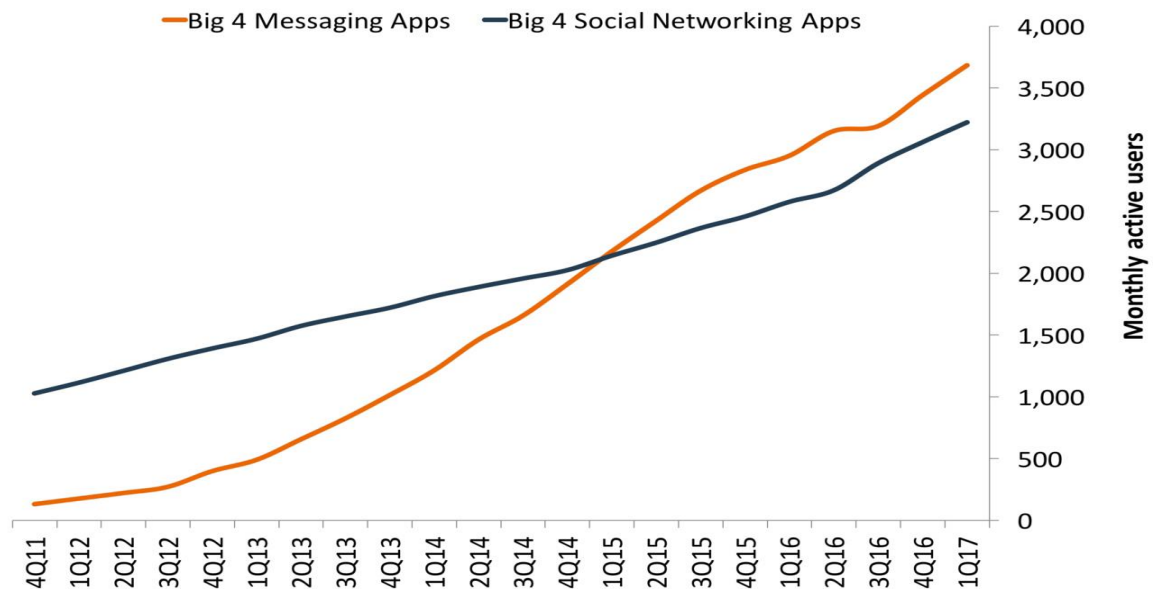


The real credit for bringing chatbots further into the spotlight goes to Facebook Messenger, due to the fact that Facebook made it possible to integrate chatbots into the platform. In 2016, messaging apps had already surpassed social media and the four biggest messaging apps had reached about 4 billion users (a huge potential for businesses).

## Messaging Apps Have Surpassed Social Networks

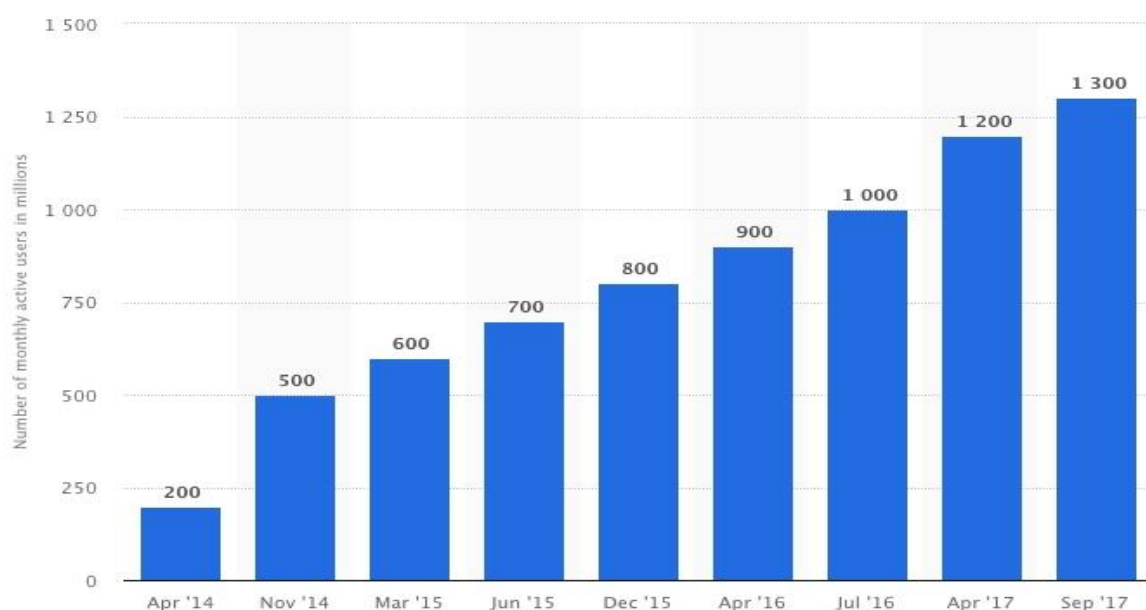
Global monthly active users for the top 4 messaging apps and social networks, In millions



Note: Big 4 messaging apps are WhatsApp, Messenger, WeChat, Viber.  
 Big 4 social networks are Facebook, Instagram, Twitter, LinkedIn  
 Source: Companies, Apptopia, TechCrunch, BI Intelligence estimates, 2017

Facebook Messenger has 1.3 billion monthly active users and it is one of the most popular channels for communication, including reaching out to customers.

## Number of monthly active Facebook Messenger users from April 2014 to September 2017 (in millions)



This large active user count got companies busy building bots. More precisely, there are 100,000 active bots on the Messenger platform. According to Venture Beat, “That’s up 233 percent from the 30,000 bots on Messenger six months after the feature launch in April of 2016.”

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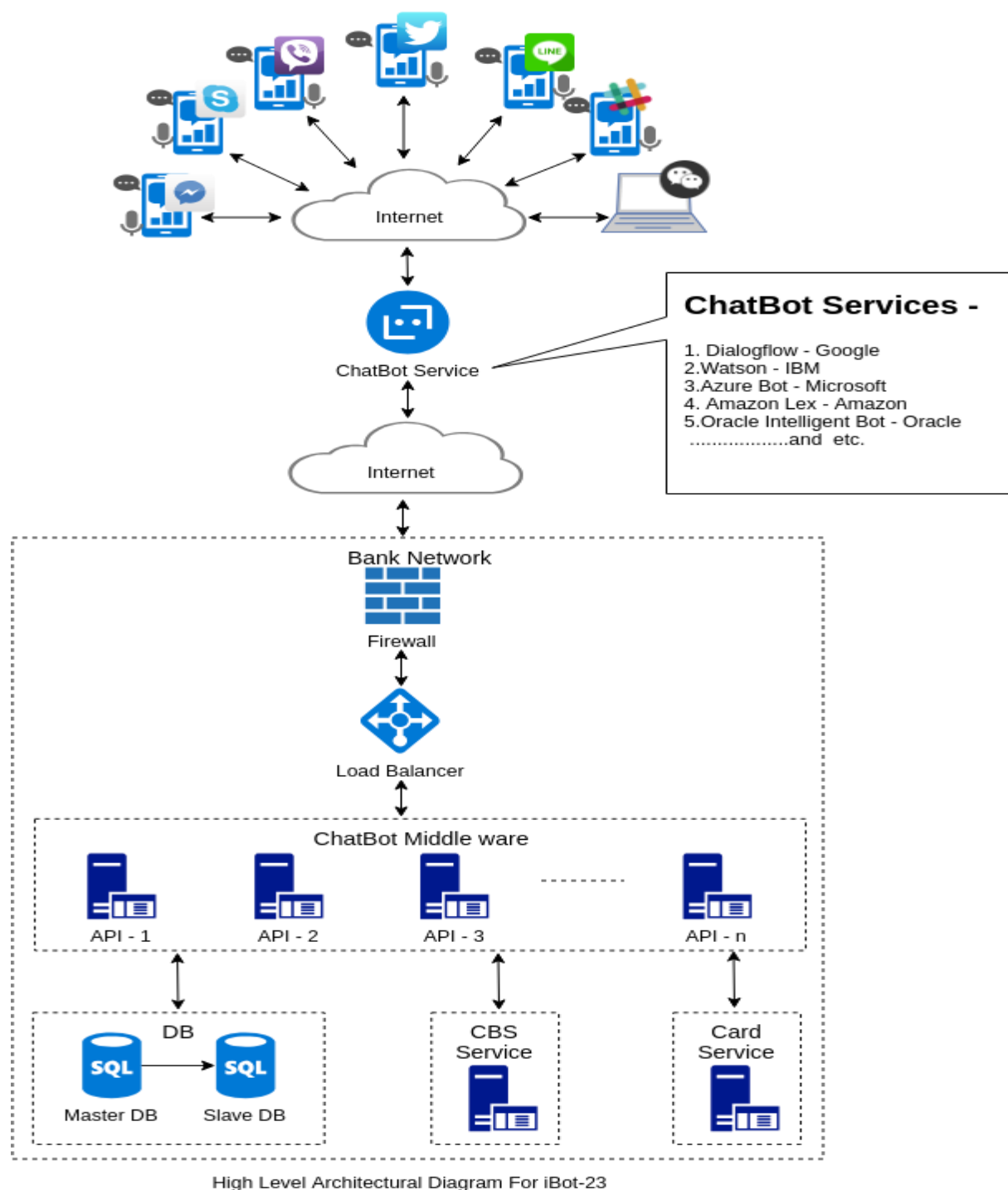
#### 4. Benefits of Using a Chatbot in Your Business

- **Chatbots have potential.** Even though they are increasingly used, the modern chatbot is still a young technology. With the continuing development of AI, the potential for bots in business and personal lives is unlimited.
- **They can be easy to build.** It depends on what you want to achieve, of course, but you can design a simple chatbot based on the Facebook Messenger without any programming experience.
- **Chatbots emphasize the company’s brand and image.** The chatbot represents the company when it’s communicating with the customer, so, from a marketing point of view, it is a perfect embodiment of brand building.
- **They offer straightforward services.** A well-optimized chatbot communicates only the essentials and does not overwhelm the user.
- **Chatbots automate processes.** Bots are able to take on human work for, generally speaking, mundane or basic analytic tasks.

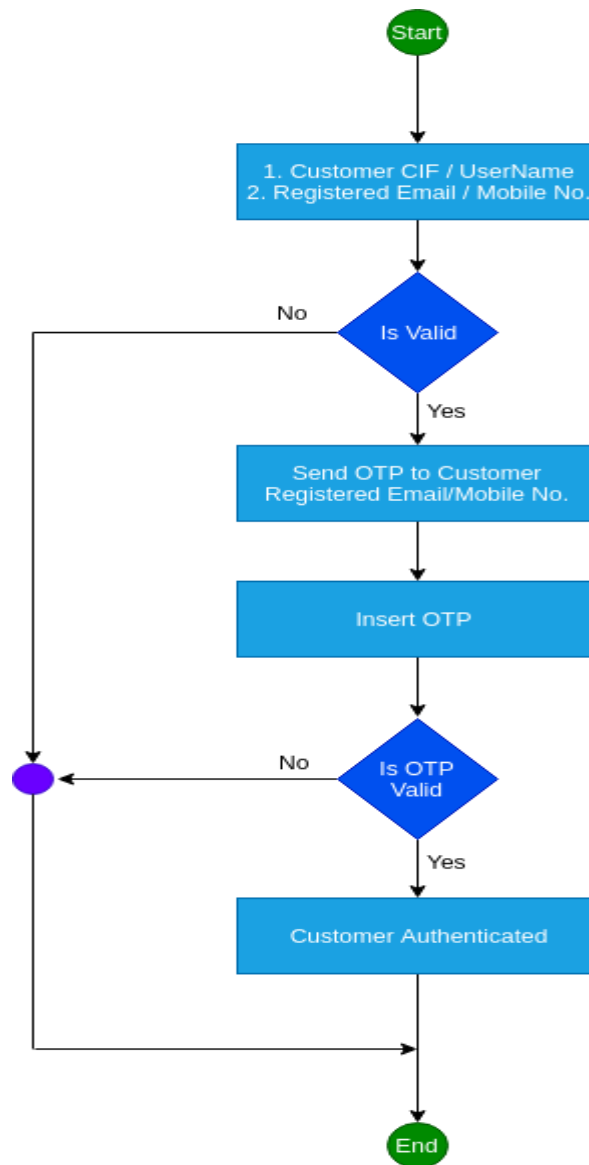
## 5. Services of Chatbot

By artificial intelligence, the Chatbot (iBot-23) conducts a conversation via Voice or Textual or both methods.

### 5.1. Architecture Diagram



## 5.2. Customer Authentication Process



### 5.3. Customer Authentication Process

We put apart the Chatbot features into a couple of phases. In first phase of this Chatbot (iBot-23), we will cover some Accounts/Cards related information and in second phase, we will include other features into the Chatbot.

#### 5.3.1.Chatbot (iBot-23) First Phase Features

In first phase of this Chatbot, we will cover all the Accounts/Cards related inquiries by 'Text to Text' communication. Apart from the accounts and cards inquiries, the Chatbot will provide few general banking information (FAQ) with the users. In addition, the users could make 'Mobile Recharge' from this Chatbot. Upon bank's demand, we could incorporate the related features in Admin Panel to maintain the FAQ and Customer type wise configuration. As the admin panel is vital for Chatbot, so we will incorporate the Admin Panel of the Chatbot in Phase 1.

SL#	Phase 1 Features Name	Feature Price
1	CASA Balance	100,000.00
2	CASA Mini Statement (Last 5 Transactions)	
3	Credit Card Limit (both BDT & USD)	200,000.00
4	Credit Card Outstanding (both BDT & USD)	
5	Credit Card Available Balance (both BDT & USD)	
6	Credit Card Mini Statement (Last 5 Transactions)	
7	Prepaid Card Available Balance (both BDT & USD)	100,000.00
8	Prepaid Card Mini Statement (Last 5 Transactions)	
9	Mobile Recharge using EBL Account	300,000.00
10	Mobile Recharge using Credit Card	
11	Mobile Recharge using Prepaid Card.	
12	General Service Information & FAQ	150,000.00
<b>Total</b>		<b>850,000.00</b>

*Note: Price may vary based on the requirements*