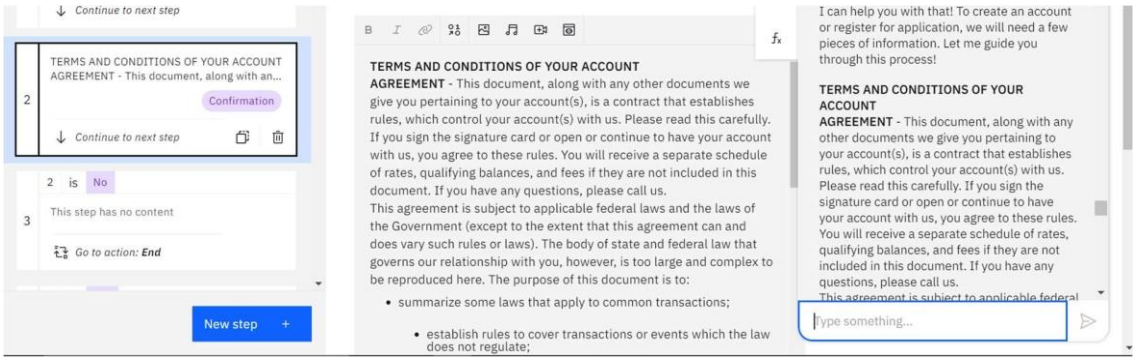
Project Development Phase

Delivery of Sprint-3

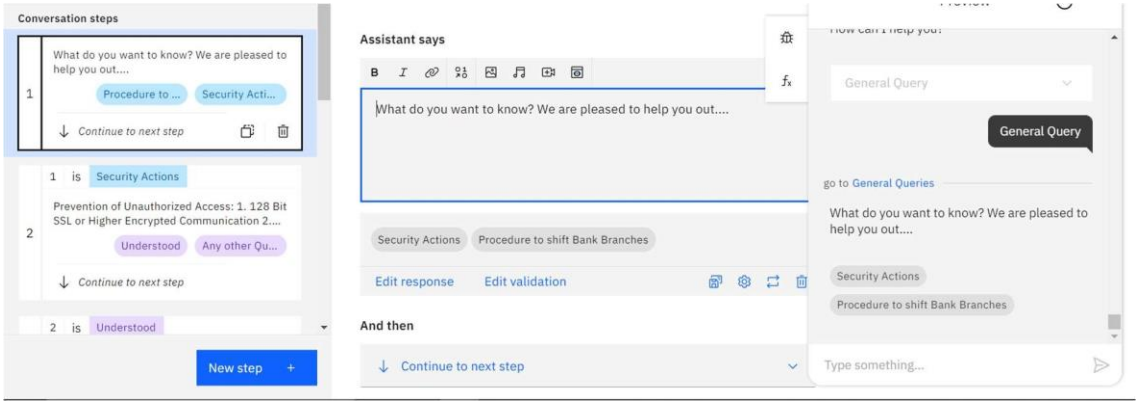
Date	10.11.2022
Team Id	PNT2022TMID53357
Project Name	AI Based Discourse for Banking Industry

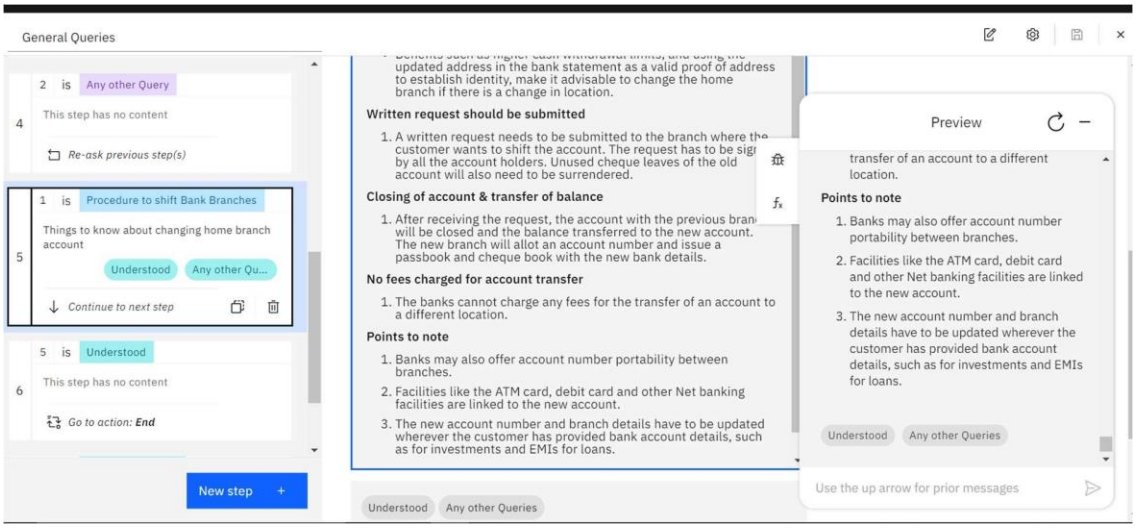
Terms and Conditions offered by the bank:

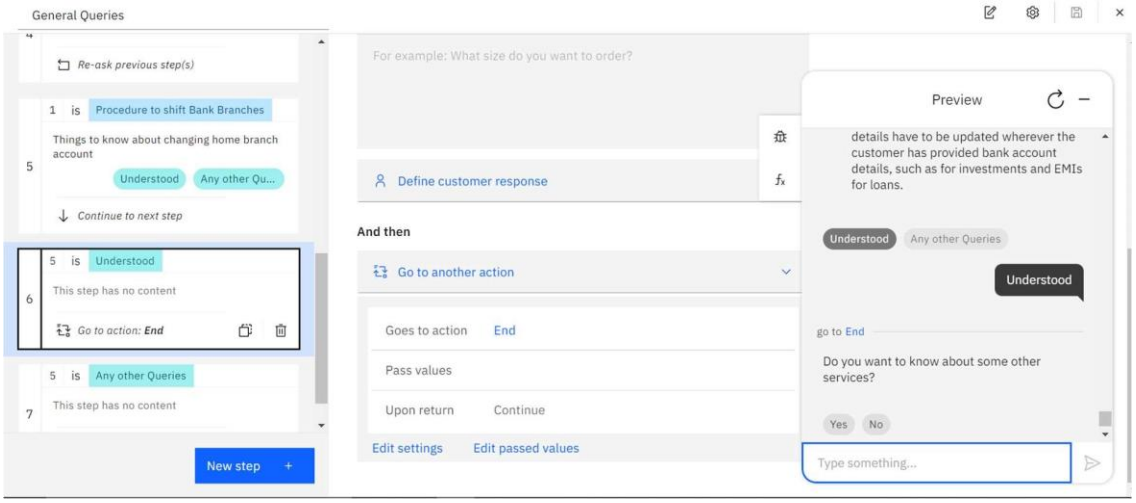


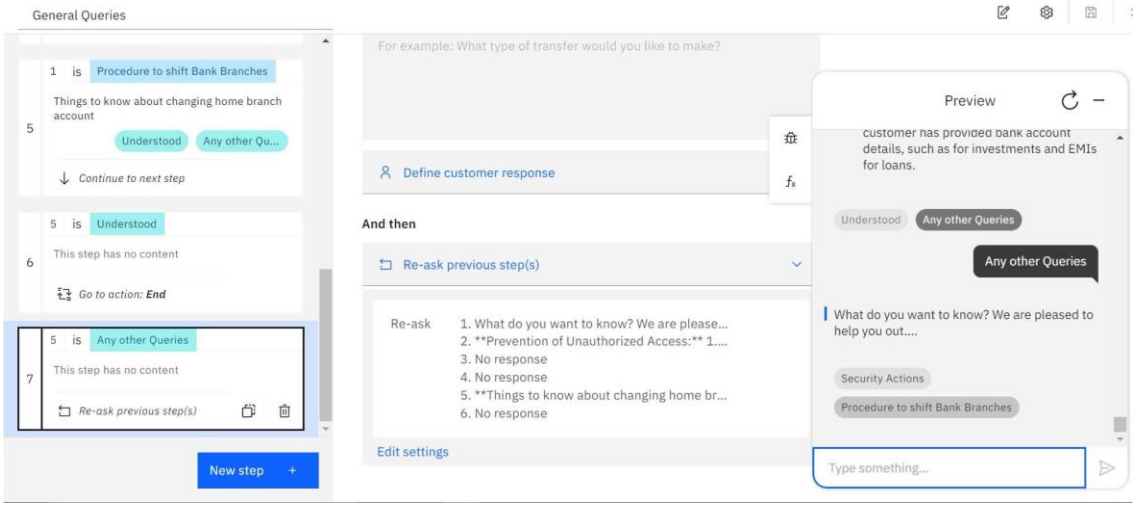
General Queries Action

Procedure on shifting banks:

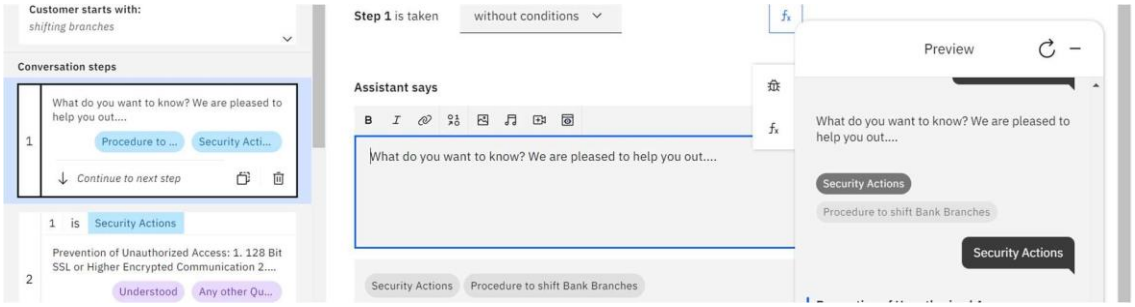


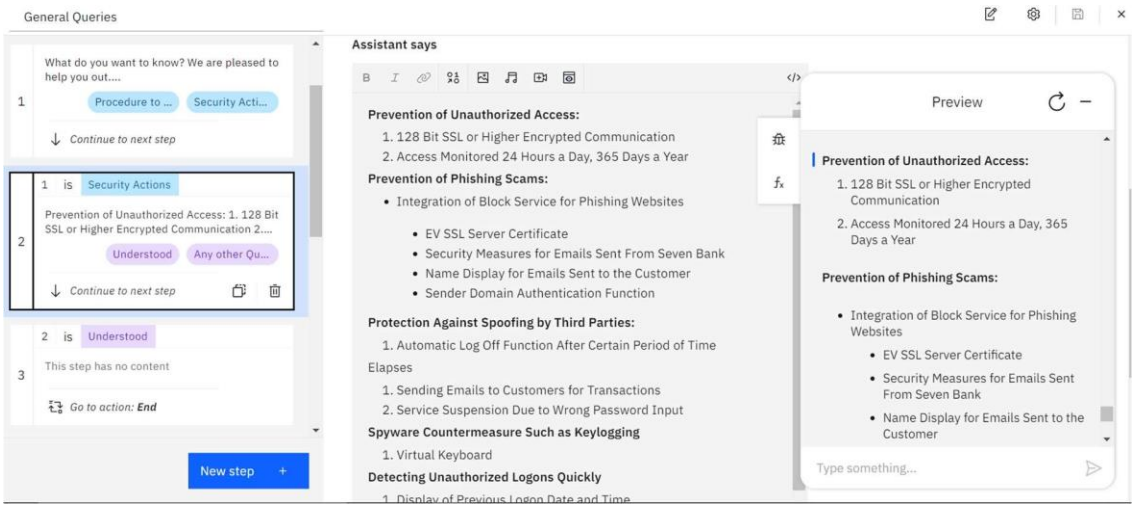

General Queries
2 is Any other Query
This step has no content
Re-ask previous step(s)
1 is Procedure to shift Bank Branches
Things to know about changing home branch account
Understood
Any other Qu...
Continue to next step
5 is Understood
This step has no content
Go to action: End
New step
updated address in the bank statement as a valid proof of address to establish identity, make it advisable to change the home branch if there is a change in location.
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 sig 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 bran 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.
Understood
Any other Queries
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

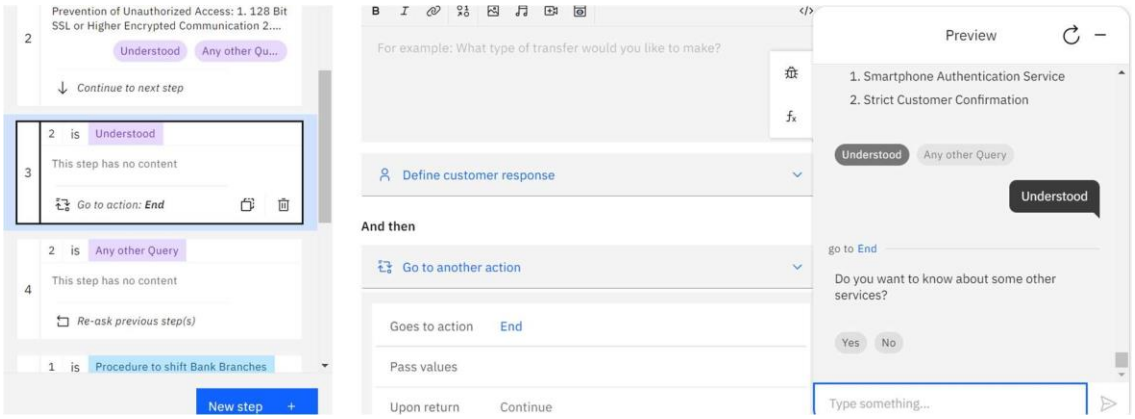

General Queries
Re-ask previous step(s)
1 is Procedure to shift Bank Branches
Things to know about changing home branch account
Understood
Any other Qu...
Continue to next step
5 is Understood
This step has no content
Go to action: End
5 is Any other Queries
This step has no content
New step
For example: 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...

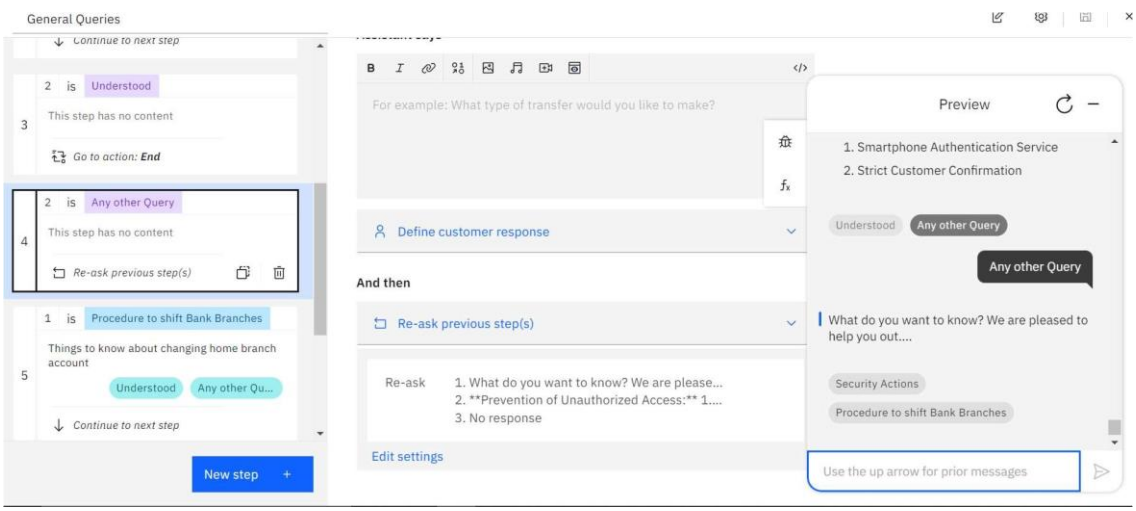

General Queries
1 is Procedure to shift Bank Branches
Things to know about changing home branch account
Understood
Any other Qu...
Continue to next step
5 is Understood
This step has no content
Go to action: End
5 is Any other Queries
This step has no content
Re-ask previous step(s)
New step
For example: 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:



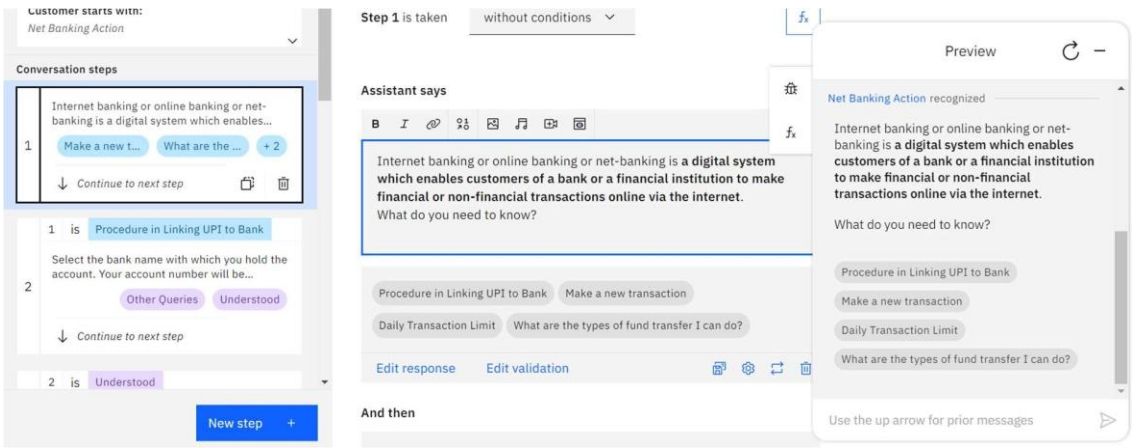


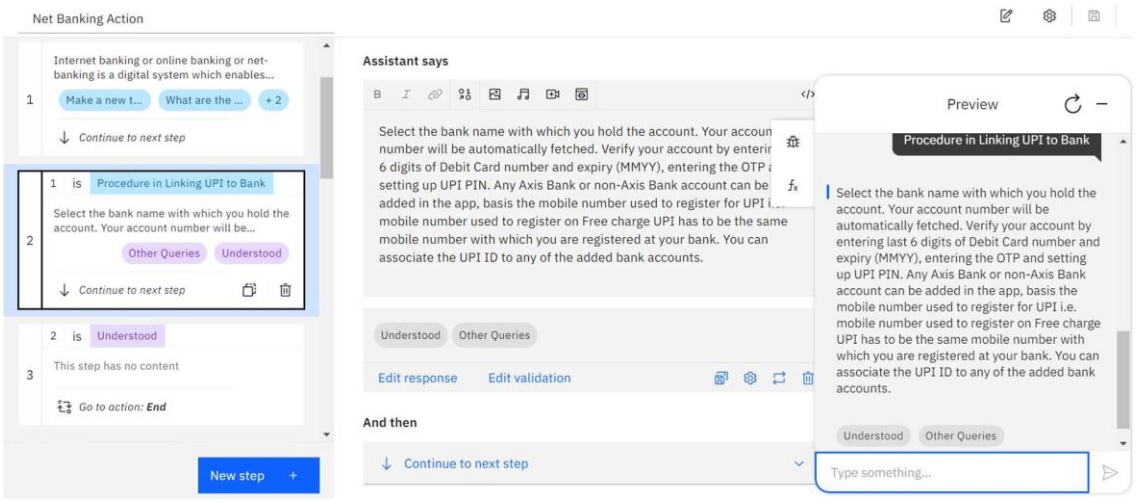


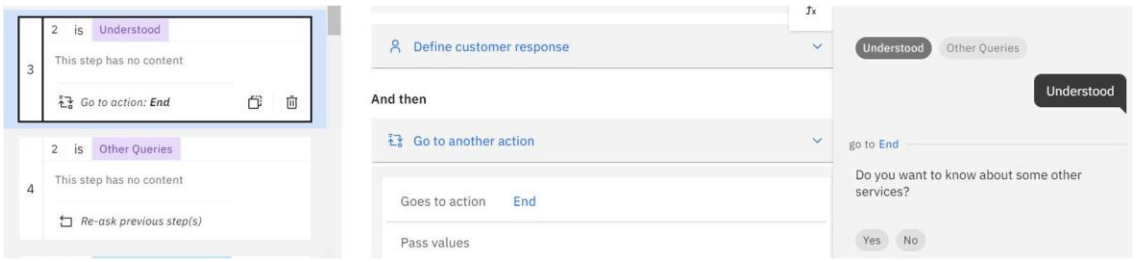


Net Banking Action

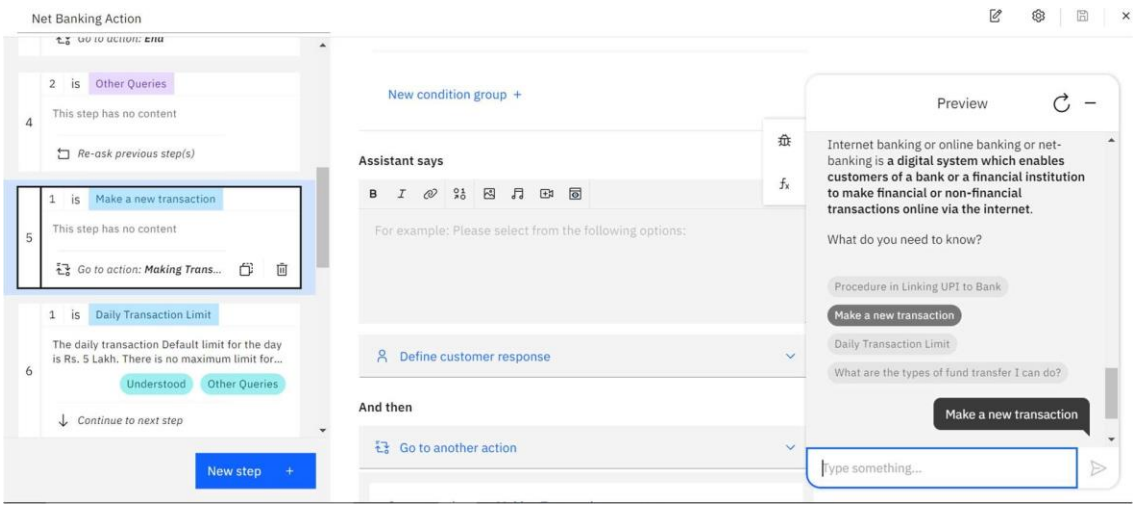
Procedure to link UPI to bank Account:

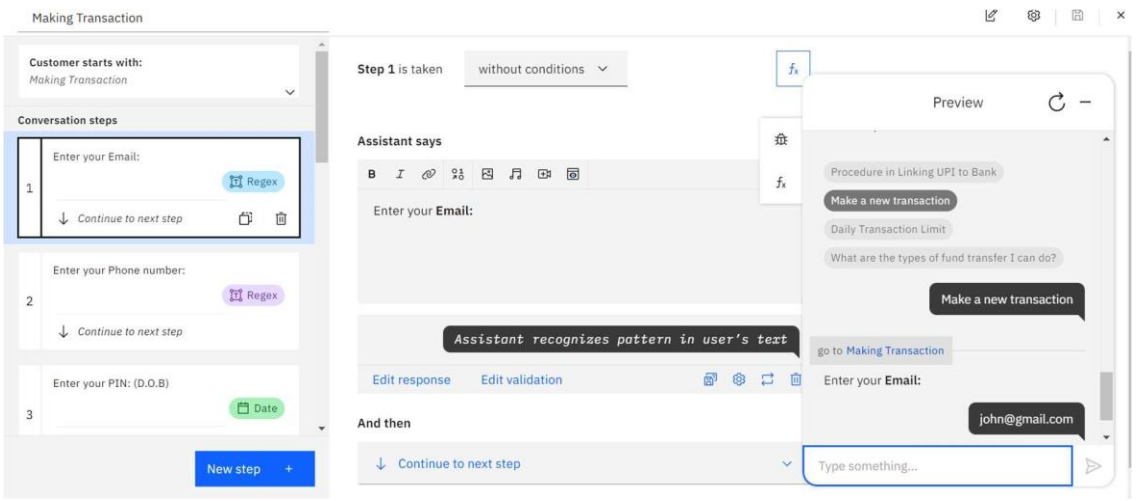


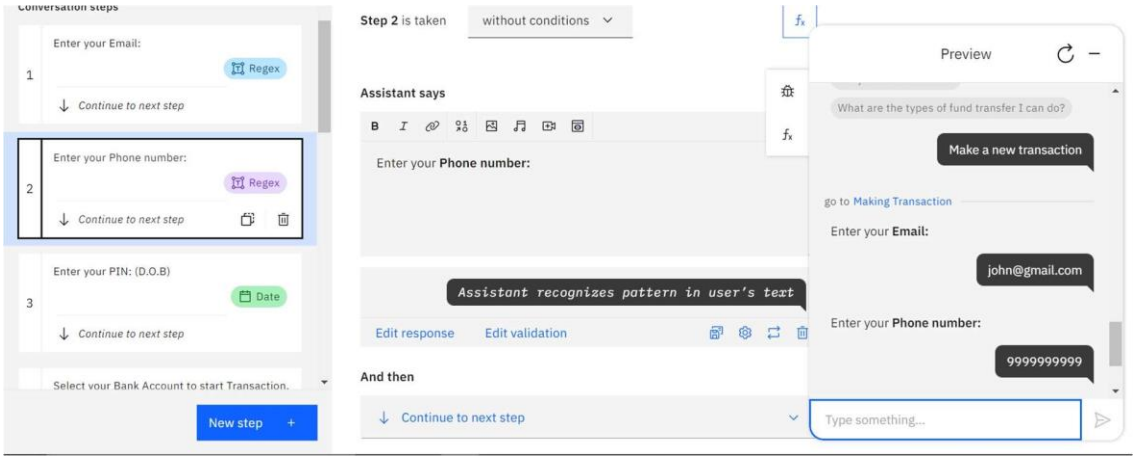


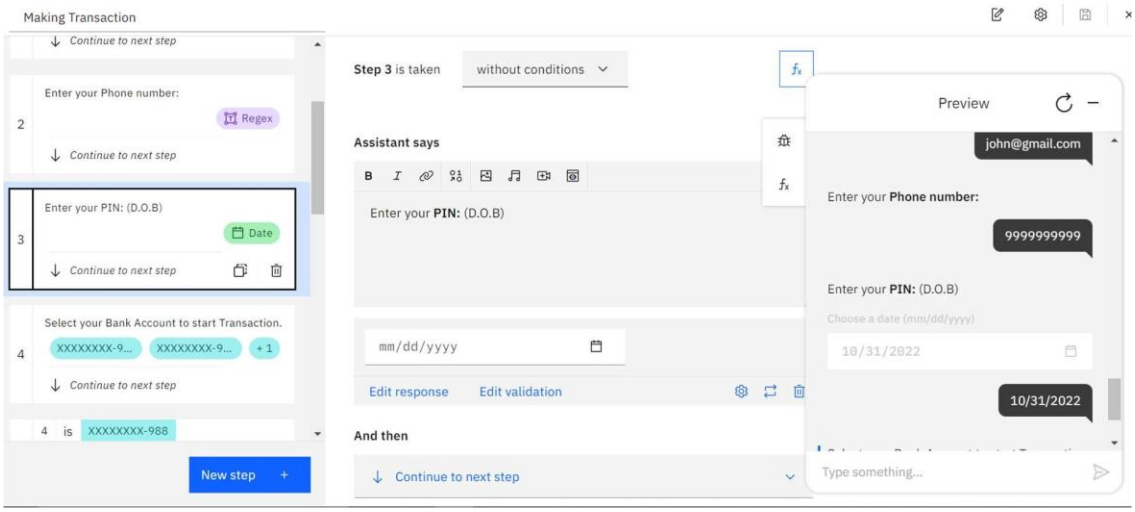


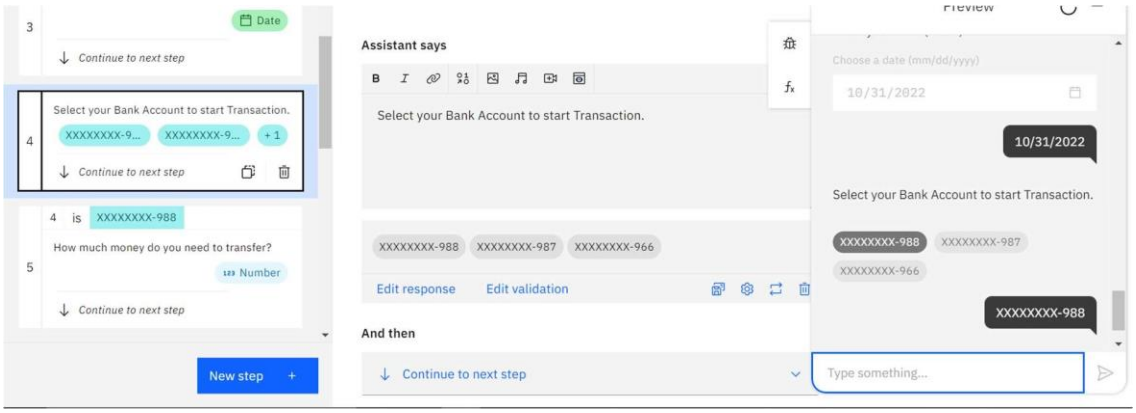
Transaction and Completion Status:

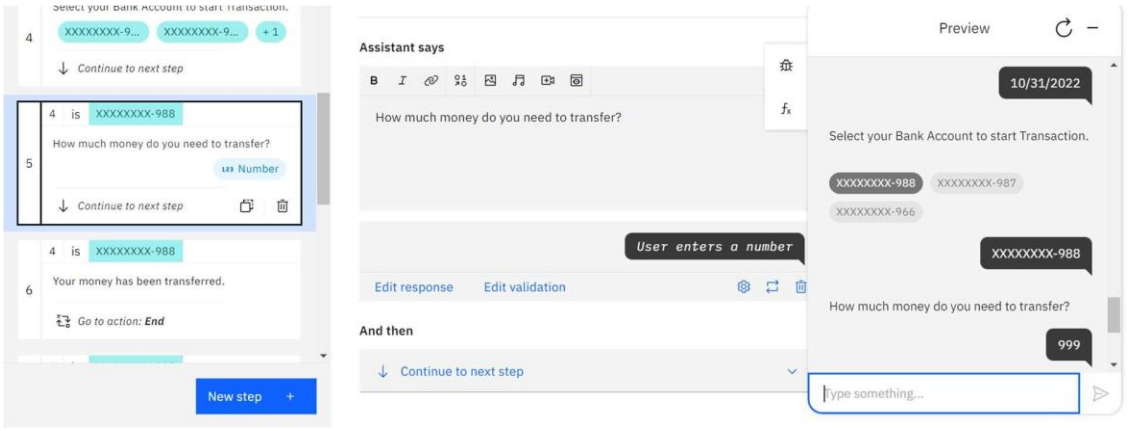


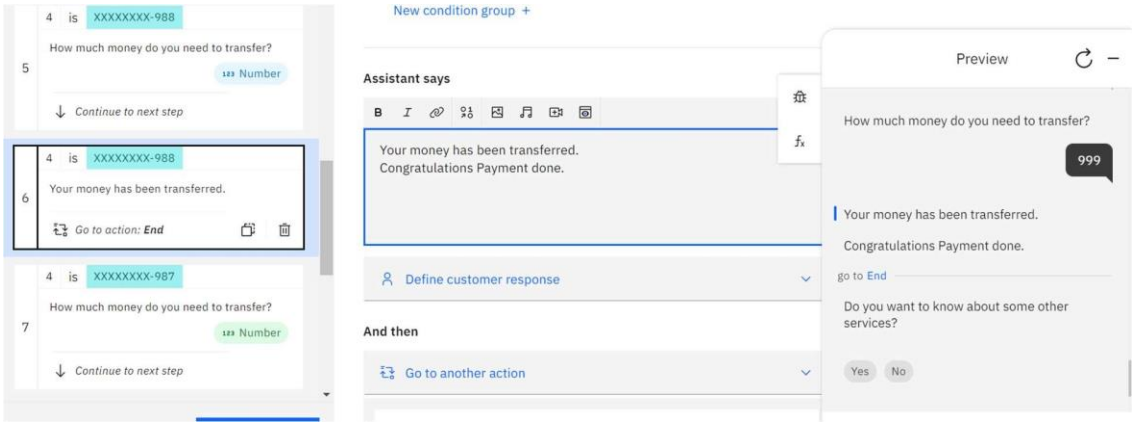


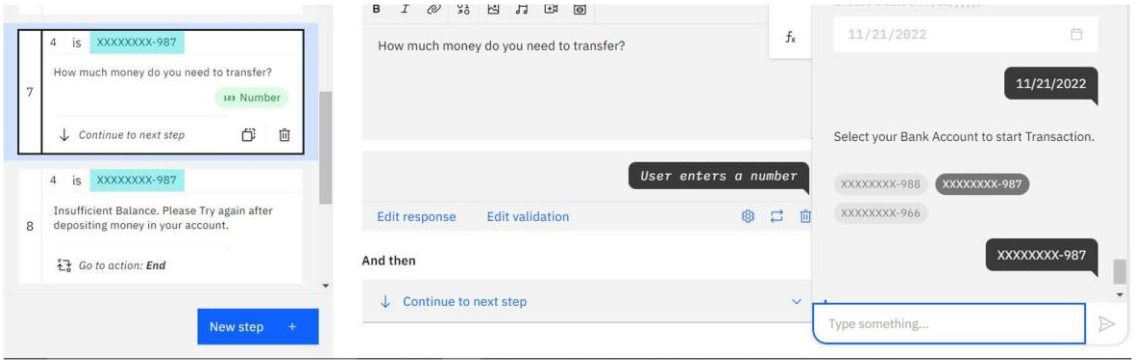

Conversation steps
1
Enter your Email:
Regex
Continue to next step
2
Enter your Phone number:
Regex
Continue to next step
3
Enter your PIN: (D.O.B)
Date
Continue to next step
Select your Bank Account to start Transaction.
New step
Step 2 is taken
without conditions
Assistant says
Enter your Phone number:
Assistant recognizes pattern in user's text
Edit response
Edit validation
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...

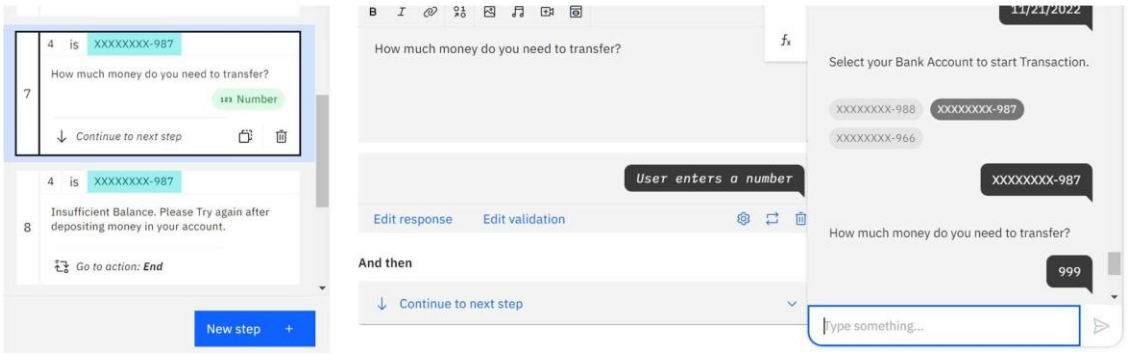

Making Transaction
Continue to next step
2
Enter your Phone number:
Regex
Continue to next step
3
Enter your PIN: (D.O.B)
Date
Continue to next step
4
Select your Bank Account to start Transaction.
XXXXXXXX-9...
XXXXXXXX-9...
+ 1
Continue to next step
4 is XXXXXXXX-988
New step
Step 3 is taken
without conditions
Assistant says
Enter your PIN: (D.O.B)
mm/dd/yyyy
Edit response
Edit validation
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...

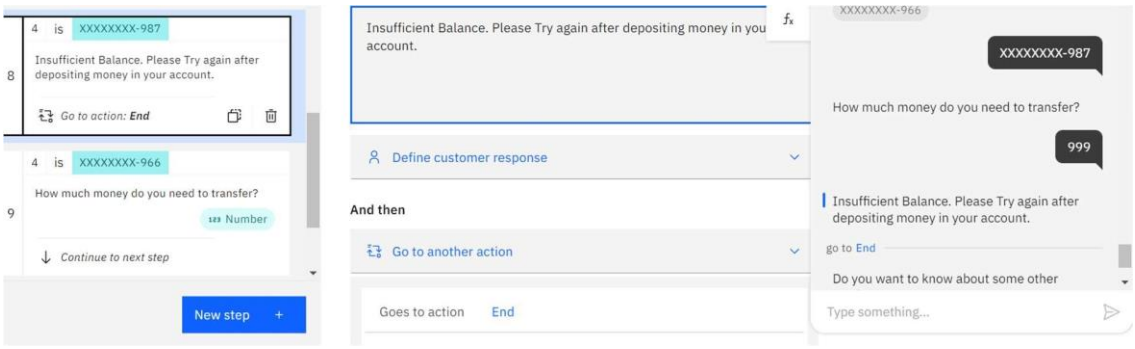

3
Date
Continue to next step
4
Select your Bank Account to start Transaction.
XXXXXXXX-9...
XXXXXXXX-9...
+ 1
Continue to next step
4 is XXXXXXXX-988
5
How much money do you need to transfer?
Number
Continue to next step
New step
Assistant says
Select your Bank Account to start Transaction.
XXXXXXXX-988
XXXXXXXX-987
XXXXXXXX-966
Edit response
Edit validation
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...

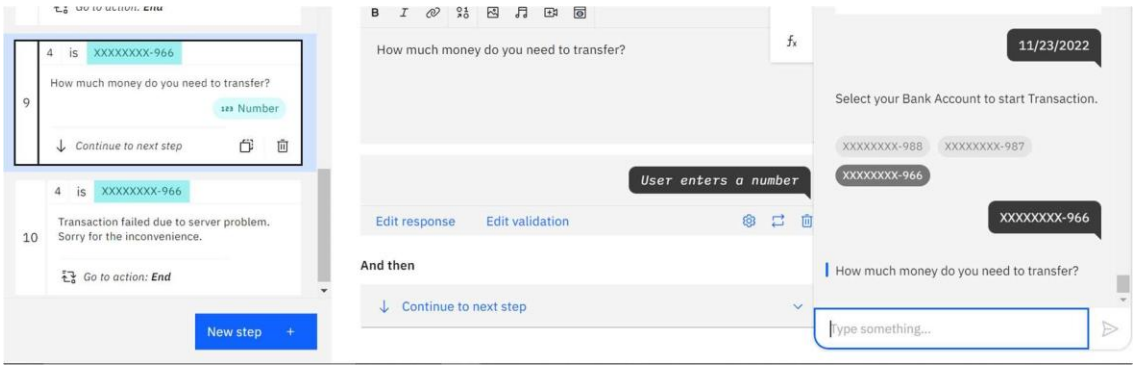

Select your Bank Account to start Transaction.
XXXXXXXX-9...
XXXXXXXX-9...
+ 1
Continue to next step
4 is XXXXXXXX-988
How much money do you need to transfer?
Number
Continue to next step
4 is XXXXXXXX-988
Your money has been transferred.
Go to action: End
New step
Assistant says
How much money do you 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...

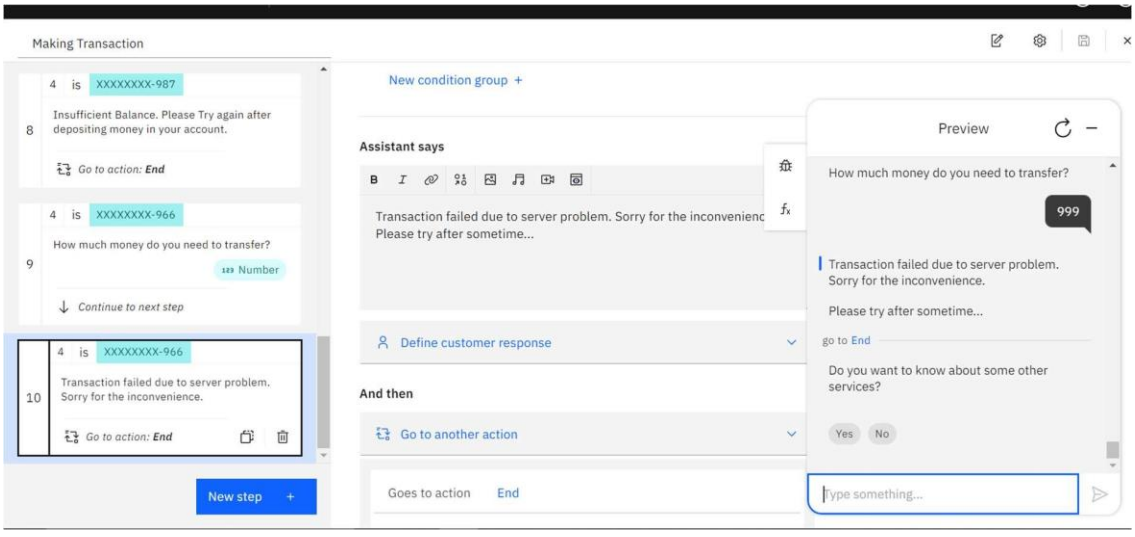

4 is XXXXXXXX-988
How much money do you need to transfer?
Number
Continue to next step
4 is XXXXXXXX-988
Your money has been transferred.
Go to action: End
4 is XXXXXXXX-987
How much money do you need to transfer?
Number
Continue to next step
New condition group +
Assistant says
Your money has been transferred.
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
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
11/21/2022
Select your Bank Account to start Transaction.
XXXXXXXX-988
XXXXXXXX-987
XXXXXXXX-966
XXXXXXXX-987
Type something...

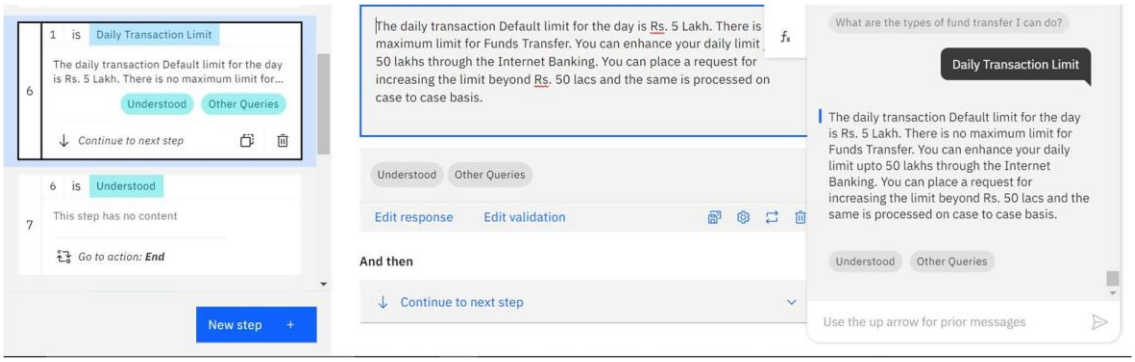

4 is XXXXXXXX-987
How much money do you need to transfer?
Number
Continue to next step
7
4 is XXXXXXXX-987
Insufficient Balance. Please Try again after depositing money in your account.
Go to action: End
8
New step +
How much money do you need to transfer?
User enters a number
Edit response
Edit validation
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...

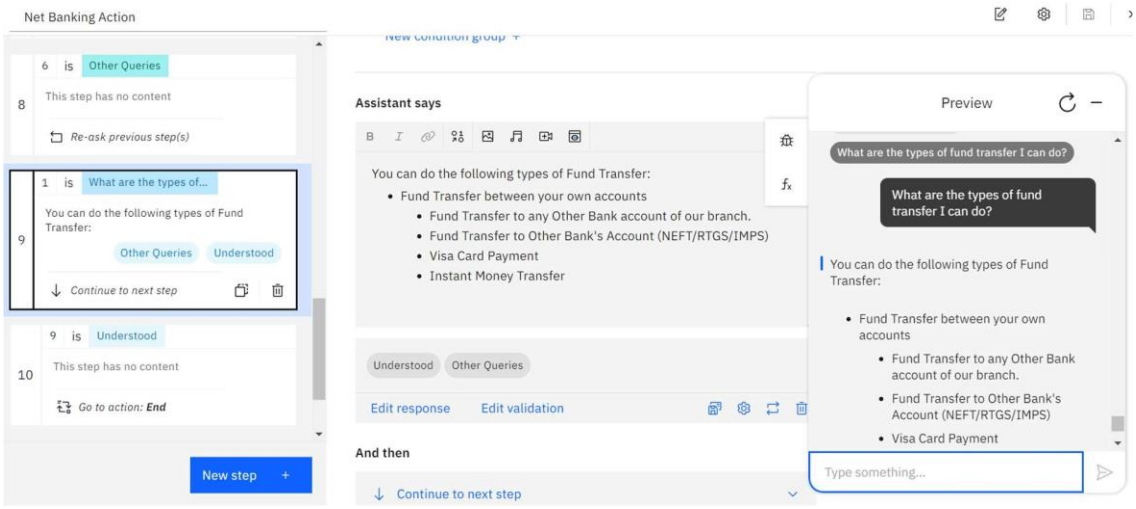

4 is XXXXXXXX-987
Insufficient Balance. Please Try again after depositing money in your account.
Go to action: End
8
4 is XXXXXXXX-966
How much money do you need to transfer?
Number
Continue to next step
9
New step +
Insufficient Balance. Please Try again after depositing money in your account.
Define 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
How much money do you need to transfer?
Number
Continue to next step
9
4 is XXXXXXXX-966
Transaction failed due to server problem. Sorry for the inconvenience.
Go to action: End
10
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
Insufficient Balance. Please Try again after depositing money in your account.
Go to action: End
8
4 is XXXXXXXX-966
How much money do you need to transfer?
Number
Continue to next step
9
4 is XXXXXXXX-966
Transaction failed due to server problem. Sorry for the inconvenience.
Go to action: End
10
New step +
New condition group +
Assistant says
Transaction failed due to server problem. Sorry for the inconvenienc
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...

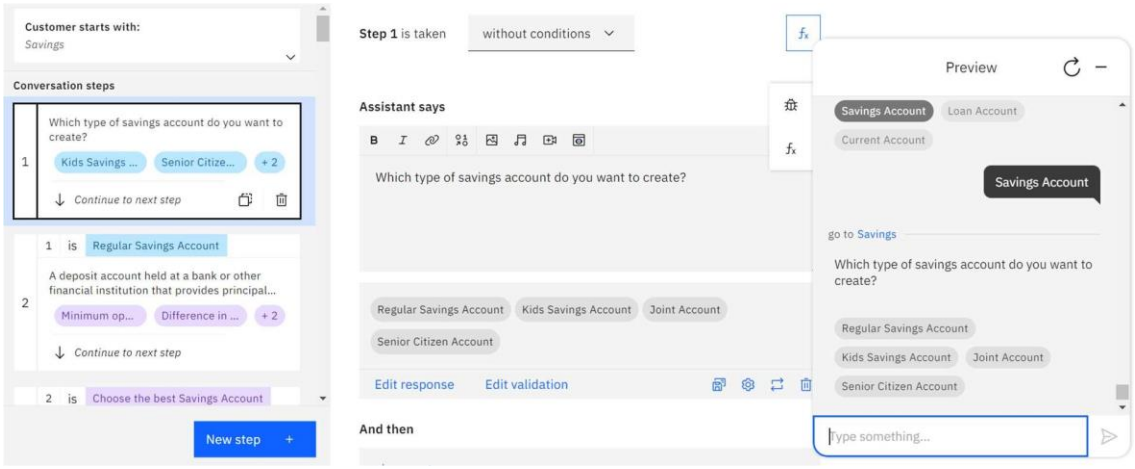
Other Net banking Queries:

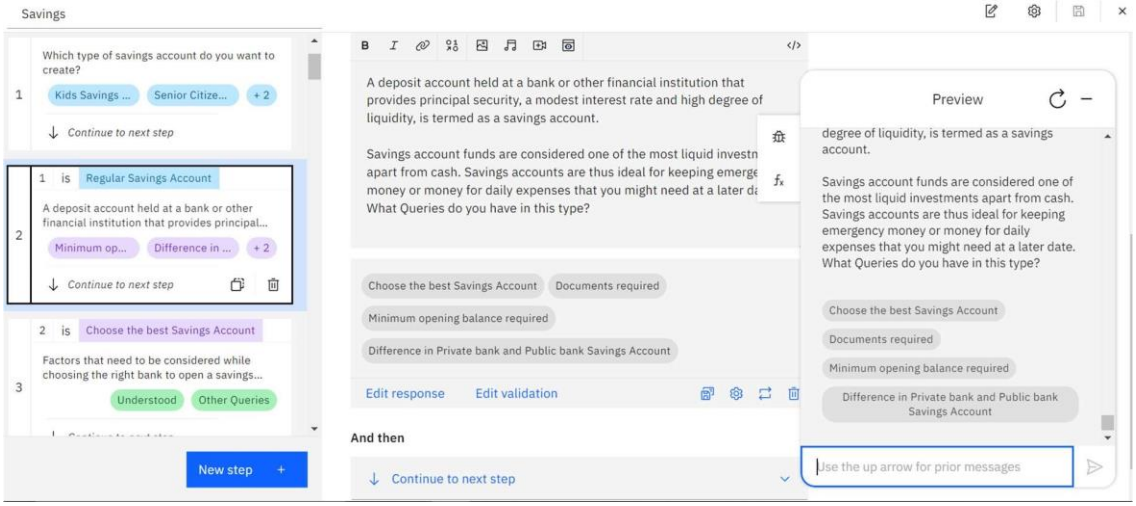


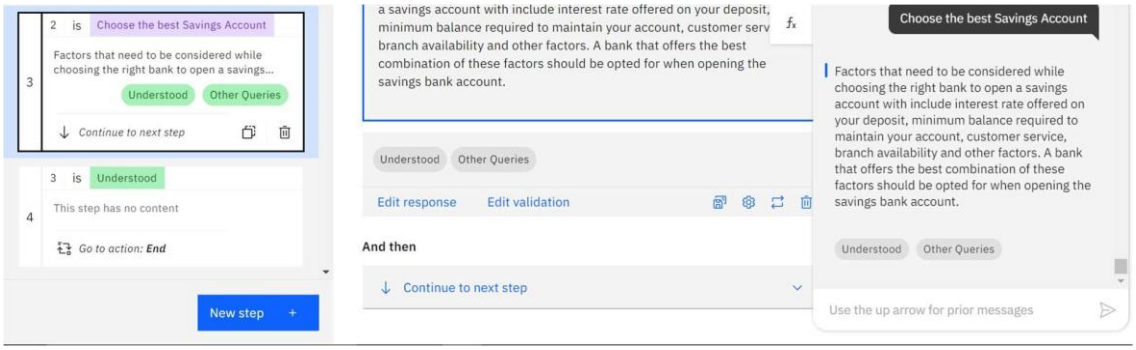


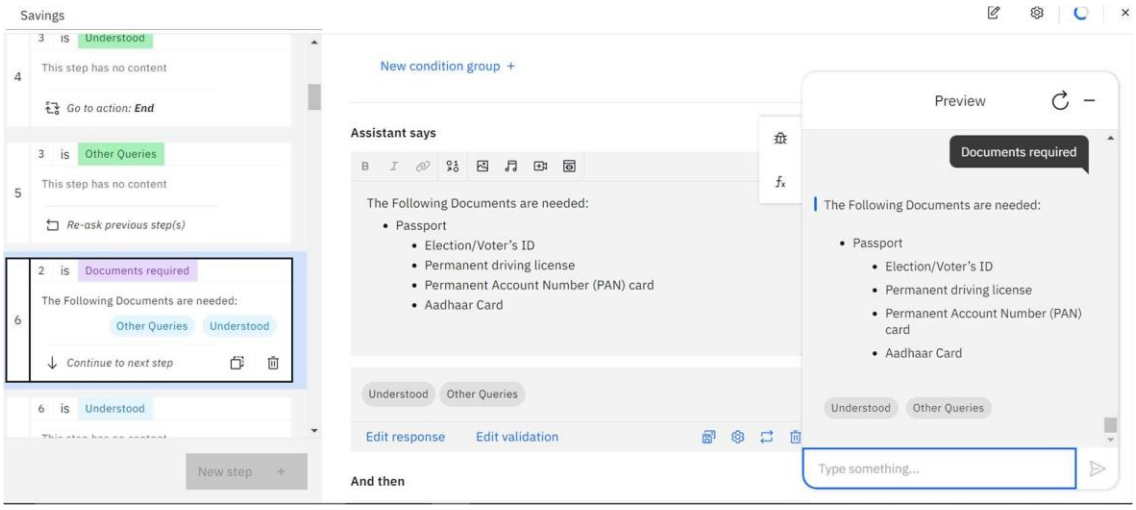
Savings Account Action

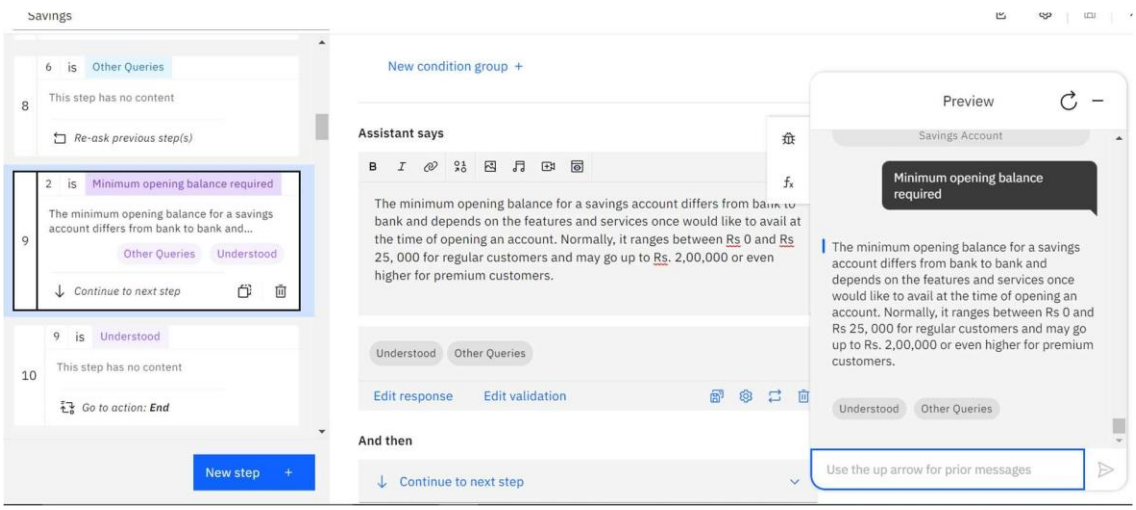
Regular Savings Account:

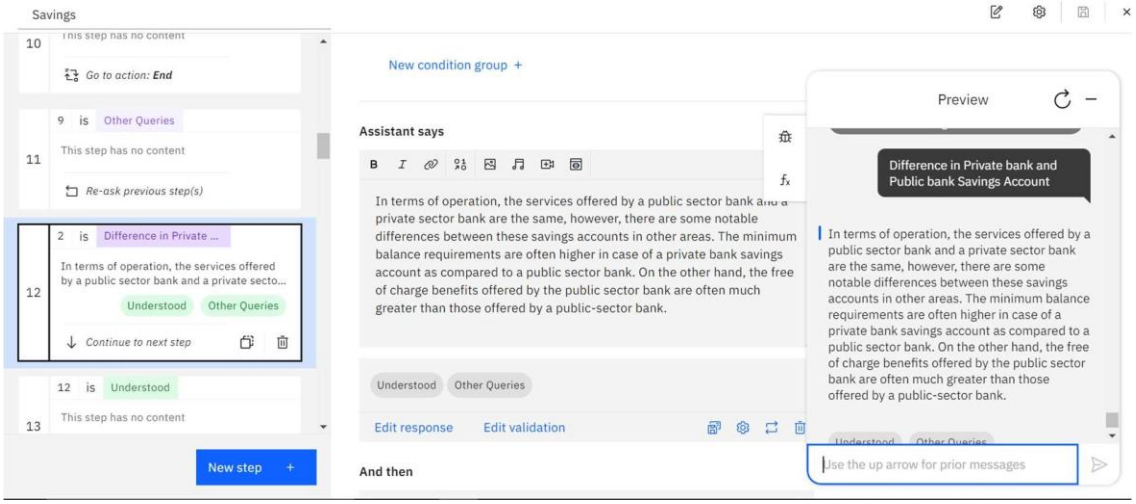



Savings
Which type of savings account do you want to create?
Kids Savings ...
Senior Citize...
+ 2
Continue to next step
1 is Regular Savings Account
A deposit account held at a bank or other financial institution that provides principal...
Minimum op...
Difference in ...
+ 2
Continue to next step
2 is Choose the best Savings Account
Factors that need to be considered while choosing the right bank to open a savings...
Understood
Other Queries
New step
A deposit account held at a bank or other financial institution that provides principal security, a modest interest rate and high degree of liquidity, is termed as a savings account.
Savings account funds are considered one of the most liquid investm
apart from cash. Savings accounts are thus ideal for keeping emerge
money or money for daily expenses that you might need at a later da
What Queries do you have in this type?
Choose the best Savings Account
Documents required
Minimum opening balance required
Difference in Private bank and Public bank Savings Account
Edit response
Edit validation
And then
Continue to next step
Preview
degree of liquidity, is termed as a savings account.
Savings account funds are considered one of the most liquid investments apart from cash. Savings accounts are thus ideal for keeping emergency money or money for daily expenses that you might need at a later date. What Queries do you have in this type?
Choose the best Savings Account
Documents required
Minimum opening balance required
Difference in Private bank and Public bank Savings Account
Use the up arrow for prior messages

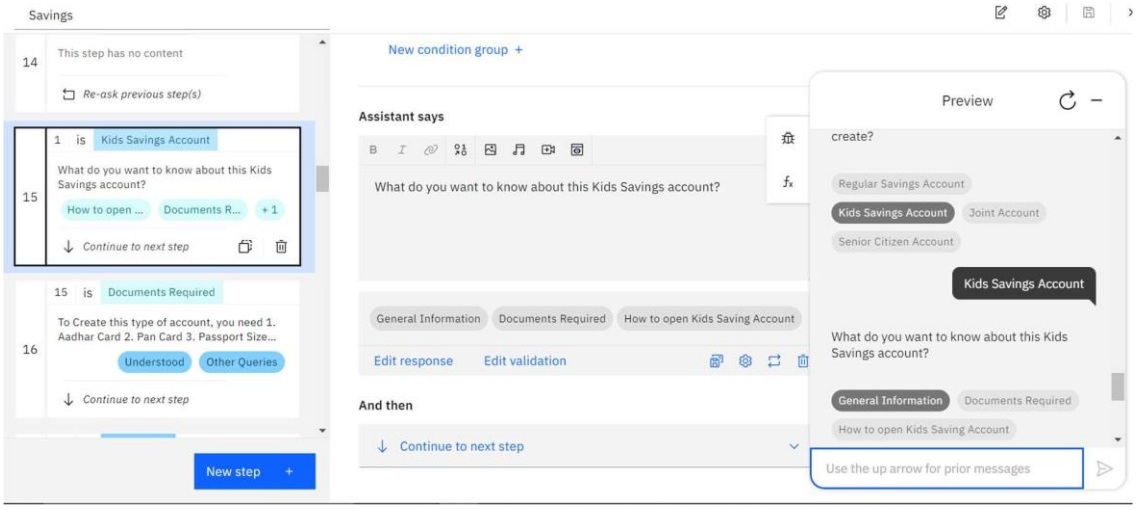

2 is Choose the best Savings Account
Factors that need to be considered while choosing the right bank to open a savings...
Understood
Other Queries
Continue to next step
3 is Understood
This step has no content
Go to action: End
New step
a savings account with include interest rate offered on your deposit, minimum balance required to maintain your account, customer serv
branch availability and other factors. A bank that offers the best combination of these factors should be opted for when opening the savings bank account.
Understood
Other Queries
Edit response
Edit validation
And then
Continue to next step
Choose the best Savings Account
Factors that need to be considered while choosing the right bank to open a savings account with include interest rate offered on your deposit, minimum balance required to maintain your account, customer service, branch availability and other factors. A bank that offers the best combination of these factors should be opted for when opening the savings bank account.
Understood
Other Queries
Use the up arrow for prior messages

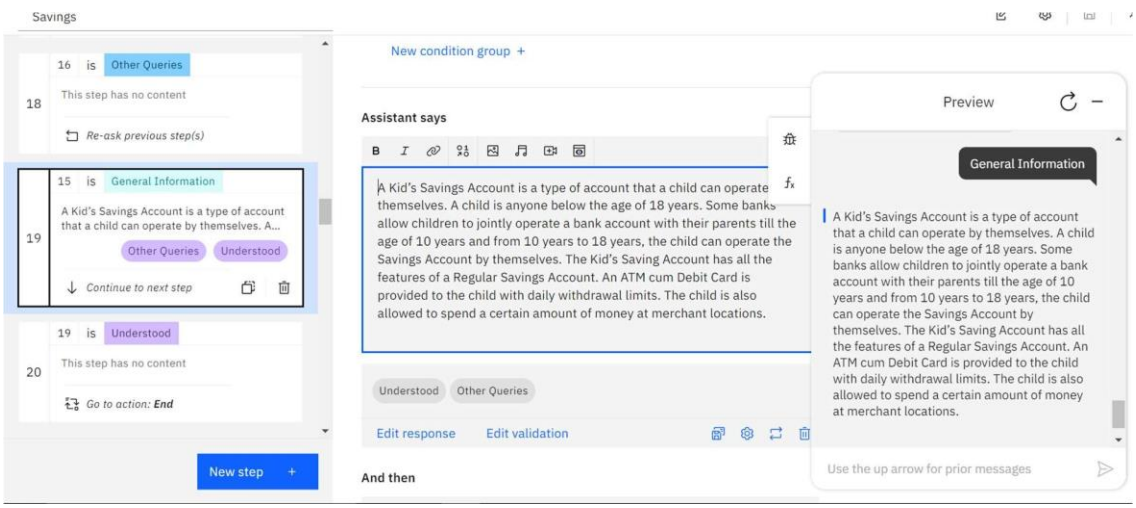

Savings
3 is Understood
This step has no content
Go to action: End
3 is Other Queries
This step has no content
Re-ask previous step(s)
2 is Documents required
The Following Documents are needed:
Other Queries
Understood
Continue to next step
6 is Understood
New step
New condition group +
Assistant says
The Following Documents are needed:
Passport
Election/Voter's ID
Permanent driving license
Permanent Account Number (PAN) card
Aadhaar Card
Understood
Other Queries
Edit response
Edit validation
And then
Preview
Documents required
The Following Documents are needed:
Passport
Election/Voter's ID
Permanent driving license
Permanent Account Number (PAN) card
Aadhaar Card
Understood
Other Queries
Type something...

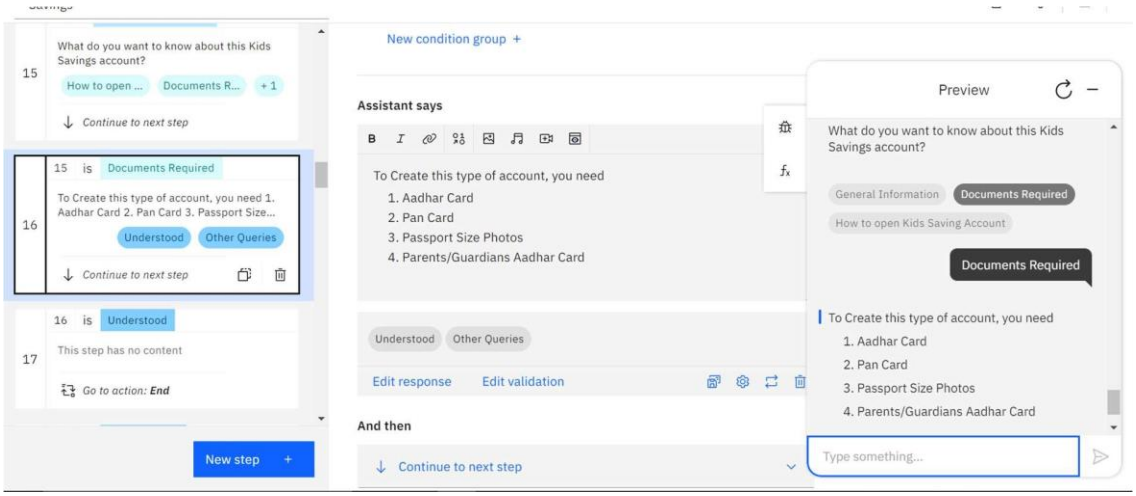


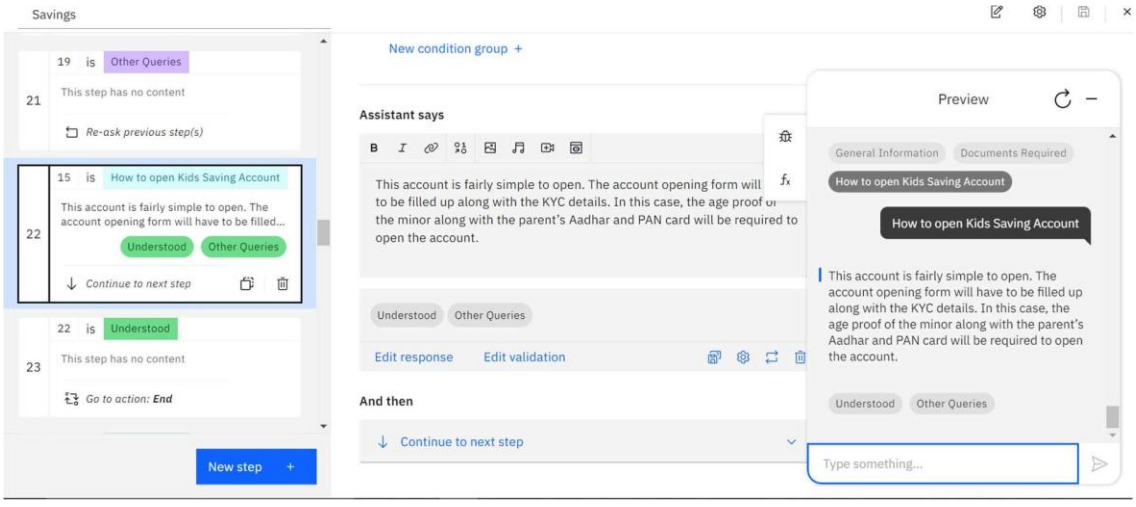


Kids Saving Account

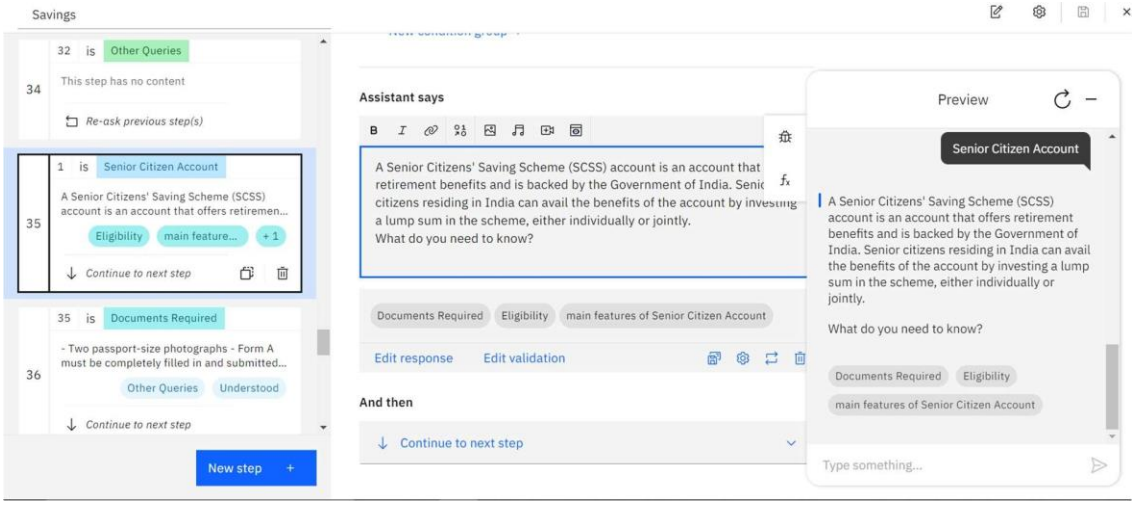


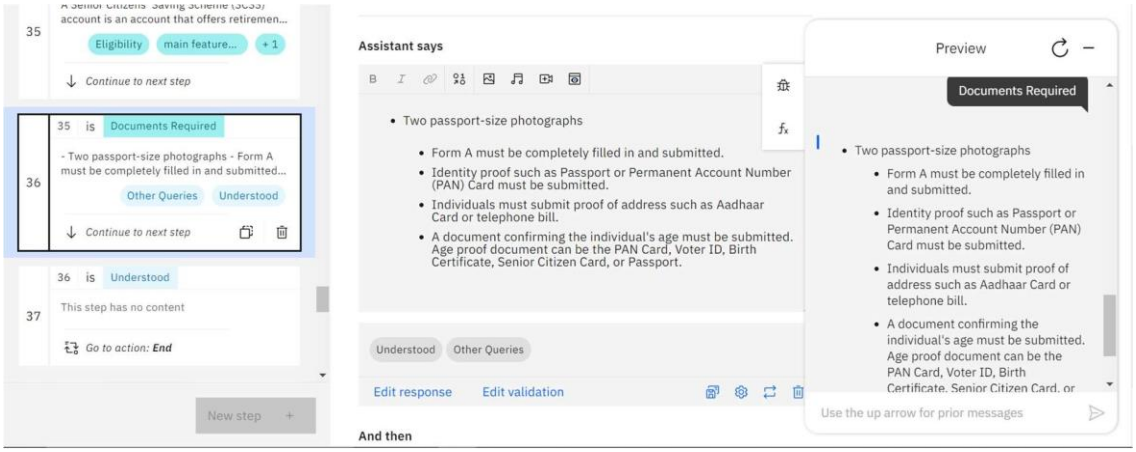

Savings
16 is Other Queries
This step has no content
Re-ask previous step(s)
15 is General Information
A Kid's Savings Account is a type of account that a child can operate by themselves. A...
Other Queries
Understood
Continue to next step
19 is Understood
This step has no content
Go to action: End
New step
New condition group +
Assistant says
A Kid's Savings Account is a type of account that a child can operate by themselves. A child is anyone below the age of 18 years. Some banks allow children to jointly operate a bank account with their parents till the age of 10 years and from 10 years to 18 years, the child can operate the Savings Account by themselves. The Kid's Saving Account has all the features of a Regular Savings Account. An ATM cum Debit Card is provided to the child with daily withdrawal limits. The child is also allowed to spend a certain amount of money at merchant locations.
Understood
Other Queries
Edit response
Edit validation
And then
Preview
General Information
A Kid's Savings Account is a type of account that a child can operate by themselves. A child is anyone below the age of 18 years. Some banks allow children to jointly operate a bank account with their parents till the age of 10 years and from 10 years to 18 years, the child can operate the Savings Account by themselves. The Kid's Saving Account has all the features of a Regular Savings Account. An ATM cum Debit Card is provided to the child with daily withdrawal limits. The child is also allowed to spend a certain amount of money at merchant locations.
Use the up arrow for prior messages

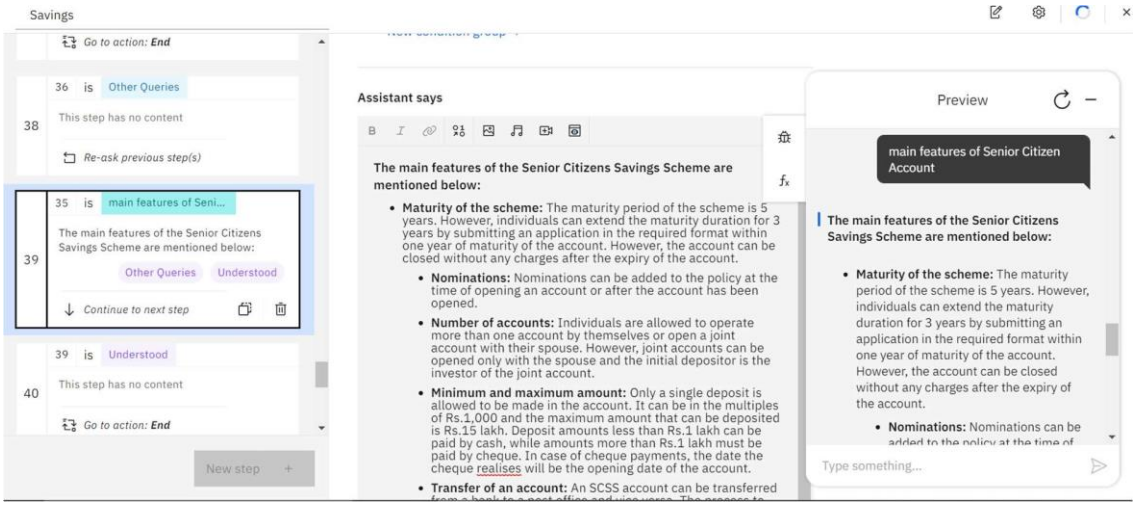

15 What do you want to know about this Kids Savings account?
How to open ...
Documents R...
+ 1
Continue to next step
15 is Documents Required
To Create this type of account, you need 1. Aadhar Card 2. Pan Card 3. Passport Size...
Understood
Other Queries
Continue to next step
16 is Understood
This step has no content
Go to action: End
New step
New condition group +
Assistant says
To Create this type of account, you need
1. Aadhar Card
2. Pan Card
3. Passport Size Photos
4. Parents/Guardians Aadhar Card
Understood
Other Queries
Edit response
Edit validation
And then
Continue to next step
Preview
What do you want to know about this Kids Savings account?
General Information
Documents Required
How to open Kids Saving Account
Documents Required
To Create this type of account, you need
1. Aadhar Card
2. Pan Card
3. Passport Size Photos
4. Parents/Guardians Aadhar Card
Type something...

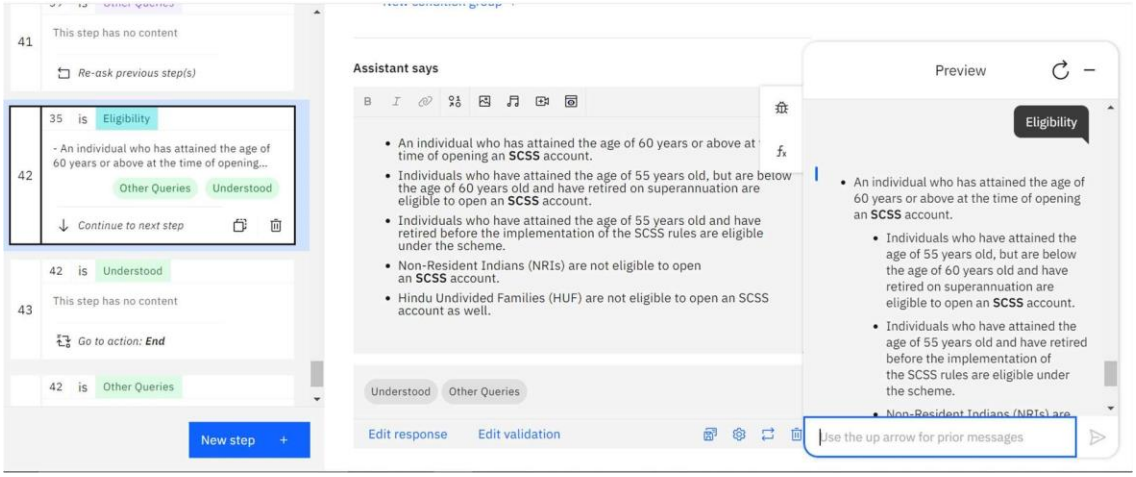

Savings
19 is Other Queries
This step has no content
Re-ask previous step(s)
15 is How to open Kids Saving Account
This account is fairly simple to open. The account opening form will have to be filled...
Understood
Other Queries
Continue to next step
22 is Understood
This step has no content
Go to action: End
New step
New condition group +
Assistant says
This account is fairly simple to open. The account opening form will to be filled up along with the KYC details. In this case, the age proof of the minor along with the parent's Aadhar and PAN card will be required to open the account.
Understood
Other Queries
Edit response
Edit validation
And then
Continue to next step
Preview
General Information
Documents Required
How to open Kids Saving Account
How to open Kids Saving Account
This account is fairly simple to open. The account opening form will have to be filled up along with the KYC details. In this case, the age proof of the minor along with the parent's Aadhar and PAN card will be required to open the account.
Understood
Other Queries
Type something...

Senior Citizen Account

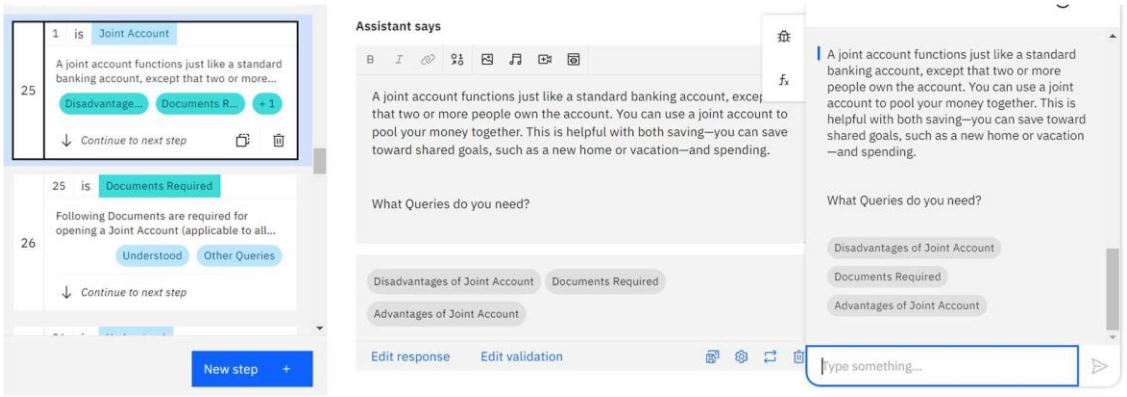


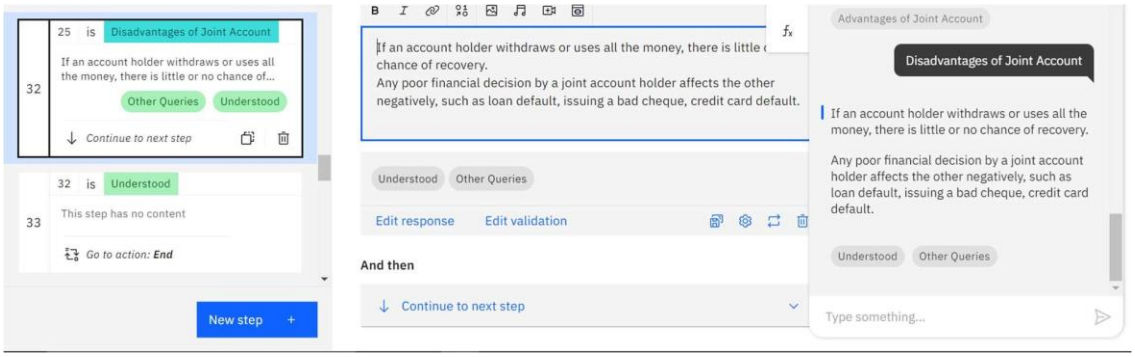


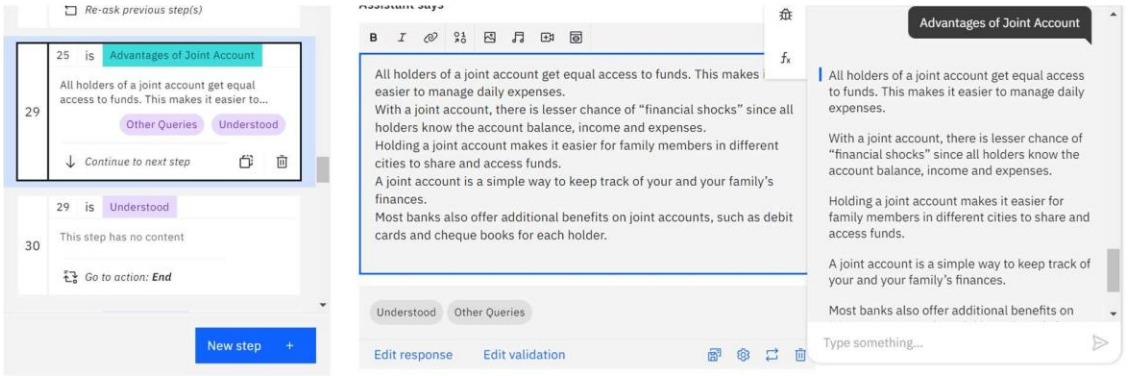


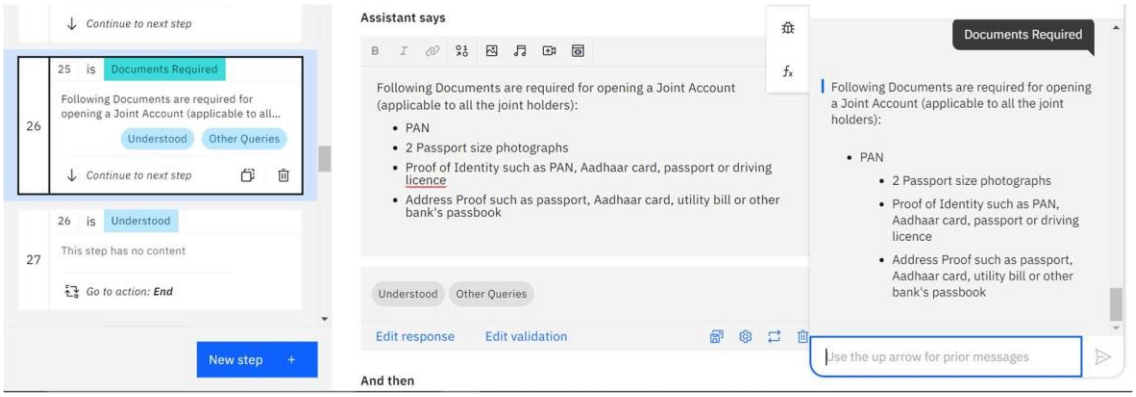


Joint Account






Re-ask previous step(s)
29 is Advantages of Joint Account
All holders of a joint account get equal access to funds. This makes it easier to...
Other Queries
Understood
Continue to next step
29 is Understood
30
This step has no content
Go to action: End
New step
All holders of a joint account get equal access to funds. This makes it easier to manage daily expenses.
With a joint account, there is lesser chance of "financial shocks" since all holders know the account balance, income and expenses.
Holding a joint account makes it easier for family members in different cities to share and access funds.
A joint account is a simple way to keep track of your and your family's finances.
Most banks also offer additional benefits on joint accounts, such as debit cards and cheque books for each holder.
Understood
Other Queries
Edit response
Edit validation
Advantages of Joint Account
All holders of a joint account get equal access to funds. This makes it easier to manage daily expenses.
With a joint account, there is lesser chance of "financial shocks" since all holders know the account balance, income and expenses.
Holding a joint account makes it easier for family members in different cities to share and access funds.
A joint account is a simple way to keep track of your and your family's finances.
Most banks also offer additional benefits on
Type something...


Continue to next step
25 is Documents Required
Following Documents are required for opening a Joint Account (applicable to all...
26
Understood
Other Queries
Continue to next step
26 is Understood
27
This step has no content
Go to action: End
New step
Assistant says
Following Documents are required for opening a Joint Account (applicable to all the joint holders):
PAN
2 Passport size photographs
Proof of Identity such as PAN, Aadhaar card, passport or driving licence
Address Proof such as passport, Aadhaar card, utility bill or other bank's passbook
Understood
Other Queries
Edit response
Edit validation
And then
Documents Required
Following Documents are required for opening a Joint Account (applicable to all the joint holders):
PAN
2 Passport size photographs
Proof of Identity such as PAN, Aadhaar card, passport or driving licence
Address Proof such as passport, Aadhaar card, utility bill or other bank's passbook
Use the up arrow for prior messages