



## CONVERSATIONAL CREDIT APPLICATION





**TEAM ALPHAQ** 



BITS PILANI

## TEAM DETAILS

Team Name	AlphaQ		
Institute Name	BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCES, PILANI		
Name	Shaurya Puri	Dhruva Raja	Kunal Kariwala
Batch	2023	2024	2023



To create a conversational chatbot to facilitate form based user experience ranging from financial fields to customer surveys.

#### **GLOSSARY**

This section contains a brief overview of the technologies kept in mind during the ideation phase of the product

#### Rasa -

An open source machine learning framework for text and voice-based conversations. Rasa Forms have been used to help guide conversational flow and extract information from the user.

#### Rasa X -

Rasa X is a tool for conversation-driven development, analysis of user conversations and continuous improvement of the Al assistant.

#### React.Js -

The front end will be set up using React and other frameworks like Bootstrap.







**Credit Card Applications** 



Flipkart Pay Later

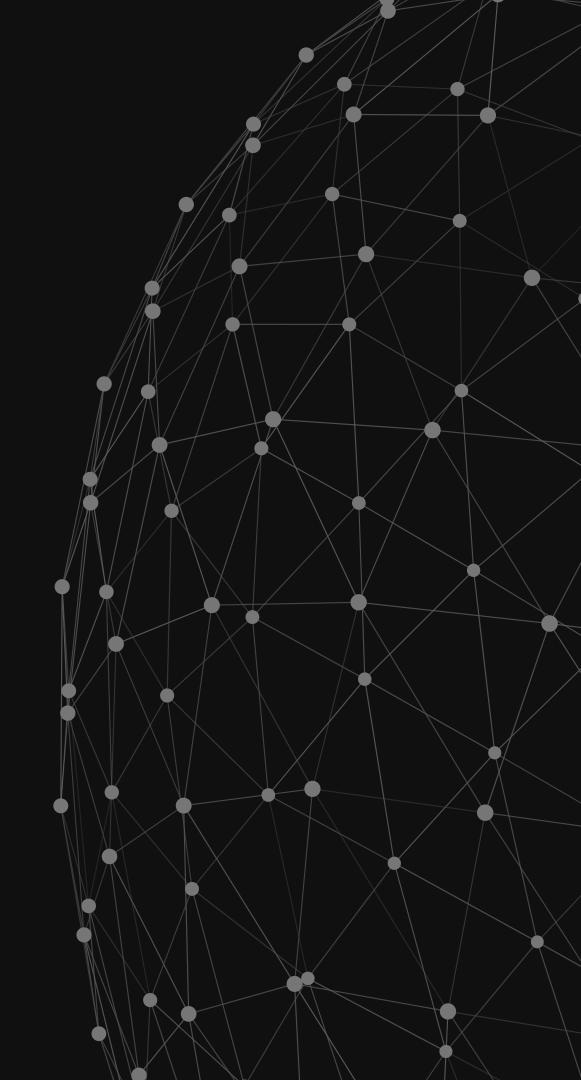
## USE CASES

Open a Bank Account



Customer Satisfaction Survey

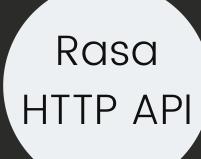




#### SYSTEM DESIGN

#### **Web Interface**

HTML
CSS
JavaScript
(React widgets)



#### **Rasa Assistant**

Rasa Forms are used to extract information while conversing with the user

#### **Deployment**

Rasa X is deployed on our server using a set of Docker Containers

#### **Backend**

MongoDB NodeJs Express.js

Set-up Rasa's REST API endpoint to receive post requests on the following URL:

http://<host>:
<port>/webhooks/rest/webhook

The bot displays a message and renders a form to receive the user's message

User enters text message and presses submit

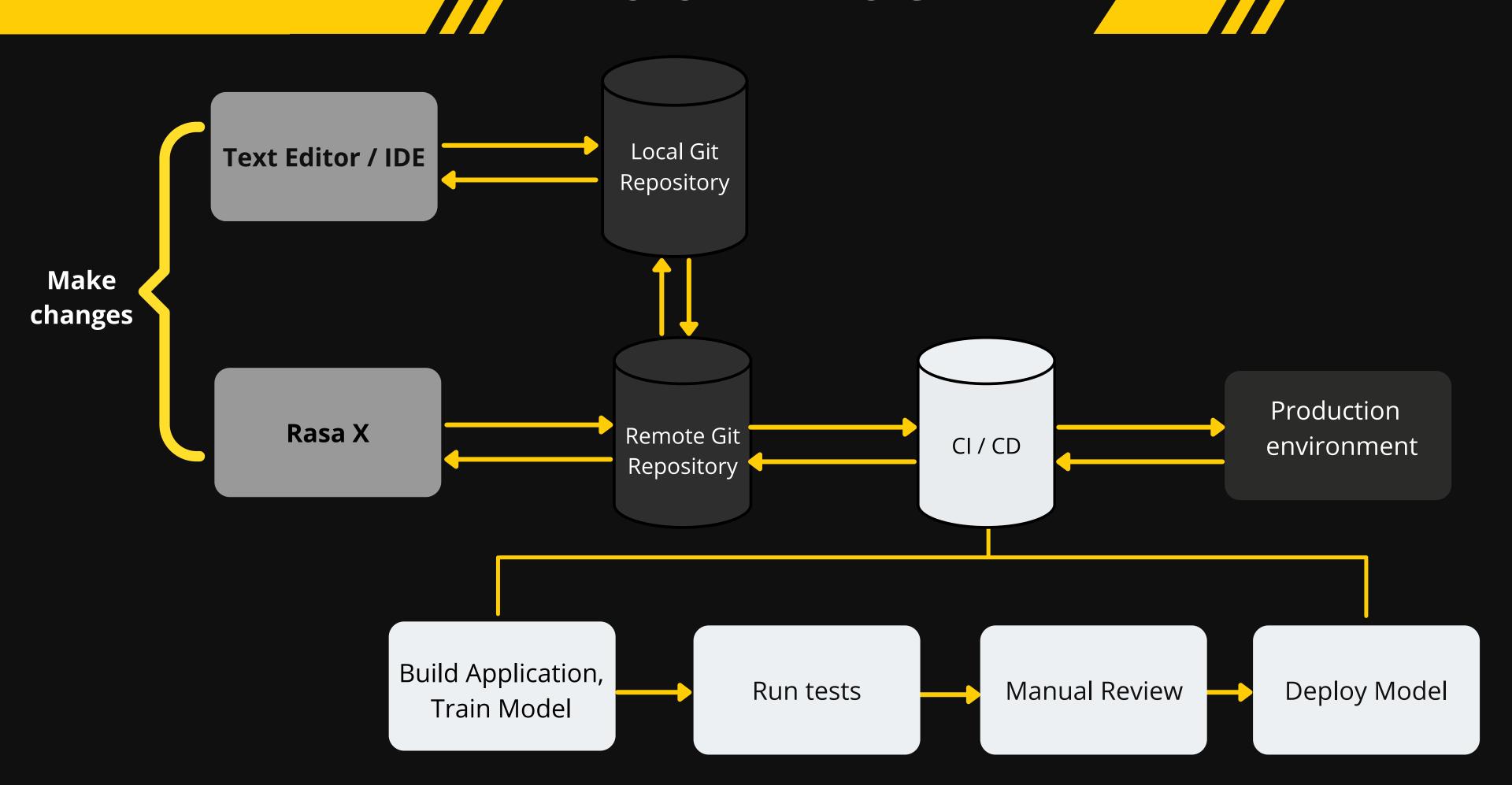
React stores the response in the state using hooks and displays it using the response component

onSubmitFunction(formValues) is used to issue a POST request to the URL and we use async functions to send a POST request containing the user and the message as its variables

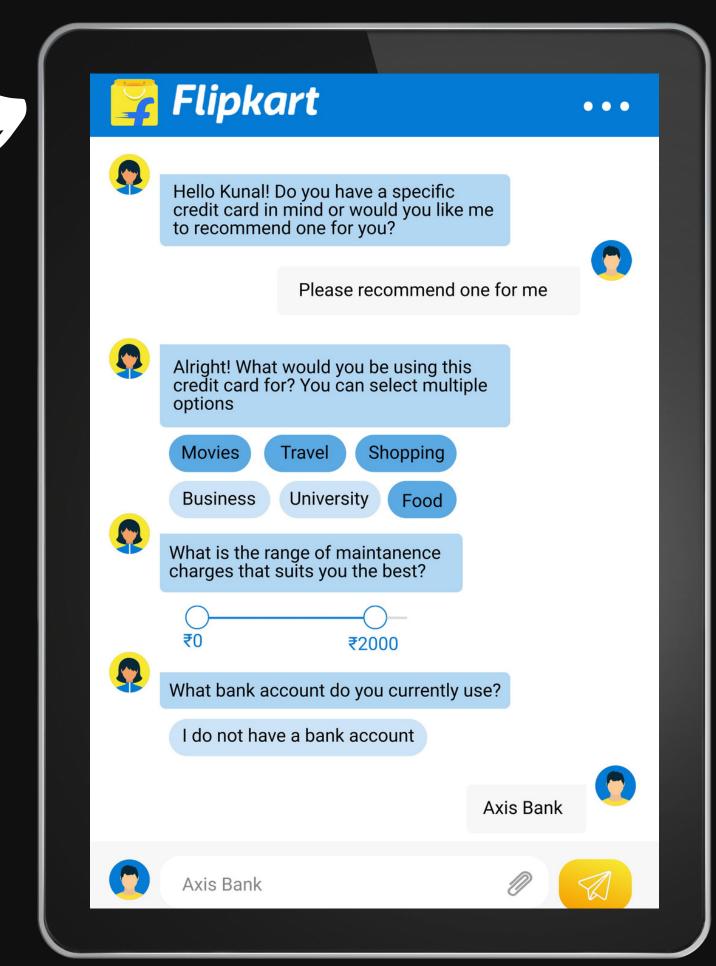
API sends back a JSON object containing the response and image (if any).

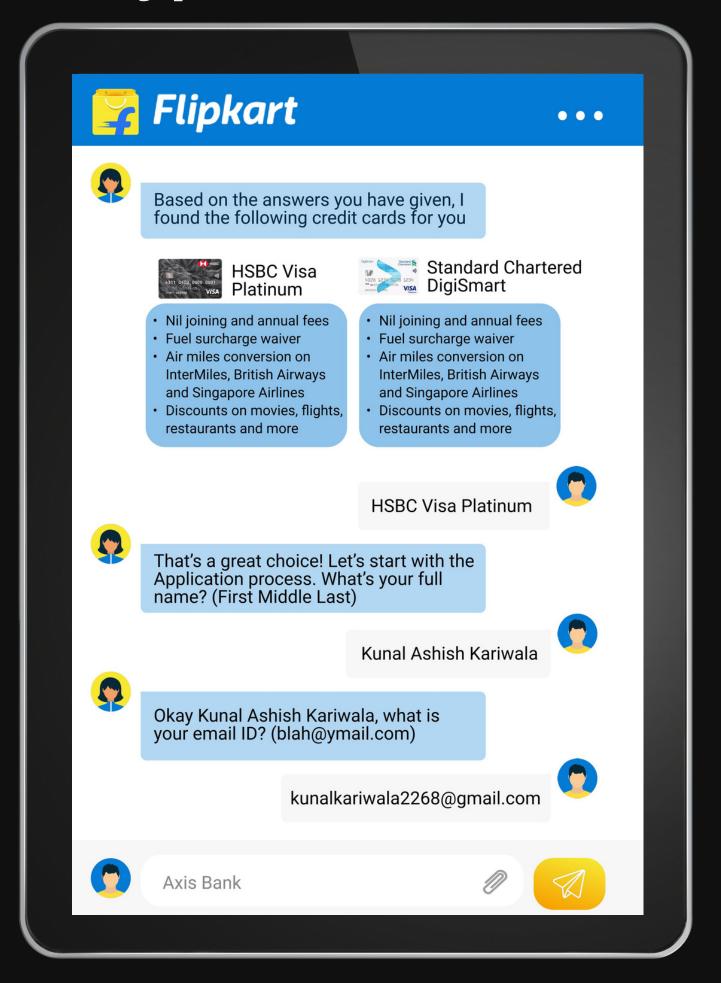
Bot waits for a reply from the user

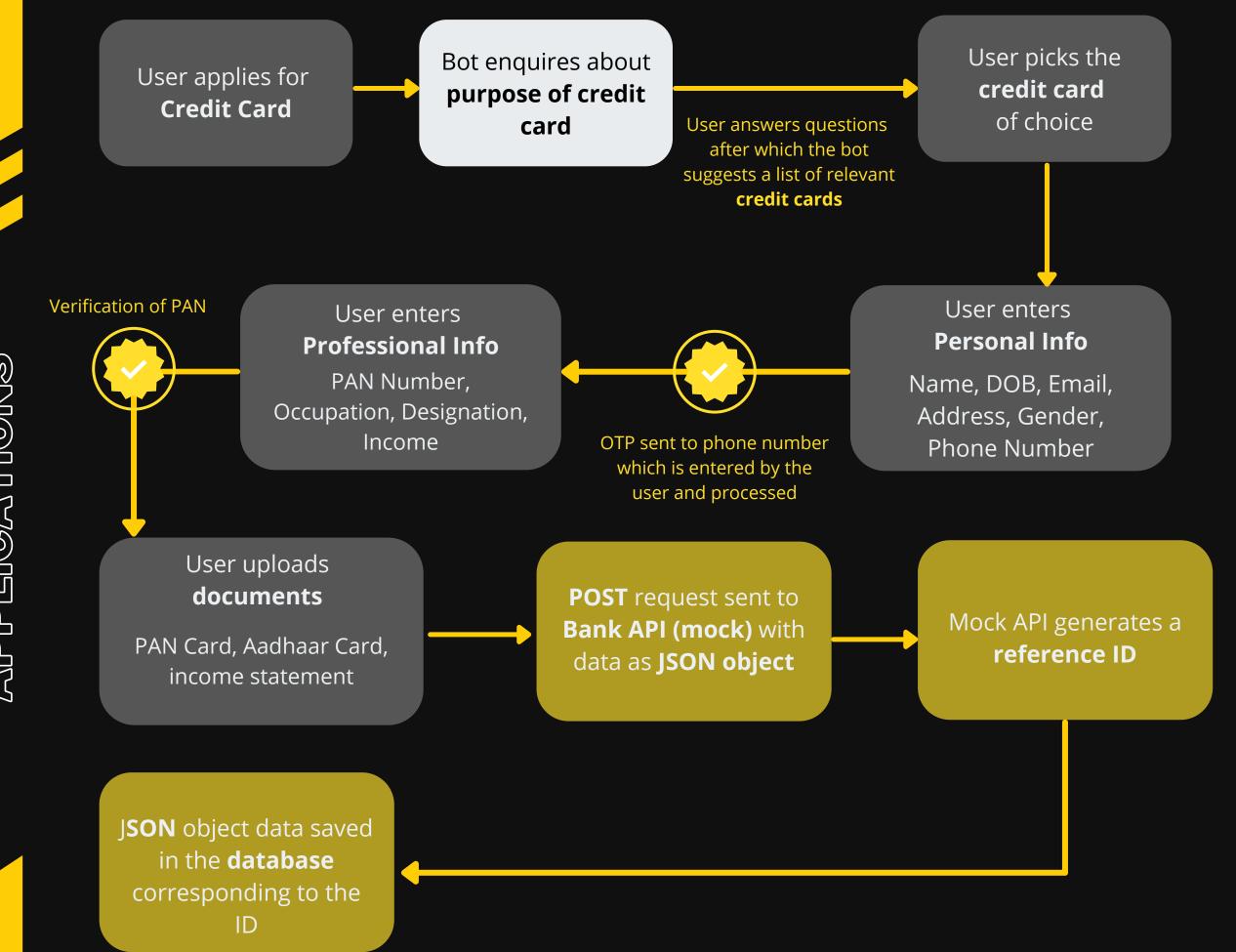
## **SYSTEM DESIGN**



## **Credit Card Recommendation Prototype**



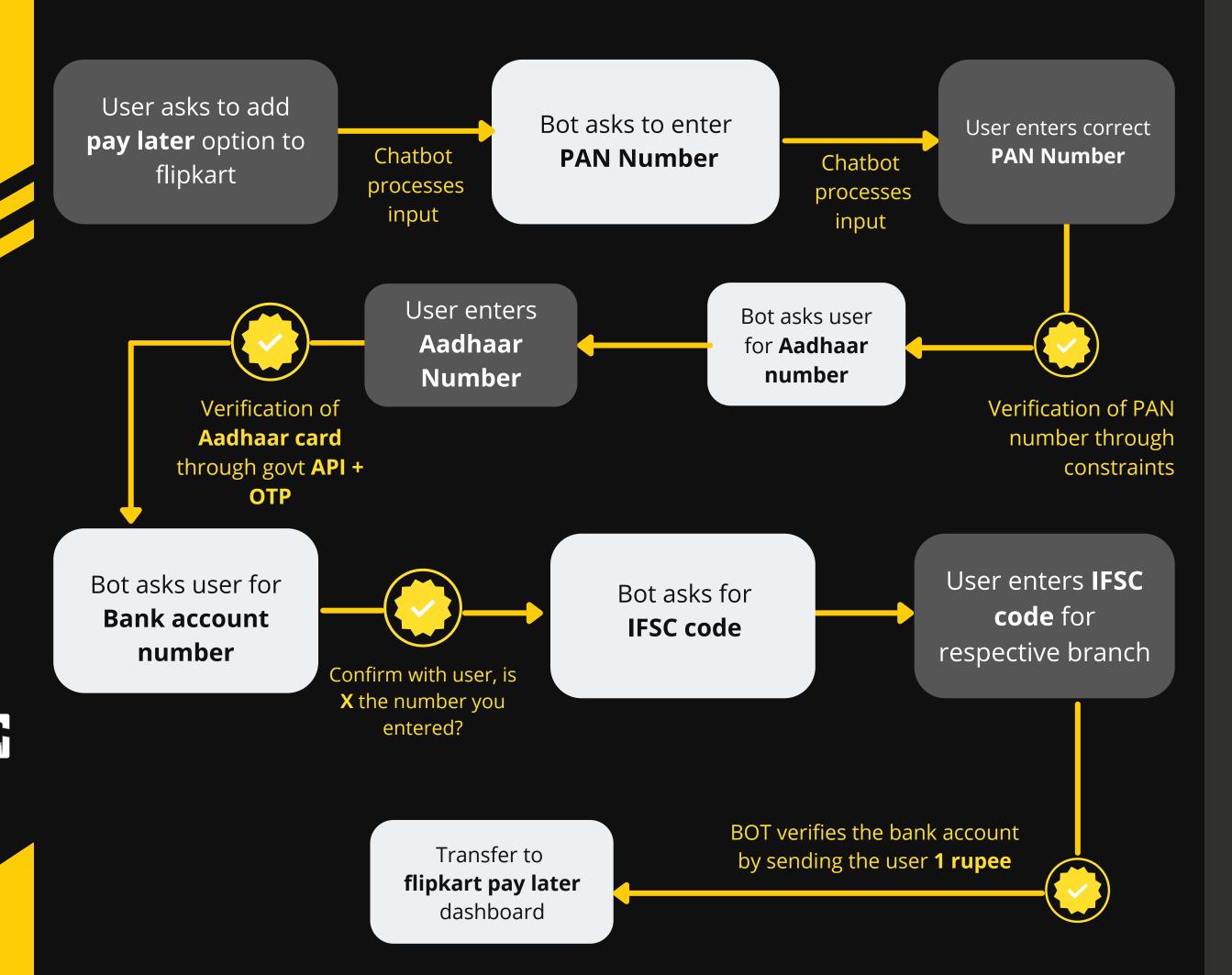




### METADATA SCHEMA

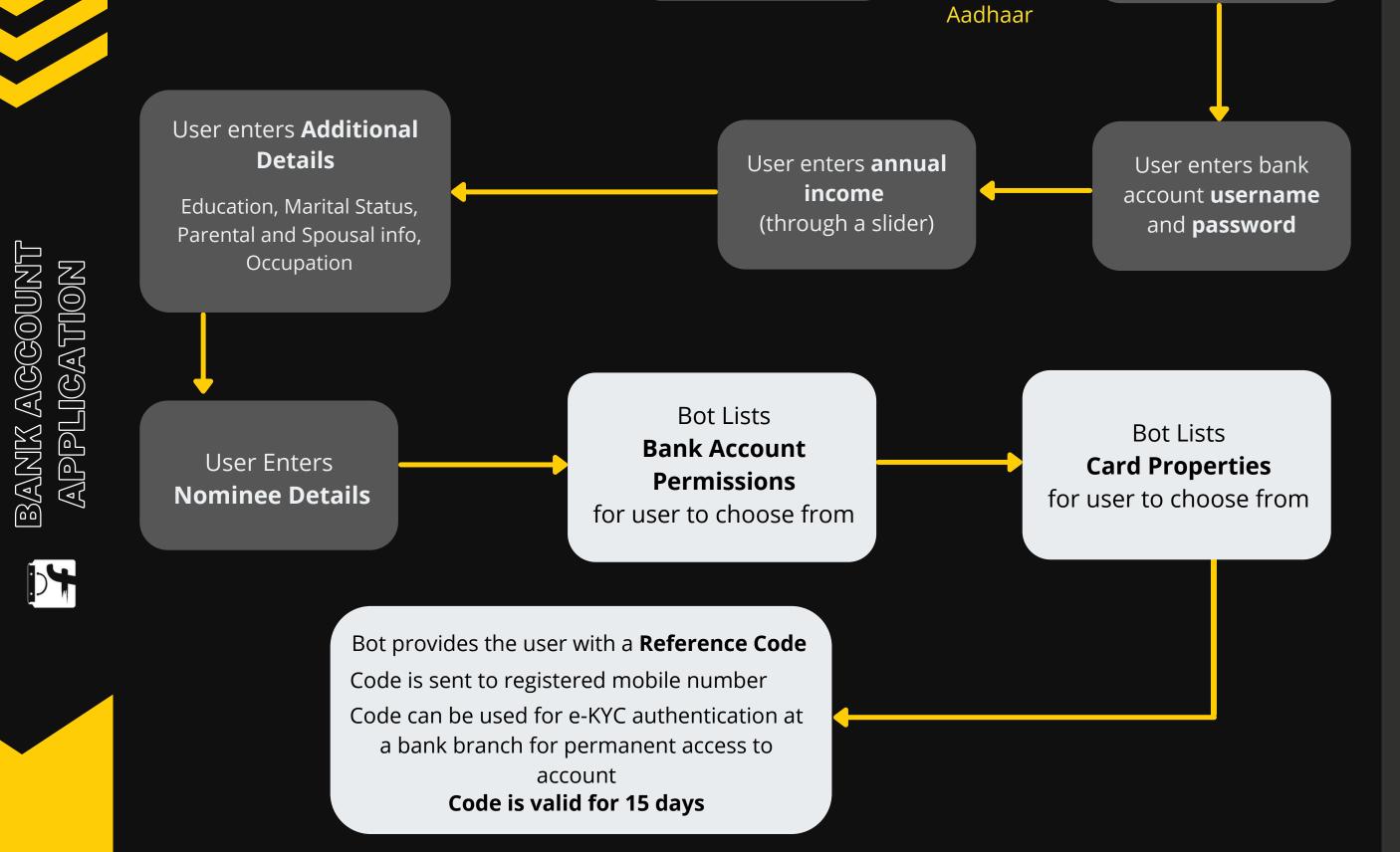
Label	Datatype	Constraints
Pan Number	Alphanumeric	Length = 10
Aadhar Number	Numeric	Length = 12
Name	String	Length > 0
Gender	Value Options	Value Options
Date Of Birth	Date	DD/MM/YYYY
Address	Alphanumeric	Length > 0
Nationality	Alphabet	Length > 0
Income	Value Options	Value Options
Card Name	Value Options	Value Options





## METADATA SCHEMA

Label	Datatype	Constraints
Pan Number	Alphanumeric	Length = 10
Aadhar Number	Numeric	Length = 12
Bank Acc. Number	Alphanumeric	Different for every bank
IFSC Code	Alphanumeric	Length = 11



User Enters **Aadhaa**r

Number

User Enters **PAN** 

Number

Verification of PAN

#### METADATA SCHEMA

User enters **personal** 

details

Name, Gender, DOB,

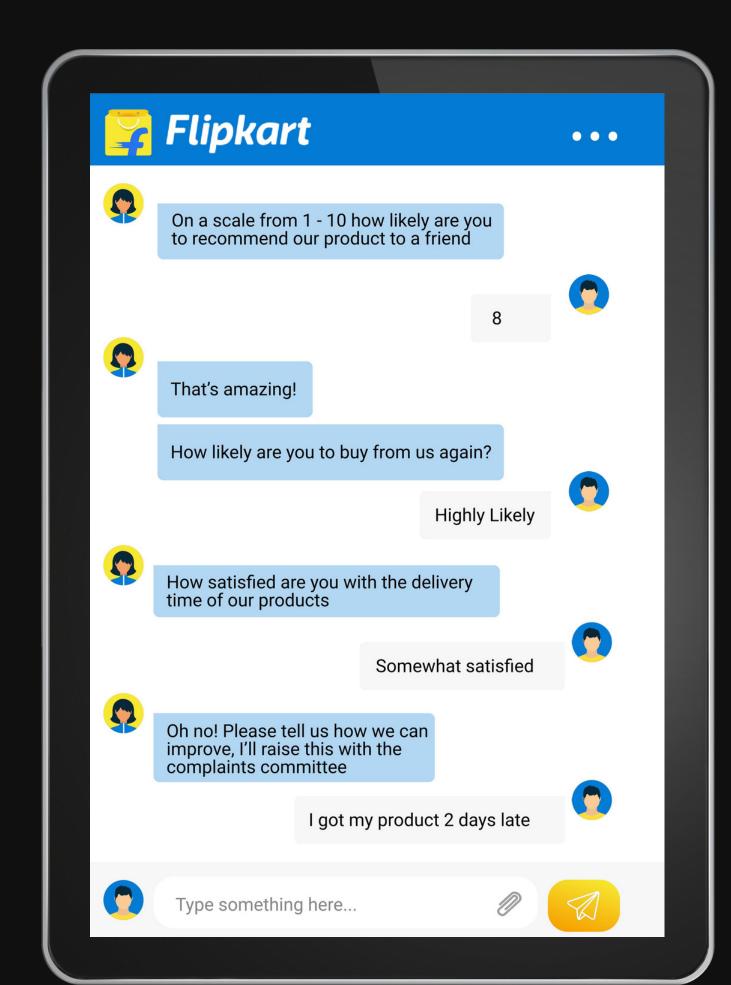
Address, Nationality

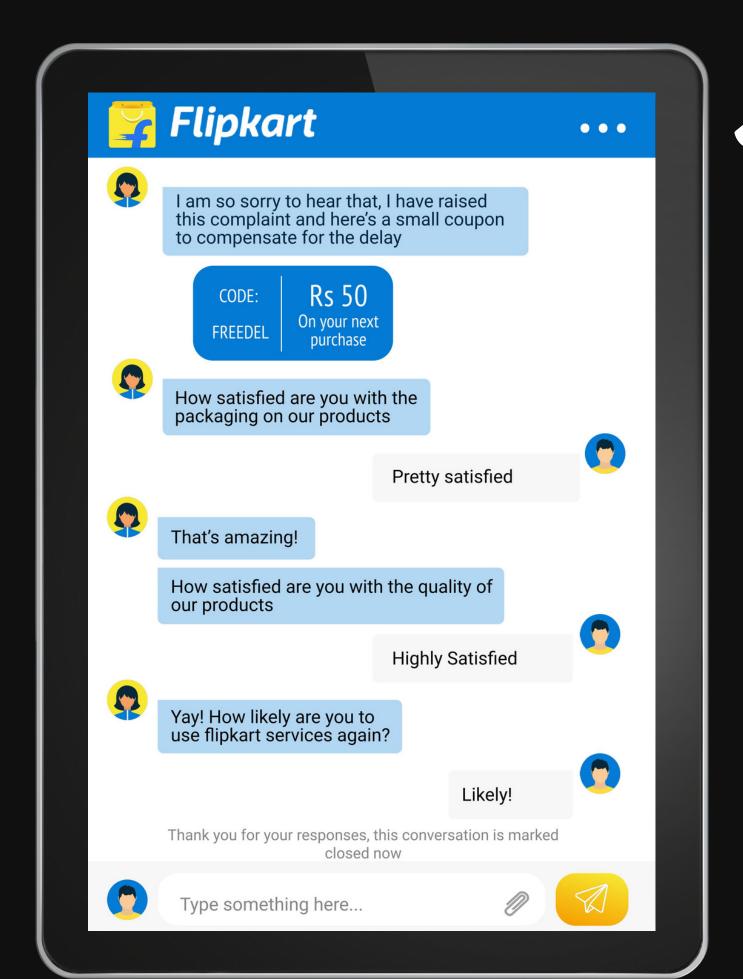
Verification of

0-	0	
Label	Datatype	Constraints
Pan Number	Alphanumeric	Length = 10
Aadhar Number	Numeric	Length = 12
Name	String	Length > 0
Gender	Value Options	Value Options
Date Of Birth	Date	DD/MM/YYYY
Address	Alphanumeric	Length > 0
Nationality	Alphabet	Length > 0
Permission Type	Value Options	Value Options
Card Type	Value Options	Value Options
Income	Long	x > 0

# SURVEYS

## **Customer Satisfaction Survey UI Demo**







Servers are required to scale up the product



Government
verification APIs are
required to verify
Aadhar card and
PAN card



An existing flipkart account is required to avail the Flipkart Pay Later service



Aadhar card verification is difficult for people whose phone number is not linked to their Aadhar card



A user cannot apply for a credit card without having at least one existing bank account





Improve the algorithm for the intelligent recommendation system



Implement a
dropdown for the
bank branch and
name for filling the
IFSC Code directly



Super coins as reward for providing feedback about the assistant



Rasa Enterprise to improve user authentication and scalability



OCR System for entity extraction from documents