Voice-Driven Banking via Large Acoustic Models (LAMs)

SET UP Environment variable:

This project uses a .env file to manage all secret keys and environment-specific configurations.

In the Backend/ directory, find the .env.example file. Make a copy of this file and rename it to .env. Fill in the values in the .env file as described below. Environment Variables (.env)

• FIRESTORE_PROJECT_ID

- o **Description:** The unique Project ID for your Firebase project.
- Where to find it: In your Firebase project settings (click the gear icon **).
- Used in: services/firestore_db.py

FIRESTORE_SERVICE_ACCOUNT_PATH

- Description: The local path to the JSON key file for your Firebase service account.
- Where to find it: Generate a new private key in Firebase Settings -> Service accounts. Place the downloaded JSON file in a config folder.
- Example: ./config/your-key-file.json
- Used in: services/firestore_db.py

• GCP_PROJECT_ID

- Description: The Project ID for your Google Cloud Platform project, used for the paid-tier Gemini API.
- Where to find it: From the dashboard of your Google Cloud Console.
- Used in: services/llm_gemini.py (Vertex AI version)

GCP_LOCATION

- Description: The Google Cloud region where your Vertex AI models are deployed.
- Example: us-central1
- Used in: services/llm_gemini.py (Vertex AI version)

• HUGGING_FACE_TOKEN

- Description: Your Hugging Face access token, required to download gated models like Whisper, Llama 3, and Mistral.
- Where to find it: Generate a new token with "read" permissions in your Hugging Face account settings.
- Used in: Any service that loads a gated model from Hugging Face (stt_whisper.py, tts_hf.py).

SENDER_EMAIL

- Description: The Gmail address used to send OTP emails for the money transfer feature.
- Example: your.email@gmail.com

- Used in: services/email_service.py
- EMAIL_APP_PASSWORD
 - Description: A 16-digit Google App Password for your SENDER_EMAIL. This is NOT your regular password.
 - Where to find it: Generated from your Google Account's security settings (requires 2-Step Verification).
 - o Used in: services/email_service.py
- APP_ID
 - **Description:** An identifier used to separate data from different environments (e.g., "dev", "prod") within the same Firestore database.
 - Example: default-app-id
 - Used in: services/firestore_db.py, services/firestore_session.py

Detailed Configuration Guide

This guide provides a step-by-step process for setting up all the external services and credentials required to run the application.

A. Detailed Firestore Setup & Data Population

This guide provides a step-by-step process to create a new Firebase project, configure the necessary credentials, and populate it with the required mock data to run the application.

1. Setting Up Firebase/Firestore:

- Create a Firebase Project:
 - Go to the Firebase Console.
 - Click "Add project" and give your project a name (e.g., "voice-banking-assistant").
 - Follow the on-screen instructions to create the project.
- Create a Firestore Database:
 - From your project's main dashboard, go to the "Firestore Database" section in the left-hand menu.
 - Click "Create database".
 - When prompted, select "Start in test mode". This will allow your application to read and write to the database during development. You can secure this later with security rules.
 - Choose a server location (e.g., us-central) and click "Enable".

Generate a Service Account Key:

- This key is a JSON file that allows your backend to securely authenticate with your Firebase project.
- Click the gear icon ** next to "Project Overview" in the top-left and select "Project settings".

- Go to the "Service accounts" tab.
- Click the "Generate new private key" button. A warning will appear; click
 "Generate key" to confirm.
- A . json file will be downloaded to your computer.
- In your Backend project folder, create a new folder named config.
- Move the downloaded . json file into this config folder.
- **Important:** Add the path to this key file to your .gitignore file to avoid accidentally committing it to your repository.

2. Configuring the .env File:

- Now, you'll use the information from your new Firebase project to configure your application.
- In the Backend directory, make a copy of .env.example and rename it to env
- Open the .env file and fill in the following values:
 - FIRESTORE_PROJECT_ID: You can find this in your Firebase Project settings. It's the unique ID for your project (e.g., voice-banking-fd409).
 - FIRESTORE_SERVICE_ACCOUNT_PATH: This is the path to the JSON key file you just downloaded.

■ Example:

```
./config/voice-banking-fd409-firebase-adminsdk-..
..json
```

3. Running the Population Script:

- This script will use your credentials to connect to your new database and create the necessary collections and documents.
- Make sure your virtual environment is activated.
- From your Backend directory, run the script: python data_populate.py
- You will see log messages in your terminal confirming the creation of a test user, accounts, and transactions.
- You can then go to your Firebase Console and view the artifacts collection to see the newly created data.
- This script will automatically:
 - Create a test user named "Vickey kumar".
 - Add a "Savings" and a "Current" account for this user.
 - Add several random transactions to the "Savings" account.
- This mock data corresponds to the hardcoded user_id used in main.py, allowing you to test the check_balance and list_transactions features immediately.

B. Google Cloud / Vertex AI (for Gemini Pro)

To get production-level access to the Gemini Pro model without the low free-tier limits, you must use a Google Cloud project with billing enabled.

1. Set Up Your Google Cloud Project:

- o Go to the Google Cloud Console.
- Create a new project or select an existing one.
- Enable <u>Billing</u> for that project.
- o Go to the API Library and search for "Vertex AI API". Click Enable.

2. Authenticate Your Local Machine:

- o Install the Google Cloud CLI (gcloud) if you don't have it.
- Run the following command and follow the browser pop-up to log in to your Google account:
 gcloud auth login
- Run this command to set up Application Default Credentials, which your Python script will automatically find: gcloud auth application-default login

3. Update Your .env File:

Add your Google Cloud Project ID and desired location to the .env file: GCP_PROJECT_ID="your-gcp-project-id-here"

GCP_LOCATION="us-central1"

C. Hugging Face (for Local Models)

A Hugging Face token is required to download "gated" models like Whisper and Mistral.

Steps to obtain the token and accept model terms:

Accept Model Terms:

- Visit the model pages and accept their respective license terms.
- For example, accept the terms for <u>Mistral 7B Instruct</u>.

Accept Terms for TTS and STT Models:

- Accept the terms for the Text-to-Speech (TTS) model.
- Accept the terms for the Speech-to-Text (STT) Whisper model.

D. Generate an App Password for Gmail:

- Go to your Google Account Security settings.
- Under "How you sign in to Google," make sure "2-Step Verification" is **On**. If it's off, you'll need to enable it first.
- Once 2-Step Verification is enabled, you'll see "App passwords." Click on it.
- You may be asked to re-enter your Google password.
- From the "Select app" dropdown, choose "Mail."
- From the "Select device" dropdown, choose "Other (Custom name)" and give it a name like "Voice Banking App."
- Click "Generate." A 16-character password will be displayed in a yellow bar. Copy this password immediately, as you won't be able to see it again.
- **Used in:** services/email service.py

Final Environment variable look like this:

1. Firestore Database

- FIRESTORE_PROJECT_ID: Your unique Firestore project identifier.
- FIRESTORE_SERVICE_ACCOUNT_PATH: The file path to your service account key (e.g., ./config/your-service-account-key.json).

2. Google Cloud Platform (for Vertex AI - Gemini Pro)

- GCP_PROJECT_ID: Your Google Cloud project identifier.
- GCP_LOCATION: The geographical region for your GCP services (e.g., us-central1).

3. Hugging Face (for Gated Models)

• HUGGING_FACE_TOKEN: Your personal Hugging Face access token, required for models like Whisper, Mistral, and Llama (e.g., hf_YourHuggingFaceTokenHere).

4. Email Service (for OTP)

- SENDER_EMAIL: The email address used to send One-Time Passwords (e.g., your.email@gmail.com).
- EMAIL_APP_PASSWORD: Your 16-digit application-specific password for the sender email.

5. Application ID (for Firestore Multi-Tenancy)

 APP_ID: The identifier for your application, used to support multi-tenancy within Firestore (e.g., default-app-id).