must know how to use chatbots. Otherwise, it is difficult to do interaction with chatbot.
- 3. **Providing unexpected answers**: Chatbots in some cases may get confused due to prolonged user inputs and may provide irrelevant answers.
- 4. **Inability to interpret multiple queries**: Chatbots can't understand multiple questions at a time if a user continuously posts queries to it. So, it is necessary for a user to post queries one-by-one.

11. CONCLUSION

Chatbots developed using AI are able to answer any frequently asked banking queries on account creation, loan, net banking, other services etc. It addresses the queries of customers immediately and effectively in a cost-efficient manner. It eliminates the need for a massive customer care workforce and even reduces the workload of the bank employees whose efforts can be used elsewhere. AI Chatbots provides 24/7 service to clear all customer queries and guide them through all the banking processes. It can be scaled as per the requirements of the bank to include answers to queries related to any new feature or service introduced by the bank. In order to overcome the user satisfaction issues associated with banking services, chatbot will provide personal and efficient communication between the user and the bank. It is built to be the overall virtual assistant that can facilitate customers to ask banking-related questions without visiting the bank or calling up customer service centers as well as providing them with relevant suggestions.

12. FUTURE SCOPE

Chatbots help people obtain the information they need and solve their problems. The technology sector has seen a massive increase in AI development, which has led to the creation of chatbots that can help users easily find the information they need online. AI Chatbots effectively creates a strong brand image. They will continue to evolve and play an important role in customer service for businesses.

1. Bots for Internal Business Communications

Chatbots can be used for various purposes, including addressing common problems, communicating with employees, and finishing HR-related tasks and transactional functions. Chatbots for websites are acting as a guide to new employees through company protocols, recording answers for screen questions, and assisting with the onboarding process for new employees. Chatbots can save time for IT desk agents and help with more complicated issues.

2. Content Marketing

Chatbots can communicate with the target market by speaking with them in complete sentences with a natural and easy-going conversational flow. Some markets use these bots to serve customer service and retail, amongst others. Chatbots can segment consumers for future marketing campaigns. This can be incredibly useful for creating more accurate target marketing. Based on the information from dialogue with chatbots, marketers can use this information to help with personalizing brand content.

3. Social Media

Chatbots have better customer interaction rates on social media. Chatbot interactions increase consumer confidence in a brand or business. Customers are informed with daily or weekly announcements about deals, events, and promotions via social media. With time, it is used for voicing opinions, ordering products and services, offering reviews, and even getting in touch with businesses.

5. Use of AI in contact centers

AI chatbots without human involvement can handle simple requests such as changing a password, requesting a balance, scheduling an appointment, etc.

13. APPENDIX

Source Code

Signup and login pages: Signup.html and:

```
<!DOCTYPE
                   html>
<html lang="en">
<head>
 <meta charset="UTF-8">
 <title>VSYS BANK SIGNUP</title>
<style>
  body {
   background-image: url('static/flight.jpg');
   background-color: #3ca9e2; background-
   repeat:
               no-repeat;
                               background-
   attachment:
                 fixed;
                          background-size:
   100% 100%;
   font-family: 'Poppins', sans-serif;
  }
  h2 {
   font-weight:
                  300;
                         text-
   align: center;
  }
  p {
   position: relative;
  }
  a, a:link,
  a:visited,
  a:active
  { color:
  #3ca9e2;
  -webkit-
  transition
```

```
: all 0.2s
ease;
transition
: all 0.2s
ease;
a:focus, a:hover,
a:link:focus,
a:link:hover,
a:visited:focus,
a:visited:hover,
a:active:focus,
a:active:hover {
 color:
           #329dd5;
                         -webkit-
 transition:
               all
                    0.2s
                            ease;
 transition: all 0.2s ease;
}
#login-form-wrap {
 background-color:
 #fff; width: 35%;
 margin-top: 100px;
 margin-left: 470px;
 text-align: center;
 padding: 20px 0 0 0; border-radius: 4px; box-
 shadow: 0px 30px 50px 0px rgba(0, 0, 0, 0.2);
 opacity: 0.8;
}
#login-form
 { padding: 0
 60px;
}
input {
 display: block; box-
 sizing: border-box;
 width: 100%;
```

```
outline:
              none;
height: 60px; line-
height:
              60px;
border-radius: 4px;
input[type="text"],
input[type="email"]
{width: 100%; padding: 0 0
0 10px; margin: 0; color:
#8a8b8e; border: 1px solid
                 font-style:
#c2c0ca;
normal; font-size: 16px; -
webkit-appearance: none; -
moz-appearance:
                     none;
appearance: none; position:
relative; display: inline-
block; background: none; }
input[type="text"]:focus,
input[type="email"]:focus
{border-color: #3ca9e2;
input[type="text"]:focus:invalid,
input[type="email"]:focus:invalid
{color: #cc1e2b; border-
color: #cc1e2b; }
input[type="text"]:valid~.validation,
input[type="email"]:valid~.validation
{display:
            block;
                     border-
 color: #0C0;
}
input[type="text"]:valid~.validation
                                                                        span,
input[type="email"]:valid~.validation span
{background: #0C0;
position:
           absolute;
```

```
border-radius: 6px;
input[type="text"]:valid~.validation
                                                                          span:first-child,
input[type="email"]:valid~.validation span:first-child
{top: 30px;
 left: 14px;
 width: 20px;
 height: 3px;
 -webkit-transform:
                               rotate(-45deg);
 transform: rotate(-45deg);
}
input[type="text"]:valid~.validation
                                                                          span:last-child,
input[type="email"]:valid~.validation span:last-child
{top: 35px;
 left: 8px;
 width: 11px;
 height: 3px;
 -webkit-transform:
                               rotate(45deg);
 transform: rotate(45deg);
}
.validation
 { display: none;
 position: absolute;
 content:
 height:
              60px;
 width:
              30px;
 right: 15px; top:
 0px;
input[type="submit"]
                         {border:
none;
            display:
                           block;
background-color:
                        #3ca9e2;
color: #fff; font-weight: bold;
text-transform:
                      uppercase;
                        -webkit-
cursor:
            pointer;
```

```
transition:
              all
                    0.2s
                           ease;
  transition: all 0.2s ease; font-size:
  18px; position: relative; display:
  inline-block; cursor: pointer;
  text-align: center; }
 input[type="submit"]:hover
                                {background-
   color:
   #329dd5:
   -webkit-transition: all 0.2s ease;
 transition: all 0.2s ease; }
 #create-account-wrap {
   background-color:
   #eeedf1;color: #8a8b8e;
   font-size: 14px; width:
   100%; padding: 10px 0;
   border-radius: 0 0 4px 4px;
  }
</style>
</head>
<body>
<div id="login-form-wrap">
 <h2>Sign in</h2>
 <form id="login-form" action="{{ url_for('register') }}" method="post">
   <input type="text" id="name" name="uname" placeholder="Username" required><i
     class="validation"><span></span></span></i>
   >
    <input type="email" id="email" name="email" placeholder="Email Address" required><i
     class="validation"><span></span></span></i>
   <input type="text" id="num" name="phone" placeholder="Phone number" required><i
     class="validation"><span></span></span></i>
```

```
<input type="text" id="pass" name="password" placeholder="Password" required><i
     class="validation"><span></span></span></i>
   >
    <input type="submit" id="login" value="signin">
   </form>
  <div id="create-account-wrap">
   Already a member? <a href="{{ url_for('login') }}">Login now</a> 
  </div>
</div>
</body>
</html>
Login.html
<!DOCTYPE html>
<html lang="en">
<head>
 <meta charset="UTF-8">
 <title>VSYS BANK LOGIN</title>
<style>
  body {
   background-image: url('static/flight.jpg');
   background-color: #3ca9e2; background-
   repeat:
              no-repeat;
                            background-
   attachment:
                fixed;
                        background-size:
   100% 100%;
   font-family: 'Poppins', sans-serif;
  }
```

```
h2 {
 font-weight: 300;
text-align: center;
}
p {
 position: relative;
}
a, a:link,
a:visited,
a:active
 color:
           #3ca9e2;
                         -webkit-
transition:
              all
                     0.2s
                             ease;
transition: all 0.2s ease; }
a:focus,
a:hover,
a:link:focus,
a:link:hover,
a:visited:focus,
a:visited:hover,
a:active:focus,
a:active:hover
{ color: #329dd5;
 -webkit-transition:
                        all
                               0.2s
                                       ease;
 transition: all 0.2s ease;
}
#login-form-wrap {
 background-color:
 #fff;width: 35%;
 margin-top: 170px;
 margin-left: 470px;
 text-align: center;
```

```
padding: 20px 0 0 0; border-radius: 4px; box-
 shadow: 0px 30px 50px 0px rgba(0, 0, 0, 0.2);
 opacity: 0.8;
}
#login-form
 { padding: 0
 60px;
}
input {
 display: block; box-
sizing:
            border-box;
width: 100%; outline:
none; height: 60px; line-
height: 60px; border-
radius: 4px; }
input[type="text"],
input[type="email"]
{width: 100%; padding:
0 0 0 10px; margin: 0;
color: #8a8b8e; border:
1px solid #c2c0ca; font-
style: normal; font-size:
16px; -webkit-
appearance: none; -moz-
appearance: none;
appearance: none;
position: relative;
display: inline-block;
background: none; }
input[type="text"]:focus,
input[type="email"]:focus
{border-color: #3ca9e2;
```

```
input[type="text"]:focus:invalid,
input[type="email"]:focus:invalid
{color: #cc1e2b; border-
color: #cc1e2b; }
input[type="text"]:valid~.validation,
input[type="email"]:valid~.validation
{display: block;
border-color: #0C0; }
input[type="text"]:valid~.validation
                                                                           span,
input[type="email"]:valid~.validation span
{background: #0C0;
 position: absolute;
 border-radius: 6px;
input[type="text"]:valid~.validation
                                                                           span:first-child,
input[type="email"]:valid~.validation span:first-child
{top: 30px;
 left: 14px;
 width: 20px;
 height: 3px;
 -webkit-transform:
                               rotate(-45deg);
 transform: rotate(-45deg);
}
input[type="text"]:valid~.validation
                                                                           span:last-child,
input[type="email"]:valid~.validation span:last-child
{top: 35px;
 left: 8px;
 width: 11px;
 height: 3px;
 -webkit-transform:
                               rotate(45deg);
 transform: rotate(45deg);
}
```

.validation

```
{ display: none;
 position: absolute;
 content: " "; height:
 60px; width: 30px;
 right: 15px; top:
 0px; }
 input[type="submit"]
  {border:
             none;
                     display:
           background-color:
  block;
  #3ca9e2; color: #fff; font-
  weight:
              bold;
                         text-
  transform:
                   uppercase;
  cursor: pointer; -webkit-
  transition: all 0.2s ease;
  transition: all 0.2s ease;
  font-size: 18px; position:
  relative; display: inline-
  block; cursor: pointer; text-
  align: center;
 }
 input[type="submit"]:hover
                                  {background-
  color:
  #329dd5;
  -webkit-transition:
                        all
                              0.2s
                                      ease;
  transition: all 0.2s ease;
 }
 #create-account-wrap {
  background-color:
  #eeedf1;color: #8a8b8e;
  font-size: 14px; width:
  100%; padding: 10px 0;
  border-radius: 0 0 4px 4px;
 }
</style>
```

```
</head>
<body>
 <div id="login-form-wrap">
  <h2>Login</h2>
  <form id="login-form"action="{{ url_for('signin') }}" method="post">
    <input type="email" id="mail" name="email" placeholder="E-mail Address" required><i
     class="validation"><span></span></i>
   >
     class="validation"><span></span></i>
   <input type="submit" id="login" value="Login">
   </form>
  <div id="create-account-wrap">
   Not a member? <a href="{{ url_for('signup') }}">Sign up now</a> 
  </div>
 </div>
</body>
</html>
Login.css
{ margin: 0; padding: 0;
  box-sizing: border-
  box;
}
.full-page
{
```

```
height:
               100%;
       width: 100%;
       background-position:
                   background-size:
       center;
       cover; position: absolute;
}
.navbar
{ display: flex; align-
  items:
               center;
  padding:
                20px;
  padding-left: 50px;
  padding-right:
  30px; padding-top:
  50px; } nav
{ flex: 1; text-
align: right; } nav
ul
{ display: inline-block;
list-style: none; } nav ul
li
{ display: inline-block;
margin-right: 70px; }
nav ul li a
{ text-decoration: none;
font-size: 20px; color:
white; font-family: sans-
serif; } nav ul li button
{ font-size: 20px; color:
white;
          outline:
                      none;
border: none; background:
transparent;
                    cursor:
pointer; font-family: sans-
serif;
                    ul
                          li
             nav
button:hover
{ color: aqua; }
nav ul li
a:hover
{ color: aqua; } a { text-
decoration: none; color:
```

```
palevioletred; font-size:
28px;
#login-form
{ display: none;
.form-box
{ width:380px;
       height:480px;
       position:relative;
       margin:2% auto;
       background:rgba(0,0,0,0.3)
       ; padding:10px;
  overflow: hidden;
}
.button-box
{ width:220px;
       margin:35px
       auto;
       position:relative;
       box-shadow: 0 0 20px 9px #ff61241f; border-radius:
       30px;
}
.toggle-btn
{ padding:10px 30px;
       cursor:pointer;
       background:transpa
       rent;border:0;
       outline: none;
       position: relative;
}
#btn
       top: 0; left:0; position:
       absolute; width:
       110px; height: 100%;
       background:
       #F3C693; border-
```

```
radius: 30px;
       transition: .5s;
}
.input-group-login
{ top: 150px;
       position:absolute
       ; width:280px;
       transition:.5s;
}
.input-group-register
{ top: 120px;
       position:absolute;
       width:280px;
       transition:.5s;
}
.input-field
{ width: 100%;
       padding:10px
       0; margin:5px
       0; border-left:0;
       border-top:0;
       border-right:0;
       border-bottom:
       1px solid #999;
       outline:none;
       background:
       transparent;
}
.submit-btn
{ width: 85%; padding: 10px
       30px; cursor: pointer;
       display: block; margin:
                 background:
       auto;
       #F3C693; border: 0;
       outline: none; border-
       radius: 30px;
```

```
.check-box
{ margin: 30px 10px 34px 0;
span
{ color:#777; font-
       size:12px;
       bottom:68px;
       position:absolute
}
#login
{
       left:50px;
#login input
{ color:white; font-
       size:15;
}
#register
{ left:450px;
#register input
{ color:white; font-
       size: 15;
.content{ font-size:
       20px; color:
       white;
Index.html
<!DOCTYPE
                   html>
<html lang="en">
<head>
 <meta charset="UTF-8">
 <title>VSYS BANK</title>
```

```
k rel="stylesheet" href="../static/css/style.css/login.css">
 <style>
 body {
   background-image: url('static/1.png');
   background-repeat: no-repeat; background-
   attachment: fixed; background-size: 100%
   100%;
  }
 h1 {
   color: white;
 .detail{ font-size:
   26px; color: white;
   margin-top: 170px;
   margin-left: 25px;
   font-family:sans-
   serif;
  }
</style>
<!---we had linked our css file---->
</head>
<body>
<div class="full-page">
 <div class="navbar">
    >
    <h1>AI Based Discourse for Banking Industry </h1> 
   <nav>
    <a href=" {{ url_for('login') }}">Home</a>
     <a href=" {{ url_for('account') }}">Account</a>
     <a href=" {{ url_for('aboutus') }}">About Us</a><a</pre>
     href=" {{ url_for('services') }}">Services</a>
```

```
</nav>
          </div>
         VSYS BANKING BOT<br/>br> TEAM ID: PNT2022TMID29862 <br/>br>
TEAM MEMBERS: <br/>
<br/
                     VSYS BANKING BOT<br/>br> TEAM ID: PNT2022TMID29862 <br>
TEAM MEMBERS:<br/>
<br/>
                    SANDHIYA P<br/>br> YOGAMALYA P<br/>br> SHAHEERABANU C<br/>br> </br/>p>
     </div><script> window.watsonAssistantChatOptions = { integrationID: "1206a417-c053-
          4bee-a810-037a99f37b2a", // The ID of this integration. region: "us-south", // The region
          your integration is hosted in.
               serviceInstanceID: "e81248c6-9605-415f-843b-666356f451ec", // The ID of your service
instance.
              onLoad: function (instance) { instance.render(); }
          }; setTimeout(function
          () {
              const t = document.createElement('script');
              t.src = "https://web-chat.global.assistant.watson.appdomain.cloud/versions/" +
(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
              document.head.appendChild(t);
          });
     </script>
</body>
</html>
Main.css
body {
         background-image: url('static/flight.jpg');
          background-repeat:
                                                                                                                                          no-repeat;
         background-attachment:
                                                                                                                                                           fixed:
          background-size: 100% 100%;
         font-family: 'Poppins', sans-serif;
```

```
h2 {
 font-weight:
                 300;
                         text-
 align: center;
p {
 position: relative;
}
a, a:link,
a:visited,
a:active
 color: #3ca9e2;
 -webkit-transition:
                        all
                               0.2s
                                       ease;
 transition: all 0.2s ease;
a:focus, a:hover,
a:link:focus,
a:link:hover,
a:visited:focus,
a:visited:hover,
a:active:focus,
a:active:hover {
           #329dd5;
 color:
                         -webkit-
 transition:
               all
                     0.2s
                             ease;
 transition: all 0.2s ease;
#login-form-wrap {
 background-color:
 #fff;width: 35%;
 margin-top: 170px;
 margin-left: 70px;
 text-align: center;
 padding: 20px 0 0 0; border-radius: 4px; box-
 shadow: 0px 30px 50px 0px rgba(0, 0, 0, 0.2);
 opacity: 0.8;
```

```
}
#login-form
 { padding: 0
 60px;
}
input {
 display: block; box-
 sizing: border-box;
 width: 100%; outline:
 none;
 height: 60px; line-
height:
              60px;
border-radius: 4px;
}
input[type="text"],
input[type="email"]
{width: 100%; padding: 0 0
0 10px; margin: 0; color:
#8a8b8e; border: 1px solid
#c2c0ca;
                 font-style:
normal; font-size: 16px; -
webkit-appearance: none; -
moz-appearance:
                      none;
appearance: none; position:
relative; display: inline-
block; background: none; }
input[type="text"]:focus,
input[type="email"]:focus
{border-color: #3ca9e2;
}
input[type="text"]:focus:invalid,
input[type="email"]:focus:invalid
{color: #cc1e2b; border-
color: #cc1e2b; }
```

```
input[type="text"]:valid~.validation,
input[type="email"]:valid~.validation
{display:
            block;
                     border-
 color: #0C0;
input[type="text"]:valid~.validation
                                                                          span,
input[type="email"]:valid~.validation span
{background: #0C0;
position: absolute;
border-radius: 6px;
}
input[type="text"]:valid~.validation
                                                                          span:first-child,
input[type="email"]:valid~.validation span:first-child
{top: 30px;
 left: 14px;
 width: 20px;
 height: 3px;
 -webkit-transform:
                               rotate(-45deg);
 transform: rotate(-45deg);
}
input[type="text"]:valid~.validation
                                                                          span:last-child,
input[type="email"]:valid~.validation span:last-child
{top: 35px;
 left: 8px;
 width: 11px;
 height: 3px;
 -webkit-transform:
                              rotate(45deg);
 transform: rotate(45deg);
}
.validation
 { display: none;
 position: absolute;
 content:
 height:
              60px;
 width:
              30px;
```

```
right: 15px; top:
  0px;
 }
 input[type="submit"]
                         {border:
             display:
 none;
                           block;
 background-color:
                        #3ca9e2;
 color: #fff; font-weight: bold;
 text-transform:
                      uppercase;
            pointer;
                         -webkit-
 cursor:
 transition:
                    0.2s
              all
                            ease;
 transition: all 0.2s ease; font-
 size: 18px; position: relative;
 display: inline-block; cursor:
 pointer; text-align: center; }
 input[type="submit"]:hover
                                 {background-
  color:
  #329dd5:
  -webkit-transition: all 0.2s ease;
 transition: all 0.2s ease; }
 #create-account-wrap {
  background-color:
  #eeedf1;color: #8a8b8e;
  font-size: 14px; width:
  100%; padding: 10px 0;
  border-radius: 0 0 4px
  4px;
Account.html
<!DOCTYPE html>
<html lang="en">
<head>
  <meta http-equiv="X-UA-Compatible" content="IE=edge">
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <title>Document</title>
```

```
k rel="stylesheet" href="../static/css/style.css/login.css">
<style>
  body {
     background-image:
     url('static/1.png');
                             background-
                             background-
     repeat:
               no-repeat;
     attachment: fixed; background-size:
     100% 100%;
 h1{
  color: white; font-
  size: 40px;
 }
 .cont{ color:
  white; font-
  size:20px;
 }
 .home-img
  img{float:
  right;
  max-width: 100%;
  width: 300px;
  height: auto;
  margin-right:
  120px;
}
.deposit-img
  img{float: left; max-
  width: 100%; width:
  300px; height: auto;
  margin-right: 120px;
  margin-left: 20px;
} cmax-width: 100%;
  width: 300px;
  height: auto;
  margin-right:
  120px; margin-top:
  100px;
```

```
.head{
           font-
size:
          30px;
margin-top: 10px;
  }
  </style>
</head>
<body>
    <div class="navbar">
    <h1 class="head">AI Based Discourse for Banking Industry </h1>
  <nav>
    <a href=" {{ url_for('login') }}">Home</a>
      <a href=" {{ url_for('account') }}">Account</a>
      <a href=" {{ url_for('aboutus') }}">About Us</a>
      <a href=" {{ url_for('services') }}">Services</a>
    </nav>
</div>
<br><br><br>>
  <div class="home-img">
    <img src="static/2.jpg">
 <b><h1>DEPOSIT </h1> </b><br>
 Bank deposits are a savings product that customers can use to hold an amount
of money at a bank for a specified length of time. In return, the financial institution will pay the
customer the relevant amount of interest, based on how much they choose to deposit and for how
long.<br>
 <div class="deposit-img">
  <img src="static/3.jpg">
<b><h1>LOANS</h1></b><br>
```

```
A loan is a sum of money that an individual or company borrows from a lender.
It can be classified into three main categories, namely, unsecured and secured, conventional, and
open-end and closed-end loans.
<div class="loan-img">
  <b><h1>INSURANCE</h1></b><br>
Insurance is a legal agreement between two parties - the insurer and the insured,
also known as insurance coverage or insurance policy. The insurer provides financial coverage
for the losses of the insured that s/he may bear under certain circumstances
<script> window.watsonAssistantChatOptions = { integrationID: "1206a417-c053-4bee-
  a810-037a99f37b2a", // The ID of this integration. region: "us-south", // The region your
  integration is hosted in.
    serviceInstanceID: "e81248c6-9605-415f-843b-666356f451ec", // The ID of your service
instance.
           onLoad:
                       function
                                  (instance)
                                               {
    instance.render(); }
  }; setTimeout(function () { const t =
  document.createElement('script');
    t.src = "https://web-chat.global.assistant.watson.appdomain.cloud/versions/" +
(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
    document.head.appendChild(t);
  });
</script>
</body>
</html>
Aboutus.html
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="UTF-8">
  <meta http-equiv="X-UA-Compatible" content="IE=edge">
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <title>Document</title>
  k rel="stylesheet" href="../static/css/style.css/login.css">
  <style>
```

body {

```
background-image:
      url('static/1.png');
                            background-
               no-repeat;
                            background-
      repeat:
      attachment: fixed; background-size:
      100% 100%;
     }
  p{
    color:
              white;
    font-size:30px;
    text-align:
    center;
    margin:150px;
    font-weight: 900;
   .head{ font-size:
    30px; margin-top:
    10px; color:
    white;
      }
  </style>
</head>
<body>
  <div class="navbar">
    <h1 class="head">AI Based Discourse for Banking Industry </h1>
  <nav>
    <a href=" {{ url_for('login') }}">Home</a>
      <a href=" {{ url_for('account') }}">Account</a>
      <a href=" {{ url_for('aboutus') }}">About Us</a>
      <a href=" {{ url_for('services') }}">Services</a>
    </nav>
```

```
</div>
<br><br><br>
```

Online banking allows a user to conduct financial transactions via the Internet. Online banking is also known as Internet banking or web banking. Online banking offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments. It's quick, usually free and allows you to do tasks, such as paying bills and transferring money, without having to visit or call your bank

```
</body>
<script> window.watsonAssistantChatOptions = { integrationID: "1206a417-c053-4bee-
  a810-037a99f37b2a", // The ID of this integration. region: "us-south", // The region your
  integration is hosted in.
    serviceInstanceID: "e81248c6-9605-415f-843b-666356f451ec", // The ID of your service
            onLoad:
                         function
                                     (instance)
instance.
                                                   {
    instance.render(); }
  }; setTimeout(function () { const t =
  document.createElement('script');
    t.src = "https://web-chat.global.assistant.watson.appdomain.cloud/versions/" +
(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
    document.head.appendChild(t);
  });
</script>
</html>
```

Service.html

```
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="UTF-8">
  <meta http-equiv="X-UA-Compatible" content="IE=edge">
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <title>Document</title>
  k rel="stylesheet" href="../static/css/style.css/login.css">
  <style>
    body {
      background-image:
       url('static/1.png');
                              background-
       repeat:
                no-repeat;
                              background-
```

```
attachment: fixed; background-size:
      100% 100%;
     }
     h1{
      font-size:30px;
      color: white;
     .list{
      color: white; font-
      size:30px; font-
      weight:bolder;
     }
     .place{
      margin-left: 55px; margin-
      top: 70px;
     .head{ font-size:
      30px; margin-top:
      10px; color:
      white;
  </style>
</head>
<body>
  <div class="navbar">
    <h1 class="head">AI Based Discourse for Banking Industry </h1>
  <nav>
    <a href=" {{ url_for('login') }}">Home</a>
      <a href=" {{ url_for('account') }}">Account</a>
      <a href=" {{ url_for('aboutus') }}">About Us</a>
      <a href=" {{ url_for('services') }}">Services</a>
```

```
</nav>
</div>
<br><br><br>>
  <div class="place">
    <h1>SERVICES</h1>
    Mobile & Online Banking Features.
      Mobile Check Deposit.
      Send & Receive Money
      Transfer Between Accounts.
      Bill Pay.
     </div>
  <script> window.watsonAssistantChatOptions = { integrationID: "1206a417-c053-4bee-
    a810-037a99f37b2a", // The ID of this integration. region: "us-south", // The region your
    integration is hosted in.
      serviceInstanceID: "e81248c6-9605-415f-843b-666356f451ec", // The ID of your service
instance. onLoad: function (instance) { instance.render();
    }; setTimeout(function () { const t =
    document.createElement('script');
      t.src = "https://web-chat.global.assistant.watson.appdomain.cloud/versions/" +
(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
      document.head.appendChild(t);
    });
  </script>
  </body>
</html
```