
XYZ Bank — WhatsApp Chatbot Script (KYC + Core Banking Services)

English-only | Secure | Compliant

Global Guardrails (Apply to Every Flow)

- Never ask for card PIN, full card number, net-banking password, or OTP except for login/number change.
- Mask sensitive data: A/c ****1234, +91-98*****21.
- Auto-lock after 5 minutes idle: "For your security, this session has expired. Type Hi to start again."
- User commands: Menu, Help, Status, Cancel.
- All messages in English (this version).

0) Entry, Consent & Account Linking (One-time)

Bot: Hello! Welcome to XYZ Bank's WhatsApp helpdesk (English only). I can help with KYC, Balance, Last 10 Transactions, Mobile Number Update, and more.

Bot: For your privacy, please review our data terms. We use your details only to serve your request; data is encrypted & confidential.

Bot: Reply I AGREE to continue.

User: I AGREE

Bot: Great! Let's verify you. Please enter your registered mobile number (RMN) with country code (e.g., +91XXXXXXXXXX).

User: +91XXXXXXXXXX

Bot: Sending a 6-digit OTP to your RMN. Please enter it here.

(Integration: Auth API → send_otp)

User: 123456

Bot: ✓ Verified. (Integration: Auth API → verify_otp; fetch customer → list linked accounts)

Bot: I found these accounts linked to your profile. Choose one:

- 1) Savings A/c ****1234
- 2) Current A/c ****9876

User: 1

Bot: Selected: Savings A/c ****1234. You can switch later via Change Account.

Main Menu (persistent):

1. Complete/Resume KYC
2. Balance Check
3. Last 10 Transactions
4. Mobile Number Update
5. Chequebook / Card Services
6. Branch/ATM Locator
7. Talk to Support

(Reply with 1-7 or type the name, e.g., "Balance")

1) KYC Flow (Full e-KYC)

Step A – Personal Details

- **Bot:** Please enter your Full Name (as per ID).
- **User:** John Michael Doe
- **Bot:** Now your Residential Address (as on document).
- **User:** 1234 Elm Street, Springfield, IL 62704
- **(CRM:** Save name & address)

Step B – Choose ID

Bot: Choose your ID type:

- 1) Aadhaar
- 2) Passport
- 3) Driver's License
- 4) PAN

- 5) Other

Govt ID User: 1

Bot: Please upload a clear front image of your Aadhaar.

User: (uploads image)

(Doc-Verify API: id_ocr + authenticity checks)

Bot: ✓ Received. Now upload your selfie for face-match.

User: (uploads selfie)

(Face-Match API)

Step C – Address Proof (If Needed)

Bot: If you have address proof (utility bill/rent agreement), upload now or type Skip.

User: Skip / (uploads)

(Doc-Verify API for address proof)

Step D – Submit & Status

Bot: Submitting your KYC... (KYC Submit API)

Bot: ✓ KYC submitted. Review takes 24–48 hours. Type Status anytime to check. Anything else?
(Menu)

Re-engagement: If user returns → “You paused at ID upload. Type Continue to resume or Restart to start over.”

Failure/Retake: “Image is unclear. Please resend with good light and all corners visible.”

2) Balance Check

User: Balance

Bot: Fetching balance for A/c ****1234... (Core Banking API → balance)

Bot: Available Balance: ₹XX,XXX.XX (as of 25-Sep-2025 13:05 IST).

Bot: Need mini statement or switch account? (Menu: Mini Statement, Change Account, Menu)

1) Last 10 Transactions (Mini Statement)

User: Last 10 Transactions / Mini Statement

Bot: Pulling last 10 entries for A/c ****1234... (Core Banking API → transactions?limit=10)

- 24-Sep | POS AMAZON | -₹1,249.00 | Bal: ₹XX,XXX
- 24-Sep | NEFT CREDIT | +₹15,000.00 | Bal: ₹XX,XXX
- 23-Sep | ATM WDL | -₹2,000.00 | Bal: ₹XX,XXX
- ... (till 10 lines)

Bot: Need PDF/Email copy? Type PDF or Email.

User: PDF

Bot: ✓ Mini statement PDF generated. (Link valid 24h) (Docs API → generate_pdf; Secure link)

Bot: Anything else? (Menu)

2) Mobile Number Update (Strong Authentication)

User: Mobile Number Update

Bot: To change your registered mobile number, we need to verify it's really you.

Bot: Please confirm your last 4 digits of Aadhaar/PAN used in your account.

User: 1234 (KYC/CRM API → soft-match)

Bot: Now enter your new mobile number with country code.

User: +91YYYYYYYY

Bot: We will send OTP to old and new numbers to prevent fraud. Ready? (Yes/No)

User: Yes (Auth API → send_otp to both)

Bot: Enter the OTP from old number (or type Skip).

User: 654321 / Skip

Bot: Enter the OTP from new number.

User: 789012 (Auth API → verify both)

Bot: ✓ Request received. Updating your RMN to +91-YY*****YY. (Core/CRM API → update_mobile)

Bot: Done. You'll receive an SMS/Email confirmation. Anything else? (Menu)

Edge cases: If both OTPs fail → request cannot be completed; visit branch with valid ID.

1) Chequebook / Card Services (Quick Wins)

1. Request Chequebook (25/50 leaves) — confirm delivery address; OTP if needed.
2. Block/Replace Debit Card — instant block + SMS confirmation.
3. Upgrade Card — present eligibility; confirm; process request.
4. Set/Change Card Limits — daily POS/ATM/e-comm; OTP + confirmation.

2) Branch/ATM Locator

User: Branch

Bot: Share your location or type your PIN code/City. (Locator API)

- XYZ Branch, Main Road (0.8 km, 9:30–4:30)
- ATM: City Mall (24×7)
- Need directions? (Send map link)

3) Talk to Support (Live Agent Handover)

User: Support

Bot: Connecting you to a human agent. Your reference ID: KYC-WHTS-A1B2. (Handover API: assign to queue; show SLA; offer callback)

Bot: While you wait, you can also type Menu to self-serve.

Utility: Change Account

User: Change Account

- **Bot:** Choose account:
- 1) Savings ****1234
- 2) Current ****9876
- **User:** 2
- **Bot:** Switched to Current ****9876. (Menu)

Errors & Fallbacks

- Invalid input → “Please reply with the option number (e.g., 2) or type Menu.”
- API timeout → “Network delay. Retrying... If this persists, try again or type Support.”
- Document rejected → “Couldn’t verify that document. Upload a clearer image or choose another ID.”

Status Keywords (Anytime)

- Status (KYC) → “Your KYC is Under Review (ETA 24–48h). Ref: KYC-3472.”
- Help → “You can type: Menu, Balance, Mini Statement, KYC, Update Mobile, Branch, Support.”
- Cancel → “Request cancelled. Type Menu to continue.”

Integration Notes (for Developers)

- Auth/OTP: /auth/send-otp, /auth/verify-otp
- Customer/Accounts: /core/customer, /core/accounts
- Balance: /core/accounts/{id}/balance
- Transactions: /core/accounts/{id}/transactions?limit=10
- Docs (OCR/Face): /kyc/id-ocr, /kyc/face-match
- KYC submit/status: /kyc/submit, /kyc/status
- Mobile update: /profile/update-mobile (dual-OTP + fallback)
- PDF mini statement: /docs/mini-statement/pdf
- Locator: /locator/search?lat=...&lng=... | pincode=...
- Agent handover: /support/handover

Quick Copy Blocks (Templates)

Balance (Success)

“Available Balance: ₹{amount} (as of {ts}). Need Mini Statement or Change Account?”

Mini Statement (Success)

"Last 10 transactions for ****{acct_last4}:
{list}"

Type PDF to receive a downloadable copy or Email to get it in your inbox."

Mobile Update (Confirm)

"✔ Your registered mobile number has been updated to {masked_new}. If this wasn't you, contact support immediately: 1800-XXXX-XXX."

KYC Submitted

"✔ KYC submitted. Review takes 24–48 hours. Ref: {ref}. Type Status anytime."