

Customer Support Chatbot Q&A Scenarios

This document outlines potential questions and their corresponding answers for a customer support chatbot in a merchandise application, focusing on financial transaction features.

1. Transfer Money

Q1: How do I transfer money to another user within the app? **A1:** To transfer money, navigate to the "Transfer" section on your dashboard. Select "To Another User," enter the recipient's registered username or phone number, input the amount, add an optional note, and confirm the transaction.

Q2: Are there any limits on how much money I can transfer? **A2:** Yes, daily and monthly transfer limits apply. For standard users, the daily limit is usually \$X and the monthly limit is \$Y. Verified users may have higher limits. You can check your specific limits in the "Settings" or "Limits" section of your profile.

Q3: What are the fees for transferring money? **A3:** Transfers within the app are typically free. However, transfers to external bank accounts or specific services might incur a small fee, which will be clearly displayed before you confirm the transaction.

Q4: My money transfer failed. What should I do? **A4:** Please check your internet connection and ensure you have sufficient balance. If the issue persists, verify the recipient's details. If all information is correct, the transaction might have been declined by the recipient's bank or due to system issues. Please try again after a few minutes. If it continues to fail, contact support with the transaction ID.

Q5: The recipient has not received the money I transferred. What's wrong? **A5:** Money transfers are usually instant. However, sometimes there might be a slight delay due to network congestion or bank processing times. Please ask the recipient to check their balance again. If the money is still not received after [e.g., 15 minutes], please provide the transaction ID, and we will investigate.

Q6: Can I cancel a money transfer after it's been sent? **A6:** Once a transfer is confirmed and processed, it generally cannot be cancelled. If the recipient has not yet claimed or received the funds (e.g., if it's a pending transfer to an external account), you might have an option to cancel. Please check the transaction status in your history. For irreversible transactions, you would need to contact the recipient directly or report a fraudulent transaction if applicable.

Q7: Can I transfer money to an international bank account? A7: Yes, our app supports international money transfers (remittance). Please refer to the "Remittance" section for details on supported countries, currencies, fees, and processing times.

Q8: "I transferred money to the wrong user. Can you reverse it?"

A8: Unfortunately, transfers to registered users are instant and irreversible. We recommend contacting the recipient directly to request a refund. If it was a fraudulent transaction, report it immediately under "Support > Dispute a Transaction."

Q9: "Why is my transfer pending for so long?"

A9: Pending transfers usually occur due to bank processing delays or security reviews. Check the transaction status in your history. If pending beyond 24 hours, contact support with the transaction ID.

Q10: "Can I schedule a recurring transfer (e.g., monthly rent)?"

A10: Yes! Use the "Scheduled Transfers" feature in the "Transfer" section. Set the amount, frequency, and end date. You'll receive a reminder before each transfer.

Q11: "The app says my transfer limit is exceeded, but I haven't used it today."

A11: Limits reset at midnight (local time). If you've reached your limit, wait until then or upgrade your account for higher limits.

2. Split Bill

Q1: How do I split a bill with friends using the app? A1: Go to the "Split Bill" feature. You can either select an existing transaction from your history or manually enter the total amount. Then, invite friends from your contacts or by their username, specify how the bill should be split (equally or custom amounts), and send the requests.

Q2: How do I invite friends to a bill split? A2: After initiating a bill split, you'll see an option to "Add Participants." You can search for friends by their registered username or select them from your phone's contact list if they are already app users.

Q3: What if one of my friends isn't paying their share of the bill? A3: The app sends reminders to participants who haven't paid. You can also manually send a reminder from the "Split Bill" details page. If they still don't pay, the app facilitates tracking who owes what, but direct payment enforcement is outside the app's scope. You would need to follow up with them directly.

Q4: Can I adjust the amounts after sending a bill split request? A4: Yes, if all participants haven't yet paid, you might be able to edit the split details from the "Split Bill"

history. However, once a participant has paid their share, their amount cannot be changed for that specific split. You might need to create a new split or settle the difference outside the app.

Q5: How do I cancel a bill split request? A5: You can cancel a bill split request from the "Split Bill" history if no participants have paid their share yet. Once payments have been made, the split cannot be fully cancelled, but you can mark it as settled or resolved.

Q6: "A friend paid me back outside the app. How do I mark the split as settled?"

A6: Open the split bill details, tap "Edit," and manually mark the friend's share as "Paid Offline." This keeps records accurate.

Q7: "Can I split a bill with someone who doesn't have the app?"

A7: No, all participants must be registered users. You can invite them via SMS/email to join the app first.

Q8: "The split amounts are wrong. Can I recalculate after sending?"

A8: Only if no one has paid yet. Edit the split from your history. If payments are made, create a new split for adjustments.

Q9: "Why am I being charged a fee for splitting bills?"

A9: Splitting is free for personal use. Fees may apply for business/commercial transactions (e.g., splitting event tickets for resale).

3. Card to Card

Q1: How can I send money directly from my card to another card? A1: Navigate to the "Card to Card" section. You will be prompted to enter your card details (number, expiry, CVV) and the recipient's card number. Enter the amount and confirm the transaction. Please note that not all card types are supported for direct card-to-card transfers.

Q2: Which card types are supported for card-to-card transfers? A2: We primarily support Visa and Mastercard for card-to-card transfers. Other card types like American Express or Discover may not be supported for direct transfers. Please check the app for the most up-to-date list of supported card networks.

Q3: How long does a card-to-card transfer take to process? A3: Card-to-card transfers are typically processed within minutes, but in some cases, it can take up to 24-48 hours depending on the banks involved and network congestion. The recipient should see the funds reflected in their account once processed.

Q4: Are there any limits for card-to-card transactions? A4: Yes, card-to-card transactions have daily and monthly limits, which may vary based on your verification status and the card issuer's policies. These limits will be displayed on the transaction screen.

Q5: My card-to-card transaction failed. What are the common reasons? A5: Common reasons for failure include incorrect card details (number, expiry, CVV), insufficient funds, exceeding transaction limits, or issues with the issuing/receiving bank. Please double-check all details and try again. If the problem persists, contact your bank or our support team.

Q6: "My card was charged, but the recipient says they didn't get the money."

A6: First, check the transaction status in your history. If it shows "Completed," ask the recipient to confirm with their bank. Provide them with the transaction ID for tracking.

Q7: "Can I transfer from a credit card to a debit card?"

A7: No, card-to-card transfers only work between debit cards. Credit cards may be treated as cash advances with fees.

Q8: "The recipient's card issuer rejected the transfer. What now?"

A8: Some banks block card-to-card transfers for security. Ask the recipient to contact their bank to approve such transactions or use another transfer method.

4. Top-up

Q1: How do I top-up my mobile phone or other services? A1: Select the "Top-up" option. Choose the service you wish to top-up (e.g., Mobile, DTH, Data Plan). Enter the beneficiary's number/account ID, select the operator/provider, choose the top-up amount or plan, and confirm the payment.

Q2: Which mobile operators and services can I top-up? A2: We support a wide range of mobile operators and service providers in [mention relevant regions/countries, e.g., "your country"]. You can view the full list within the "Top-up" section of the app.

Q3: My top-up was successful, but it hasn't been applied to the service. What should I do? A3: Please allow a few minutes for the top-up to reflect on the service provider's end. Sometimes there can be a slight delay. If it's still not applied after [e.g., 15 minutes], please contact the service provider directly with the top-up transaction ID from our app. You can also contact our support if the issue persists.

Q4: Can I set up automatic top-ups? A4: Yes, you can set up recurring or automatic top-ups for certain services. Look for the "Auto Top-up" or "Scheduled Top-up" option in the top-up section. You can configure the frequency and amount.

Q5: I topped up the wrong mobile number/service. Can it be reversed? A5:

Unfortunately, top-ups to incorrect numbers or services are generally irreversible once processed. Please double-check the details carefully before confirming any top-up. In some rare cases, if the top-up is still pending, you might be able to cancel it. Contact support immediately with the transaction details.

Q6: "I topped up the wrong mobile plan (e.g., data instead of airtime). Can I switch it?"

A6: No, top-ups are irreversible. Contact the service provider (e.g., your mobile carrier) to see if they can reallocate the funds.

Q7: "Why did my top-up fail even though my payment went through?"

A7: This can happen if the service provider's system is down. Wait 15 minutes, then check again. If unresolved, contact support with the transaction ID.

Q8: "Can I top up a prepaid electricity meter?"

A8: Yes! Select "Utilities" in the top-up section, choose your electricity provider, and enter your meter number.

5. Remittance

Q1: How do I send money internationally (remittance)? A1: Go to the "Remittance" or "International Transfer" section. Select the destination country and currency. Enter the recipient's details (name, bank account/mobile wallet details, address as required). Input the amount, review the exchange rate and fees, and confirm the transfer.

Q2: Which countries can I send remittances to? A2: We support remittances to a growing list of countries. You can find the full list of available destination countries in the "Remittance" section of the app.

Q3: What are the fees and exchange rates for international transfers? A3: Fees for international transfers vary based on the destination country, amount, and chosen payout method. The exact fee and the live exchange rate will be clearly displayed to you before you confirm the transaction. We strive to offer competitive rates.

Q4: How can I track my international money transfer? A4: After initiating a remittance, you will receive a unique transaction reference number. You can use this number in the

"Remittance Tracking" section of the app or on our website to check the real-time status of your transfer.

Q5: My remittance is delayed or the recipient hasn't received it. What should I do? A5: International transfers can take varying times, typically from a few minutes to several business days, depending on the destination and payout method. Please check the estimated delivery time provided during the transaction. If it's beyond the estimated time, use the tracking number to check the status. If the issue persists, contact our support team with the transaction reference number.

Q6: What documents are required for sending/receiving remittance? A6: For sending, you may need to complete a one-time identity verification (KYC) process. For receiving, the recipient might need to present a valid ID and the transaction reference number at the payout location, or their mobile wallet/bank account must be verified. Specific requirements vary by country and amount.

Q7: "The exchange rate changed after I sent money. Which rate applies?"

A7: The rate locked in at the time of your transaction confirmation is final. Fluctuations afterward won't affect your transfer.

Q8: "My remittance is 'on hold' for verification. Why?"

A8: Large transfers may require anti-fraud checks. You'll be contacted via email/SMS if additional documents are needed.

Q9: "Can I cancel an international transfer after it's sent?"

A9: Only if the recipient hasn't received it. Check the status under "Remittance Tracking." If still processing, you may request cancellation.

6. Paying Money Online

Q1: How do I pay for online purchases using the app? A1: When making a purchase on a supported merchant's website or app, select our app as the payment method at checkout. You will be redirected to our app to authorize the payment using your PIN or biometric authentication. Once authorized, you'll be redirected back to the merchant's site.

Q2: Which online merchants support payment through your app? A2: We partner with a wide range of online merchants. You can usually find our app's logo as a payment option on their checkout pages. We are continuously expanding our network of supported merchants.

Q3: My online payment failed. What could be the reason? A3: Payment failures can occur due to insufficient funds, incorrect payment details, exceeding transaction limits, or issues with the merchant's payment gateway. Ensure your internet connection is stable. If the problem persists, try again or contact the merchant directly.

Q4: How do I request a refund for an online payment made through the app? A4: Refund requests for online purchases must be initiated directly with the merchant from whom you made the purchase, according to their return and refund policy. Once the merchant processes the refund, the funds will be credited back to your app account.

Q5: Where can I view my online payment transaction history? A5: All your online payment transactions, along with other financial activities, are recorded in the "Transaction History" or "Activity" section of your app. You can filter by date or transaction type.

Q6: How secure are online payments made through your app? A6: We prioritize the security of your online payments. All transactions are encrypted, and we use multi-factor authentication (PIN, biometrics) to protect your account. We also employ fraud detection systems to monitor for suspicious activity. Your card details are never shared with merchants.

Q1: "The merchant says payment failed, but my money was deducted."

A1: This is usually a temporary hold. Check your transaction history. If the status is "Pending," wait 1–2 hours. If "Completed," contact the merchant with proof of payment.

Q2: "Can I use my wallet balance for online payments?"

A2: Yes! Select "[Your App] Wallet" as the payment method at checkout.

Q3: "I was charged in the wrong currency. What can I do?"

A3: Some merchants auto-convert charges. Dispute the transaction with the merchant first. If unresolved, contact us with details.

General Troubleshooting & Support

Q: I forgot my PIN/password. How can I reset it? A: On the login screen, tap "Forgot PIN/Password" and follow the on-screen instructions. You will typically need to verify your identity through your registered phone number or email.

Q: How can I update my personal information (e.g., phone number, email)? A: You can update your personal information in the "Profile" or "Settings" section of the app. For sensitive changes like phone number, additional verification steps may be required for security.

Q: How do I contact customer support if my issue isn't listed here? **A:** You can reach our customer support team via the "Help & Support" section in the app, which provides options for live chat, email, or a direct phone call. Please have your account details and any relevant transaction IDs ready.

Q1: *"The app logged me out mid-transaction. Did my payment go through?"*

A1: Check your transaction history. If the payment isn't there, retry. If duplicated, report it immediately.

Q2: *"I got a 'Transaction Declined' message with no reason."*

A2: This could be due to bank restrictions, suspicious activity, or incorrect CVV. Verify your card details or try another payment method.

Q3: *"My phone was stolen. How do I freeze my account?"*

A3: Contact support immediately or log in from another device under "Settings > Security > Remote Logout."

7. Wallet Management & Balance

Q1: How do I check my wallet balance?

A1: Open the app and go to the dashboard. Your current wallet balance is displayed at the top. You can also check your recent transactions and top-ups there.

Q2: I added funds to my wallet, but the balance hasn't updated.

A2: Wallet top-ups may take a few minutes to reflect. Please refresh your app or check your transaction history. If the balance doesn't update within 10 minutes, contact support with the transaction ID.

Q3: Can I transfer money from my wallet to my bank account?

A3: Yes. Go to "Withdraw" under the Wallet section, enter your bank details, and the amount. Funds are usually processed within 24 hours, depending on your bank.

8. Transaction Disputes & Refunds

Q1: I was charged twice for the same transaction. What should I do?

A1: We're sorry for the inconvenience. Please go to your transaction history and locate the duplicate transaction. Tap "Report an Issue" or contact our support team with both transaction IDs. We will investigate and refund if applicable.

Q2: I didn't authorize a transaction. How can I report it?

A2: Please go to the transaction details and tap “Report Unauthorized.” Immediately change your PIN/password and contact support. We take fraud seriously and will freeze the transaction for review.

Q3: How long does it take to get a refund?

A3: Refunds generally take 3–7 business days depending on your bank or card provider. You’ll receive a notification once it’s processed.

 9. Security, Fraud, and Account Protection**Q1: Someone accessed my account. What should I do?**

A1: Immediately reset your password/PIN from the login screen. If you’re unable to log in, contact support to temporarily lock your account.

Q2: Can I enable two-factor authentication (2FA)?

A2: Yes, you can enable 2FA under "Settings > Security." We recommend using both biometric and SMS/email verification for maximum security.

Q3: How do I report a phishing attempt or suspicious link?

A3: Please email us at [security@\[yourcompany\].com](mailto:security@[yourcompany].com) or report it via the app under "Help > Report a Scam." Never click on suspicious links or share your PIN/password.

 10. App & Technical Issues**Q1: The app is crashing or not opening. What should I do?**

A1: Ensure your app is updated to the latest version. Clear the cache from your phone settings. If the problem persists, uninstall and reinstall the app. Contact support with your device model and OS version.

Q2: I can't log into my account.

A2: Please ensure you are using the correct phone number or email. If you forgot your password, use the “Forgot Password” option. If login is still blocked, you may be temporarily suspended due to multiple failed attempts—try again later or contact support.

Q3: I'm not receiving OTPs.

A3: OTP delays can occur due to network issues. Ensure you have a stable connection and check your spam folder. You can request a new OTP after 60 seconds. If it still fails, try again later or update your contact info.

11. Promotions, Offers & Cashback

Q1: How do I claim promotional cashback?

A1: If you're eligible for a cashback offer, the amount will be credited automatically after successful payment. You can check promotional terms in the "Offers" section.

Q2: I didn't receive my cashback. What should I do?

A2: Some offers require minimum spend or specific conditions. Please check the offer details. If you meet the criteria and still haven't received it, contact support with your transaction ID and the promo code used.

Q3: Can I combine multiple promo codes in a single transaction?

A3: No, only one promo code can be used per transaction unless stated otherwise in the offer terms.

12. Loyalty Points & Rewards

Q1: How do I earn reward points?

A1: You earn points for every eligible transaction made through the app. Check the "Rewards" tab to track your earned points.

Q2: How can I redeem my points?

A2: Go to "Rewards > Redeem." You can use points for vouchers, discounts, or even as payment at supported merchants.

Q3: My points expired. Can I get them back?

A3: Unfortunately, expired points cannot be restored. We recommend keeping track of expiry dates in your Rewards section.

13. Bill Payments & Subscriptions

Q1: Can I pay utility bills through the app?

A1: Yes, we support electricity, water, internet, and TV bills. Go to the "Pay Bills" section, select the provider, and enter your account/reference number to proceed.

Q2: Can I schedule monthly bill payments?

A2: Yes, use "Auto-Pay" under the bill payment section to set up recurring monthly payments. You'll be notified before each payment is made.

Q3: I paid a bill, but the service is still inactive.

A3: Some providers take time to process payments. Please wait up to 1 hour. If the issue persists, contact the provider with your payment receipt or reach out to us for assistance.

✓ 14. Account & Identity Verification (KYC)**Q1: Why do I need to verify my identity (KYC)?**

A1: KYC helps protect your account and is required by law for certain features like higher transaction limits and remittance. It's also important for preventing fraud.

Q2: How do I complete my KYC verification?

A2: Go to “Settings > Verification,” and upload a valid government ID, a selfie, and proof of address. The process usually takes 24–48 hours.

Q3: My KYC was rejected. What can I do?

A3: If your KYC submission was rejected, it could be due to blurry images, expired documents, or mismatched data. Please re-upload correct documents or contact support for further help.

✓ 15. Notifications & Alerts**Q1: I'm not receiving transaction alerts or emails.**

A1: Check if notifications are enabled in your app and device settings. Also, confirm your email address is verified under your profile. If the issue persists, contact support.

Q2: Can I turn off promotional notifications?

A2: Yes. Go to “Settings > Notifications” and toggle off marketing or promotional notifications while keeping important alerts on.

✓ 16. Multi-Language and Accessibility Support**Q1: Can I use the app in my local language?**

A1: Yes, go to “Settings > Language” to choose your preferred language from the available list.

Q2: Is there support for visually impaired users?

A2: We support screen readers and are working on full accessibility compliance. You can enable high-contrast mode and text-to-speech in “Settings > Accessibility.”

16. Proactive Support Scenarios

Q1: *"Can I set up low-balance alerts?"*

A1: Yes! Enable "Balance Alerts" in Settings to get notifications when your wallet falls below a set amount.

Q2: *"How do I block a user who keeps sending me payment requests?"*

A2: Go to the user's profile in your contacts, select "Block," and report spam if needed.

Q3: *"Is there a way to dispute a transaction without calling support?"*

A3: Yes. Open the transaction in your history and tap "Dispute." Upload evidence (e.g., screenshots) and submit.