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# Demo Script - Crisis Communication For Financial Services

## Small Business Administration (SBA) Services Assistance

### Question 1 [Intent: #sba\_available\_services]

I need help with SBA program OR

How can you help small business during covid-19?

### Response

#### Voice

We know that many businesses are facing challenges created by the COVID-19 pandemic. We can help businesses cut costs, manage their cash flow, or adapt to current circumstances. I will send you details as a text message.

#### SMS

We know that many businesses are facing challenges created by the COVID-19 pandemic. We can help businesses cut costs, manage their cash flow, or adapt to current circumstances, through timely business services including a. The option to defer payments on business loans by up to 60 days without being charged a) service fee.b) Low-rate Business Visa® credit cards and business lines of credit.c) Merchant services that give them the ability to accept credit card payments online or at physical locations.d) Remote Deposit systems that let them deposit checks without needing to visit a branch.Our Business Center is ready to help business owners understand what options & services are available during this difficult time, and to identify the solutions that are right for them. Members can call (800) 215-5557 to speak with a Business Services representative or to schedule an appointment.

### Question 2 [Intent: #sba\_ppp\_program]

I need help with paycheck protection program OR

Do you guys have any PPP assistance program?

### Response

#### Voice

We are a preferred lender for the Small Business Administration (SBA) and can help businesses complete and submit their applications for the SBA’s Paycheck Protection Program.I will send you more details as a text message.

#### SMS

We are a preferred lender for the Small Business Administration (SBA) and can help businesses complete and submit their applications for the SBA’s Paycheck Protection Program. Through this program, businesses are able to access up to $10 million at a 1% interest rate, with up to 2-year terms. All SBA fees will be waived, and the first payment will be deferred for six months. The government has committed to forgive a portion of the debt if employment is maintained.

### Question 3 [Intent: #sba\_relief\_availability]

How soon is the relief aid available?

### Response

#### Voice

The US government approved and passed the $2.2 trillion stimulus bill to provide help for citizens affected by the COVID\_19 pandemic and its effects on individuals and small and medium business. The IRS says that payments will go out automatically to those who authorized a direct deposit for their refunds on either their 2019 or 2018 tax return. Let me send you text message on more information about cares act

#### SMS

The US government approved and passed the $2.2 trillion stimulus bill to provide help for citizens affected by the COVID\_19 pandemic and its effects on individuals and small and medium business. The IRS says that payments will go out automatically to those who authorized a direct deposit for their refunds on either their 2019 or 2018 tax return.Please access more reliable information on the IRS website here: https://home.treasury.gov/policy-issues/top-priorities/cares-act.

### Question 4 [Intent: #sba\_cares\_eligibility]

Am I eligible for the relief aid?

### Response

Virtual Assistant - Are you single or married?

User – Single

Virtual Assistant - Please provide your total household income?

User – $60,000

Virtual Assistant -

### Alternate Response

Virtual Assistant - Are you single or married?

User – Married

Virtual Assistant - Do you file joint tax returns (Yes/No)?

User – Yes

Virtual Assistant - Please provide your total household income?

User – $140,000

Virtual Assistant -

## Payment Services

### Question 1 [Intent: #payment\_services\_defer\_payments]

I am unable to make payments OR

Defer my payments

### Response

#### Voice

**Trigger Disambiguation flow** as we are supporting 2 payments. It gives the user 3 options to select from

Due to the Covid-19 crisis, we can certainly help you if you have trouble keeping up with your payments. Tell us more about what type of payments you need help with.

* a. Defer Mortgage Payment (Response from Question 2 below)
* b. Defer credit card payments (Response from Question 3 below)
* c. Both (Response from Question 2 & 3)

### Question 2 [Intent: #payment\_services\_defer\_credit\_card\_payments]

I am unable to pay my credit card bill by the due date, will the bank provide me an additional grace period to pay?

### Response

#### Voice

Due to the Covid-19 crisis, the Bank has instituted a temporary additional 30-day grace period for all credit card bill due dates. You will now have an additional 30-day to pay your bill without incurring a late fee.

### Question 3 [Intent: #payment\_services\_defer\_mortgage\_payment]

What if I am unable to meet my monthly mortgage payment obligations by the due date?

### Response

#### Voice

Due to the Covid-19 crisis, the Bank has instituted a temporary additional 60-day grace period for all mortgage due dates. You will now have an additional 60-day to pay your mortgage bill without incurring a late fee.

### Question 4 [Intent: #payment\_services\_credit\_limit\_inquries]

How can I increase my credit limit?

### Response

We are increasing credit card limits for creditworthy borrowers.

Voice

We are increasing credit card limits for creditworthy borrowers.

I am sending you a text message with link to credit limit increase application form.

SMS  
We are increasing credit card limits for creditworthy borrowers. \n\nPlease apply for credit limit increase at <a href='https://covid-19-bank-demo.us-east.mybluemix.net/credit\_limit\_form.pdf' target='\_blank'>Credit Limit Increase Application </a>

### Question 5 [Intent: #payment\_services\_use\_home\_equity]

Can I leverage my equity in my home to pay off rising debt?

### Response

#### Voice

Yes. Due to the Covid-19 crisis, the Bank has recently raised the Debt/Equity ratio to 55% for Home Equity Loans (HELOC) from its previous 45% limit to accommodate our customer needs for additional funds. I am sending you a text message with instructions on how to apply.

#### SMS

Yes. Due to the Covid-19 crisis, the Bank has recently raised the Debt/Equity ratio to 55% for Home Equity Loans (HELOC) from its previous 45% limit to accommodate our customer needs for additional funds. To apply for a special Covid-19 HELOC rate call 1-800-4-HELOCS.

## Banking Services Assistance

### Question 1 [Intent: #banking\_services\_senior\_customers]

Are there special banking branch hours for Senior customers?

### Response

#### Voice

We are currently offering 8-9AM special branch office hours for Seniors (customers greater than 60 years of age) only due to Covid-19 social distancing guidelines.

#### SMS

We are currently offering 8-9AM special branch office hours for Seniors (customers greater than 60 years of age) only due to Covid-19 social distancing guidelines.

### Question 2 [Intent: #banking\_services\_branch\_hours]

Have your banking branch hours changed due to the Covid-19 crisis?

### Response

#### Voice

**Triggers slot flow**

Bot:  Please enter the city where you want to locate branch

User: NYC

Bot:

* Current branch hours for $town are as follows:
* Monday: 10:00 AM - 4:00 PM
* Tuesday: 10:00 AM - 4:00 PM
* Wednesday: 10:00 AM - 4:00 PM
* Thursday: 10:00 AM - 4:00 PM
* Friday: 10:00 AM - 4:00 PM
* Saturday: 9:00 AM - 1:00 PM
* Sunday: Closed
* ATM Hours: Open 24 Hours.

I am sending you a text message with this information.

#### SMS

Current branch hours for $town are as follows: \nMonday 10:00 AM - 4:00 PM \nTuesday 10:00 AM - 4:00 PM\nWednesday 10:00 AM - 4:00 PM\nThursday 10:00 AM - 4:00 PM\nFriday 10:00 AM - 4:00 PM\nSaturday 9:00 AM - 1:00 PM\nSundayClosed\nATM Hours Open 24 Hours.

### Question 3 [Intent: #banking\_services\_branch\_locators]

Show me my nearest branches

### Response

#### Voice

Bot:  Please enter the city where you want to locate branch

User: NYC

Bot: I am sending you a text message with a link to branch locations.

#### SMS

<a href=\"https://generic-covid19-assistant.mybluemix.net/locations.html\" target=\"\_blank\">Bank Branch Locations</a>

### Question 4 [Intent: #banking\_services\_deposit\_check\_issue]

How do I deposit check in case my banks are closed ?

### Response

#### Voice

Some bank branches heavily impacted by COVID-19. You can use our mobile banking app to deposit checks and view account balance. I am sending you a text message with this information.

#### SMS

Some bank branches heavily impacted by COVID-19 may have limited personnel in place to help with regular banking operations and some may need to temporarily close to protect their employees. You can use our mobile banking app to deposit checks and view account balance.<a href='https://generic-covid19-assistant.mybluemix.net/mobile\_banking.html' target='\_blank'>Fast and simple deposits - No ATM required</a>

### Question 5 [Intent: #banking\_services\_protect\_against\_fraud]

I got a call from an unknown number asking for my personal information

### Response

#### Voice

Protect your personal and financial information from fraud. I am sending you a text message with some tips.

#### SMS

Protect your personal and financial information.\n a. Understand that some people may take advantage of COVID-19 by using fraudulent websites, phone calls, emails, and text messages claiming to offer “help” but may be trying to trick people into providing Social Security numbers, bank account numbers, and other valuable details. \n b. Do not divulge your bank or credit card numbers or other personal information over the phone unless you initiated the conversation with the other party and you know that it is a reputable organization. \n c. In addition, you should be cautious about online solicitations. Be on guard against imposters who contact you claiming to be government employees or volunteers and who ask for personal financial information or money.\n d. Reject offers to cash a check for someone in exchange for a fee, even if the bank makes the funds available to you right away, as it may later turn out that the check was fraudulent.

### Question 6 [Intent: #banking\_services\_restricted\_access\_bank\_facilities]

How do i cash if my banks are closed ?

### Response

#### Voice

Contact our support line (1-877-ASK-BANK) to ask for assistance in meeting your banking needs. We are offering expanded services through the use of drive-up teller windows, or providing assistance at ATMs located outside of the branch office.I am sending you a text message with this information.

#### SMS

Contact our support line (1-877-ASK-BANK) to ask for assistance in meeting your banking needs. We are offering expanded services through the use of drive-up teller windows, or providing assistance at ATMs located outside of the branch office. Bank employees may also help you set up or use online banking, or the bank’s mobile app and digital channels, to complete transactions such as depositing a check to your bank account or paying bills. In addition, you may want to consider signing up for direct deposit so that a paycheck or public benefits payment goes directly into your account at the bank.

### Question 7 [Intent: #banking\_services\_contact\_bank\_issues]

How do I reach my bank on phone ?

### Response

#### Voice

Some bank branches heavily impacted by COVID-19 may have limited personnel in place to respond to calls and some may need to temporarily close to protect their employees. You can use the BankFind tool to obtain a bank’s contact information. I am sending you a text message with this information.

#### SMS

You can use the BankFind tool to obtain a bank’s contact information.<a href='https://research2.fdic.gov/bankfind/'>Find My Bank</a>

## General Covid-19 FAQ (Covid-19, IRS economic impact payments)

### Question 1 [Intent: #covid19\_faq]

Can I travel now?

### Response

Search Skill response

### Question 2 [Intent: #covid19\_faq]

Is there a vaccine for COVID-19 ?

### Response

Search Skill response

### Question 3 [Intent: #covid19\_faq]

How will the IRS know where to send my payment?

### Response

Search Skill response