**Conversational Architecture**

**Direction to the conversation:**

Bot: **greetings + intro**

Bot: **Ask-query**(May I know your query)

User – response 🡺(Distinguishing user query in any of the below category)

**//Want-loan**

**//Charges-fees**

**//Top-up-loan**

**//Foreclosure**

**//Loan-application-status**

**//FAQ-Query**

**//Small talks**

**//Recommend other product**

**//Upselling**

**///Query Challenge:**

* If unable to understand the query
  + Prompt(rephrase)
* If query understood but not in any of the above category or small talks
  + Prompt(small talks) or Prompt(**default answer** if don’t know)

**///Prompt(Satisfied)**

* Yes
  + Prompt(Anything else)
* No
  + Prompt(Explanation,( try 2nd and 3rd time))
    - Yes
      * Prompt(Anything else)
    - No
      * Transfer to live Agent or raise ticket to resolve and give TAT

**///Want-loan:**

* Prompt(Thanks for customers interest in loan product)
* Prompt - Eligibility-check
  + Yes
    - Prompt(You are eligible)
    - Prompt(Would you like to proceed with application)
      * Yes
        + Loan application form
        + Prompt(Thanks for applying)
        + Prompt(Loan Application Number)
        + Prompt(TAT)
        + Prompt(Anything else)
      * No
        + Prompt(Anything else)
  + No
    - Prompt(regret message)
    - Prompt(Anything else)

**///Charges-fees**

* **Late Charge:**
  + Prompt - Charge-fees-check
  + Prompt - Customer Id (Account info API)
    - If late charge – Yes
      * Prompt(late charge reason explained)
      * Satisfaction check
        + Yes

Prompt(Anything else)

* + - * + No

Prompt(another late charge explanation)

Satisfaction check

Yes

Prompt(Anything else)

No

Escalate query- raise ticket & provide TAT

Prompt(Your query escalated)

Satisfaction check

Yes

Prompt(Anything else)

No

Transfer to live agent or offer callback

* + - If No late charge found
      * Prompt(No late charge found)
      * Prompt(//Anything else)
        + Yes

Ask-query

* + - * + No

Prompt(goodbye)

* **Processing fee:**
  + Prompt - Processing-fees-check
  + Prompt - Customer Id (Account info API)
    - If processing charge – Yes
      * Prompt(processing charge reason explained)
      * Satisfaction check
        + Yes

Prompt(Anything else)

* + - * + No

Prompt(another processing charge explanation)

Satisfaction check

Yes

Prompt(Anything else)

No

Escalate query- raise ticket & provide TAT

Prompt(Your query escalated)

Satisfaction check

Yes

Prompt(Anything else)

No

Transfer to live agent or offer callback

* + - If No late charge found
      * Prompt(No processing charge found)
      * Prompt(//Anything else)
        + Yes

Ask-query

* + - * + No

Prompt(goodbye)

**///Top-up-loan**

* + Prompt(Customer ID)
  + Pull account
  + Eligibility-check
    - Yes
      * Prompt(Amt Eligible & interest rate)
      * Prompt(Do you wish to apply)
        + Yes

Apply via online account or click to apply

Prompt(confirmation number)

* + - * + No

Prompt(//Anything else)

* + - No
      * Prompt(regret message)
      * Prompt(Anything else)

**///Foreclosure**

* + Prompt(Customer ID)
  + Pull account
  + Prompt(Foreclosure Final Amount)
  + Prompt(Confirm foreclose)
    - Yes
      * Prompt(Request processed, provide TAT for the payment to be done & terms)
      * Prompt(Anything else)
    - No
      * Prompt(Anything else)

**///Loan Application Status**

* + Prompt(Ask -Loan Application Number)
  + Pull application data
  + Prompt(status)
  + Prompt(Anything else)

**///FAQ Query**

* + Prompt(Answers to FAQ)
  + Prompt(Anything else)

**///Small talks**

* + Prompt(Answer to Small talks)
  + Prompt(Anything else) – allow only 5 questions
  + After 5 small talks – prompt( if user has any loan related query)
    - Yes
      * Prompt(Ask query)
    - No
      * Prompt(upselling)

**///Upselling**

* Prompt(upselling)
  + Yes
    - Append(upsell lead database with customer details)
    - Prompt(Someone from that product dept will call to further proceed)
    - Prompt(Thank for the conversation and close the call)
  + No
    - Prompt(Thank for the conversation and close the call)

**///Recommend other product**

* Prompt(Based on account, offer other bank product) only one
* Prompt(Ask if interested)
  + Yes
    - Append(lead database with customer details)
    - Prompt(Someone from that product dept will call to further proceed)
    - Prompt(Upselling)
  + No
    - Prompt(Upselling)

**/// Prompt(Anything else)**

* Yes
  + Ask-query
* No
  + If customer id taken
    - Yes - Prompt(Recommend other product)
    - No – Prompt(upselling)