

## Project Design Phase Sprint 2

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### INCLUDING AN IMAGE AS RESPONSE FOR GREETING

The screenshot shows the IBM Watson Assistant Lite interface. A dialog box titled 'Include an image with your response' is open, allowing the user to insert images from public sources. The dialog includes fields for 'Source URL' (with a placeholder URL), 'Alt text (recommended)' (with a 25/60 character limit), 'Title (Optional)' (with a 0/60 character limit), and 'Description (Optional)' (with a 0/250 character limit). An 'Image preview' section shows a cartoon illustration of five diverse people. The background interface shows a 'Greeting' step with the customer starting with 'Good morning' and a conversation step with the response 'Hi, nice to hear from you'.

### CREATING SAVINGS ACCOUNT ACTION

The screenshot shows the IBM Watson Assistant Lite interface for the 'Banking bot'. The 'Savings' action is being configured. The 'Customer starts with:' section contains instructions for entering phrases to start the conversation. Below this, there is a list of phrases to start the action, with 'Savings' highlighted in a red box. The interface also shows a 'Conversation steps' section with a step 1: 'Which type of savings account do you want to create?' and a step 2: 'Great! Please take the following documents and head towards the nearest branch. 1....'. A 'Go to action: End' button is visible at the bottom.

Following three options are given to the user

1. Regular savings account
2. Kids savings account
3. Zero balance savings account

IBM Watson Assistant Lite Upgrade Banking bot

Savings

Customer starts with: Savings

Conversation steps

1 Which type of savings account do you want to create ?

Regular savin... Kids savings ... + 1

Continue to next step

1 is Regular savings account

2 Great! Please take the following documents and head towards the nearest branch. 1....

Go to action: End

New step +

Step 1 is taken without conditions

Assistant says

Which type of savings account do you want to create ?

Regular savings account Kids savings account Zero balance savings account

Edit response Edit validation

And then

Preview

## REGULAR SAVINGS ACCOUNT

IBM Watson Assistant Lite Upgrade Banking bot

Savings

Which type of savings account do you want to create ?

1 Regular savin... Kids savings ... + 1

Continue to next step

1 is Regular savings account

2 Great! Please take the following documents and head towards the nearest branch. 1....

Go to action: End

New step +

If All of this is true:

1. Which ty... is Regular savings account

and Add condition +

New condition group +

Assistant says

Great! Please take the following documents and head towards the nearest branch.

1. Aadhar card

2. Pan card

3. Passport size photos

Preview

## KIDS SAVINGS ACCOUNT

IBM Watson Assistant Lite Upgrade Banking bot

Savings

1 is Regular savings account

2 Great! Please take the following documents and head towards the nearest branch. 1....

Go to action: End

1 is Kids savings account

3 Awesome! Please take the following documents and head towards the nearest...

Go to action: End

1 is Zero balance savings account

4 Amazing! Please take the following documents and head towards the nearest branch. 1....

Go to action: End

New step +

1. Which ty... is Kids savings account

and Add condition +

New condition group +

Assistant says

B I [icons]

Awesome! Please take the following documents and head towards the nearest branch.  
1. Aadhar card  
2. Pan card  
3. Passport size photos  
4. Guardians Aadhar card

Preview ▶

## ZERO BALANCE SAVINGS ACCOUNT

IBM Watson Assistant Lite Upgrade Banking bot

Savings

2 Great! Please take the following documents and head towards the nearest branch. 1....

Go to action: End

1 is Kids savings account

3 Awesome! Please take the following documents and head towards the nearest...

Go to action: End

1 is Zero balance savings account

4 Amazing! Please take the following documents and head towards the nearest branch. 1....

Go to action: End

New step +

1. Which ty... is Zero balance savings a...

and Add condition +

New condition group +

Assistant says

B I [icons]

Amazing! Please take the following documents and head towards the nearest branch.  
1. Aadhar card  
2. Pan card  
3. Passport size photos

Preview ▶

## CREATING CURRENT ACCOUNT ACTION

IBM Watson Assistant Lite Upgrade Banking bot

Current

Customer starts with:  
Current account

Conversation steps

1 What's your company type ?  
Partnership Proprietorship  
Continue to next step

1 is Proprietorship

2 Please take the following documents and approach the closest branch. 1. Income tax...  
Go to action: End

1 is Partnership

New step +

Customer starts with:

Enter phrases that a customer types or says to start the conversation about a specific topic. These phrases determine the task, problem, or question your customer has.

The more phrases you enter, the better your assistant can recognize what the customer wants.

Enter phrases your customer might use to start this action Total: 2

Enter a phrase

Current

Current account

Preview

Following two options are given to the user

1. Proprietorship
2. Partnership

IBM Watson Assistant Lite Upgrade Banking bot

Current

Customer starts with:  
Current account

Conversation steps

1 What's your company type ?  
Partnership Proprietorship  
Continue to next step

1 is Proprietorship

2 Please take the following documents and approach the closest branch. 1. Income tax...  
Go to action: End

1 is Partnership

New step +

Step 1 is taken without conditions

Assistant says

What's your company type ?

Proprietorship Partnership

Edit response Edit validation

And then

Preview

## PROPRIETORSHIP

IBM Watson Assistant Lite Upgrade Banking bot

Current

What's your company type ?

1

Partnership Proprietorship

Continue to next step

1 is Proprietorship

2

Please take the following documents and approach the closest branch. 1. Income tax...

Go to action: End

1 is Partnership

3

Please take the following documents and approach the closest branch. 1. Income tax...

Go to action: End

New step +

If All of this is true:

1. What's y... is Proprietorship

and Add condition +

New condition group +

Assistant says

Please take the following documents and approach the closest branch.  
1. Income tax returns of the proprietor for the last 3 years  
2. Company agreement  
3. Pan card

Preview

## PARTNERSHIP

IBM Watson Assistant Lite Upgrade Banking bot

Current

What's your company type ?

1

Partnership Proprietorship

Continue to next step

1 is Proprietorship

2

Please take the following documents and approach the closest branch. 1. Income tax...

Go to action: End

1 is Partnership

3

Please take the following documents and approach the closest branch. 1. Income tax...

Go to action: End

New step +

If All of this is true:

1. What's y... is Partnership

and Add condition +

New condition group +

Assistant says

Please take the following documents and approach the closest branch.  
1. Income tax returns of the proprietor for the last 3 years  
2. Company agreement  
3. Pan card of both partners

Preview

## CREATING LOAN ACCOUNT ACTION

IBM Watson Assistant Lite Upgrade Banking bot

Loan

Customer starts with:  
Loan

Conversation steps

1 What type of loan are you looking at ?  
Topup loan House loan +3  
Continue to next step

2 1 is House loan  
To be eligible for a house loan please contact our bank service providers with all existing...  
Go to action: End

3 1 is Gold loan

New step +

Customer starts with:

Enter phrases that a customer types or says to start the conversation about a specific topic. These phrases determine the task, problem, or question your customer has.

The more phrases you enter, the better your assistant can recognize what the customer wants.

Enter phrases your customer might use to start this action Total: 1  
Enter a phrase

Loan

Preview

Following two options are given to the user

1. House loan
2. Gold loan
3. Top-up loan
4. Vehicle loan
5. Student loan

IBM Watson Assistant Lite Upgrade Banking bot

Loan

Customer starts with:  
Loan

Conversation steps

1 What type of loan are you looking at ?  
Topup loan House loan  
Continue to next step

2 1 is House loan  
To be eligible for a house loan please contact our bank service providers with all existing...  
Go to action: End

3 1 is Gold loan

New step +

Edit response

Type: Option Add synonyms +

Option 1 House loan

Option 2 Gold loan

Option 3 Topup loan

Option 4 Vehicle loan

Option 5 Student loan

Cancel Apply

Preview

## HOUSE LOAN

IBM Watson Assistant Lite Upgrade Banking bot

Loan

What type of loan are you looking at ?

1 Topup loan House loan + 3

Continue to next step

1 is House loan

2 To be eligible for a house loan please contact our bank service providers with all existing...

Go to action: End

1 is Gold loan

3 Please approach the bank with the following documents. 1. Pan card 2. Aadhar card 3....

Go to action: End

New step +

If All of this is true:

1. What typ... is House loan

and Add condition +

New condition group +

Assistant says

To be eligible for a house loan please contact our bank service providers with all existing loan details

Preview

## GOLD LOAN

IBM Watson Assistant Lite Upgrade Banking bot

Loan

1 is House loan

2 To be eligible for a house loan please contact our bank service providers with all existing...

Go to action: End

1 is Gold loan

3 Please approach the bank with the following documents. 1. Pan card 2. Aadhar card 3....

Go to action: End

1 is Topup loan

4 To be eligible for a top-up loan please contact our bank service providers with all existing...

Go to action: End

New step +

If All of this is true:

1. What typ... is Gold loan

and Add condition +

New condition group +

Assistant says

Please approach the bank with the following documents.  
1. Pan card  
2. Aadhar card  
3. Passport size photos

Preview

## TOP-UP LOAN

IBM Watson Assistant Lite Upgrade Banking bot

Loan

1 is Gold loan

Please approach the bank with the following documents. 1. Pan card 2. Aadhar card 3....

Go to action: End

1 is Topup loan

To be eligible for a top-up loan please contact our bank service providers with all existing...

Go to action: End

1 is Vehicle loan

Please approach the bank with the following documents. 1. Automobile invoice 2. Pan car...

Go to action: End

New step +

If All of this is true:

1. What typ... is Topup loan

and Add condition +

New condition group +

Assistant says

To be eligible for a top-up loan please contact our bank service providers with all existing loan details.

Preview

## VEHICLE LOAN

IBM Watson Assistant Lite Upgrade Banking bot

Loan

1 is Topup loan

To be eligible for a top-up loan please contact our bank service providers with all existing...

Go to action: End

1 is Vehicle loan

Please approach the bank with the following documents. 1. Automobile invoice 2. Pan car...

Go to action: End

1 is Student loan

Please approach the bank with the following documents. 1. Acceptance letter from...

Go to action: End

New step +

If All of this is true:

1. What typ... is Vehicle loan

and Add condition +

New condition group +

Assistant says

Please approach the bank with the following documents.

1. Automobile invoice
2. Pan card
3. Income tax returns for the last 3 years

Preview



## STUDENT LOAN

IBM Watson Assistant Lite Upgrade Banking bot

Loan

4 To be eligible for a top-up loan please contact our bank service providers with all existing...

Go to action: End

1 is Vehicle loan

5 Please approach the bank with the following documents. 1. Automobile invoice 2. Pan car...

Go to action: End

1 is Student loan

6 Please approach the bank with the following documents. 1. Acceptance letter from...

Go to action: End

New step +

If All of this is true:

1. What typ... is Student loan

and Add condition +

New condition group +

Assistant says

Please approach the bank with the following documents.

1. Acceptance letter from institution

2. Pan card

3. Passport size photos

Preview

## CREATING GENERAL QUERY ACTION

IBM Watson Assistant Lite Upgrade Banking bot

Query

Customer starts with: Query

Conversation steps

Select from the general queries listed below

1 List of branc... CIBIL +4

Continue to next step

1 is Bank working days

2 The bank is open all days from Monday to Saturday from 9am to 5pm with exception of...

Go to action: End

1 is List of branches

New step +

Customer starts with:

Enter phrases that a customer types or says to start the conversation about a specific topic. These phrases determine the task, problem, or question your customer has.

The more phrases you enter, the better your assistant can recognize what the customer wants.

Enter phrases your customer might use to start this action Total: 1

Enter a phrase

Query

Preview

Following six options are given to the user

1. Bank working days
2. List of branches
3. Storage locker facility
4. Currency conversion facility
5. CIBIL
6. Find the nearest branch



## LIST OF BRANCHES

IBM Watson Assistant Lite Upgrade Banking bot

Query

1 is Bank working days

The bank is open all days from Monday to Saturday from 9am to 5pm with exception of...

Go to action: End

1 is List of branches

Adambakkam, Adyar, Adyar Gandhi nagar, Akkarai, Alwarpet, Anna nagar, Vasantham...

Go to action: End

1 is Storage locker facility

Adambakkam, Adyar, Adyar Gandhi nagar, Akkarai, Alwarpet, Anna nagar, Vasantham...

Go to action: End

New step +

1. Select fr... is List of branches

and Add condition +

New condition group +

Assistant says

Adambakkam, Adyar, Adyar Gandhi nagar, Akkarai, Alwarpet, Anna nagar, Vasantham colony branch, Anna nagar west, Arcot road kodambakkam, Arumbakkam, Ascendas Taramani, Ayanavaram, Ayyapanthangal, Besant nagar, West Mambalam, Chinmaya nagar Virugampakam, Chitlapakkam, CIT nagar, DLF Ramapuram, East Abiramapuram, Egmore branch, II Avenue, Karapakkam, KK nagar, Korattur, Kottivakkam, Kotturpuram, Koyambedu, Madambakkam

Preview

## STORAGE LOCKER FACILITY

IBM Watson Assistant Lite Upgrade Banking bot

Query

1 is List of branches

Adambakkam, Adyar, Adyar Gandhi nagar, Akkarai, Alwarpet, Anna nagar, Vasantham...

Go to action: End

1 is Storage locker facility

Adambakkam, Adyar, Adyar Gandhi nagar, Akkarai, Alwarpet, Anna nagar, Vasantham...

Go to action: End

1 is Currency conversion facility

All our bank branches have forex exchange facility

Go to action: End

New step +

1. Select fr... is Storage locker facility

and Add condition +

New condition group +

Assistant says

Adambakkam, Adyar, Adyar Gandhi nagar, Akkarai, Alwarpet, Anna nagar, Vasantham colony branch, Anna nagar west, Arcot road kodambakkam, Arumbakkam, Ascendas Taramani, Ayanavaram, Ayyapanthangal, Besant nagar. These branches have locker storage facility.

Define customer response

Preview

## CURRENCY CONVERSION FACILITY

The screenshot displays the IBM Watson Assistant Lite interface. At the top, the header shows 'IBM Watson Assistant Lite' with an 'Upgrade' button and a 'Banking bot' dropdown menu. The main workspace is divided into two panels. The left panel, titled 'Query', shows a list of steps in a query flow. Step 4 is 'Adambakkam, Adyar, Adyar Gandhi nagar, Akkarai, Alwarpet, Anna nagar, Vasantham...' with a 'Go to action: End' button. Step 5 is 'All our bank branches have forex exchange facility' with a 'Go to action: End' button. Step 6 is 'A Credit Score, also commonly referred to as CIBIL Score, is a 3-digit number that...' with a 'Go to action: End' button. The right panel, titled 'Assistant says', shows a response definition. The response text is 'All our bank branches have forex exchange facility'. Below the response text is a 'Define customer response' button. The interface also includes a 'New step +' button at the bottom left and a 'Preview' button at the bottom right.

**CIBIL**

The screenshot displays the IBM Watson Assistant interface for a 'Banking bot'. The top navigation bar shows 'IBM Watson Assistant Lite', an 'Upgrade' button, and the bot name 'Banking bot' with a dropdown arrow. On the right, there are icons for help, user profile, edit, settings, and a close button.

The left sidebar, titled 'Query', contains a list of steps in a workflow:

- Step 1: 'is' followed by the entity 'Currency conversion facility'. Below it, the text reads: 'All our bank branches have forex exchange facility'. The action is 'Go to action: End'.
- Step 6: 'is' followed by the entity 'CIBIL'. Below it, the text reads: 'A Credit Score, also commonly referred to as CIBIL Score, is a 3-digit number that...'. The action is 'Go to action: End'.
- Step 7: 'is' followed by the entity 'Find a nearest branch'. Below it, the text reads: 'Kindly reach out to the customer care executive. Contact us @xxxxxxxxx'. The action is 'Go to action: End'.

The central workspace shows the active step being edited. It displays the condition '1. Select fr...' followed by 'is' and the entity 'CIBIL'. Below this, there is an 'Add condition +' button and a 'New condition group +' button.

The right section, titled 'Assistant says', shows the generated response. The response text is: 'A Credit Score, also commonly referred to as CIBIL Score, is a 3-digit number that represents how well you have managed credit, like a home loan or personal loan or your credit cards, in the past. It is primarily a measure of your ability to borrow - calculated basis your past behaviour with credit. A CIR does not contain details of your savings, investments or fixed deposits.' The word 'behaviour' is underlined in the original image.

At the bottom right, there is a 'Preview' button with a play icon.

## FIND A NEAREST BRANCH

The screenshot shows the IBM Watson Assistant interface for a 'Banking bot'. The left pane displays a list of steps in a conversation flow. Step 7 is highlighted, showing the condition '1 is Find a nearest branch' and the action 'Kindly reach out to the customer care executive. Contact us @xxxxxxxxxx'. The right pane shows the 'Assistant says' output, which is the same text as the action in step 7. A red box highlights the condition and the assistant's response. The interface includes a 'Query' input at the top, a 'New step +' button, and a 'Preview' button.

## CREATING NET BANKING ACTION

The screenshot shows the IBM Watson Assistant interface for a 'Net Banking' action. The left pane displays the 'Conversation steps' for 'Net Banking'. Step 1 is highlighted, showing the condition '1 is What is Net Banking?' and the action 'The facility offered by the bank allows customers to use banking services over the...'. The right pane shows the 'Customer starts with:' section, which includes a list of phrases that trigger the action. The phrase 'Net Banking' is highlighted with a red box. The interface includes a 'Query' input at the top, a 'New step +' button, and a 'Preview' button.

Following four options are given to the user

1. What is Net Banking?
2. How do I register for Net Banking?
3. What are the features of Net Banking?
4. Facing errors in Net Banking

IBM Watson Assistant LiteUpgradeBanking bot

Net Banking

Customer starts with:  
Net Banking

Conversation steps

1What queries do you have regarding Net banking?  
What are the ...How do I regi...+2  
Continue to next step

1 is What is Net Banking?  
The facility offered by the bank allows customers to use banking services over the...  
2  
Go to action: End

New step +

Step 1 is takenwithout conditionsfx

Assistant says

What queries do you have regarding Net banking ?

What is Net Banking?How do I register for Net Banking?  
What are the features of Net Banking?Facing errors in Net Banking

Edit responseEdit validation

And then

Preview▶

## WHAT IS NET BANKING?

IBM Watson Assistant LiteUpgradeBanking bot

Net Banking

1What queries do you have regarding Net banking?  
What are the ...How do I regi...+2  
Continue to next step

1 is What is Net Banking?  
The facility offered by the bank allows customers to use banking services over the...  
2  
Go to action: End

1 is How do I register for Net Banking?  
Please download and fill up the net banking requisition form and submit it to your home...  
3  
Go to action: End

New step +

IfAll of this is true:

1. What qu... is What is Net Banking?  
and Add condition +  
New condition group +

Assistant says

The facility offered by the bank allows customers to use banking services over the internet. Customers need not visit their bank's branch office to avail each and every small service.

Preview▶

## HOW DO I REGISTER FOR NET BANKING?

IBM Watson Assistant Lite Upgrade Banking bot

Net Banking

1 is What is Net Banking?

The facility offered by the bank allows customers to use banking services over the...

Go to action: End

1 is How do I register for Net Banking?

Please download and fill up the net banking requisition form and submit it to your home...

Go to action: End

1 is What are the features...

1. Check the account status online. 2. Open a fixed deposit account. 3. Pay utility bills suc...

Go to action: End

New step +

If All of this is true:

1. What qu... is How do I register for N...

and Add condition +

New condition group +

Assistant says

Please download and fill up the net banking requisition form and submit it to your home branch.

Preview

## WHAT ARE THE FEATURES OF NET BANKING?

IBM Watson Assistant Lite Upgrade Banking bot

Net Banking

3 Please download and fill up the net banking requisition form and submit it to your home...

Go to action: End

1 is What are the features...

1. Check the account status online. 2. Open a fixed deposit account. 3. Pay utility bills suc...

Go to action: End

1 is Facing errors in Net Banking

Please contact our customer care executive @xxxxxxxxx or approach the closest branch.

Go to action: End

New step +

If All of this is true:

1. What qu... is What are the features ...

and Add condition +

New condition group +

Assistant says

1. Check the account status online.  
2. Open a fixed deposit account.  
3. Pay utility bills such as water bills and electricity bills.  
4. Make merchant payments.

Preview

## FACING ERRORS IN NET BANKING

IBM Watson Assistant LiteUpgradeBanking bot

Net Banking

3

Please download and fill up the net banking requisition form and submit it to your home...

Go to action: End

1

isWhat are the features...

1. Check the account status online. 2. Open a fixed deposit account. 3. Pay utility bills suc...

Go to action: End

5

1 isFacing errors in Net Banking

Please contact our customer care executive @xxxxxxxxx or approach the closest branch.

Go to action: End

IfAll of this is true:

1. What qu...isFacing errors in Net Ba...

andAdd condition +

New condition group +

Assistant says

B I Link Image Audio Video Code

Please contact our customer care executive @xxxxxxxxx or approach the closest branch.

Preview