Document	User Manual – UCC - Virtual Assistant & IVRS
Version	1.0
Year	2022

Version Control Chart

Version	Date	Remarks
1.0	10-Nov-2022	Initial Version

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1   Introduction

1.1   Purpose

Project FINnet 2.0 envisions to streamline and redefine the process of collection, processing, and dissemination of data for the purpose of effectively generating meaningful intelligence to curb money laundering activities and enforce the provision of PMLA in India. This is a project of national importance and aims to strengthen the financial security architecture of India. The mission statement of FINnet 2.0 states – To provide quality financial intelligence for safeguarding the financial system from the abuses of money laundering, terrorism financing, and other economic offenses.

FINnet 2.0 is implemented as a set of three (3) systems to ensure that the data ingested and processed by the three is isolated and immune to security threats as much as possible and all data is secure. The systems are listed below –

1. FINGate – Collection and pre-processing system

2. FINCore – Processing and analysis system

3. FINex – Dissemination system

The Unified Communication Cell (UCC) is envisioned to act like an integrated communication channel across the three parts of the FINnet 2.0 project namely FINGate, FINCore and FINex with an intent to provide seamless communication and enhanced support to all the users of FINnet 2.0, throughout their various interactions with FIU-IND.

The UCC will provide multiple levels of interaction to users based on the user requirements as provided below:

Level	Interface	Scope
Level 1	Virtual Assistant	Enable self-service through an automated Natural Language Processing (NLP) driven virtual assistant for resolving commonly asked queries.
Level 2	Live Chat with UCC Agent	Initiated by the user for query resolution. The UCC interface available on the web portal shall allow the user to switch to a live chat functionality with UCC agents. The agents should assist the users in real time like the assisted grievance redressal mechanism.
Level 3	Assisted grievance redressal through calls	A secure IVRS cum agent driven line set up by FIU to attend to incoming calls. The caller can select an option to speak to a UCC agent as and when required.

This document is the user manual for Interactive Voice Response System (IVRS) and Virtual Assistant as part of UCC in the FINnet 2.0 System.

1.2 Scope

The scope of this document is to provide guidance about the IVRS call flow and Virtual Assistant in UCC.

Virtual Assistant (Chatbot): Separate chatbots have been provisioned for the three portals – FINGate for RE users, FINnet for FIU users and FINex for LEA users. The current manual guides RE users to use the chatbot in FINGate portal. This chatbot is named as REA.

<u>IVRS:</u> Users from the FINnet 2.0 ecosystem can call the UCC for their issue and query resolution. Specific toll-free number **1800-889-0238** have been provisioned for Reporting entities. Separate numbers will be provisioned for FIU and LEA users at later phases of the project. The UCC will comprise of UCC agents and as well as a supervising team overlooking all related operations. All UCC agents will be available on 8*5 basis, on all working days as per the calendar followed by banks. The IVRS narration is available in both Hindi and English.

2 Virtual Assistant (Chatbot)

The REA chatbot can be accessed from the FINGate portal after successful login.
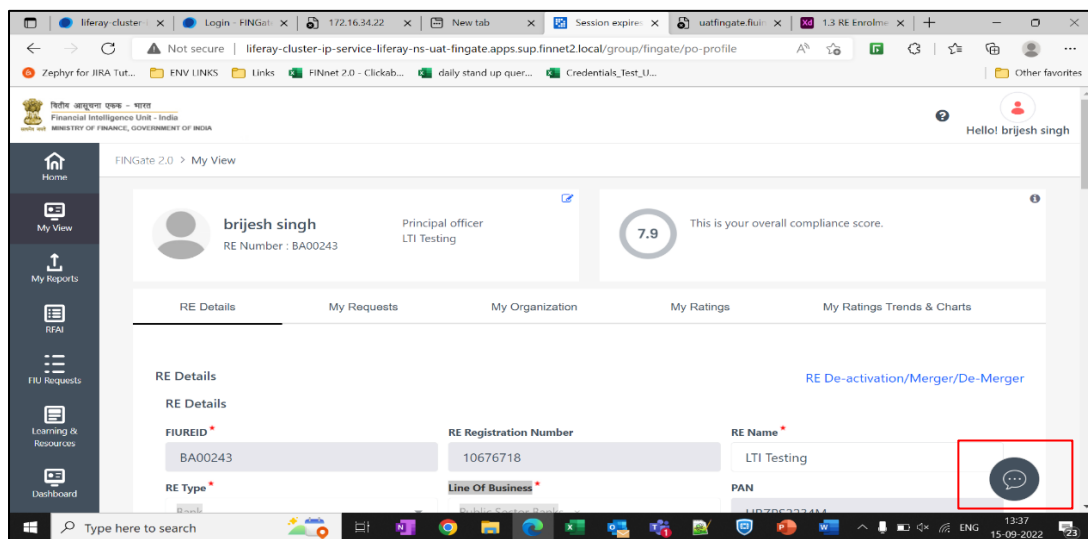
The chatbot can be accessed by clicking on the icon in the bottom right corner of the screen.
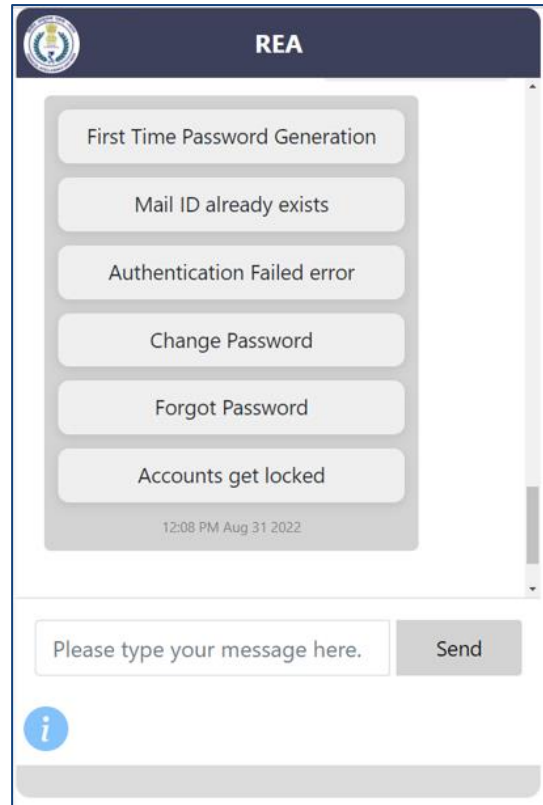
The process flow for query redressal using the chatbot is segregated in the following parts –

1. Structured Query
2. Unstructured Query

2.1   Structured Query

Structured queries are pre-defined responses created for specific queries and segregated into high level blocks. Each level is further broken down into subsequent levels, as applicable. These inputs are configurable by FIU and represent the entire gamut of current issues faced or foreseen in UCC. FIU would be progressively revising and updating the queries and responses at regular intervals.

The following table elaborates the query levels.

| S. No	Level 1	Level 2
1	Login and Access	First Time Password Generation
		Mail ID already exists
		Authentication Failed error
		Change Password
		Forgot Password
		Accounts get locked
2	Enrolment and Registration	RE enrolment notification
		RE registration
		PO registration
		DD registration
		Non-PO registration

S. No	Level 1	Level 2
		Proactive enrolment of new RE in Existing Sector
3	Enrolment Process General Queries	Can PO and DD be same person
		Can PU and PO be same person
		Can PU and DD be same person
		OCR Mismatch
		Awaiting external validation
		Enquiry about mail id for PO and DD
4	User and Profile Management	Update RE profile by Principal Officer
		Update Branch Details
		Update ATM Details
		Update Self Profile
		Update Other RE user profile
5	Report Preparation and Submission	Bulk Data Upload
		Batch Creation
		Batch and Report creation
		Batch Recall and Resubmission Process
		Threshold Based Mandatory
6	Reporting Format	Choose the RE TYPE and REPORT TYPE
7	KYC Formats	Customer: Individual	non-Individual
		Non-Customer: Individual	non-Individual
8	GoS Formats	KYC Summary
		Transaction Summary
		Account Summary
		Fund Flow
		Tagging
		Queries, Attachments & Narration
9	Transaction Formats	Cash at ATM
		Cash at Branch
		Cross Border Wire Transfer transaction
		Counterfeit Currency deposited
		NEFT/ RTGS transaction
		IMPS transaction
		UPI transaction
		General transaction
		Suspicious Insurance Transaction
		Suspicious Mutual Fund Transaction
		Suspicious Wallet Transaction
		Suspicious Brokerage Firm Transaction
		Suspicious Exchange House Transaction
		Suspicious Depositories Transaction
		Suspicious Depositories-Bulk Transaction
		Suspicious NBFC Transaction
		Suspicious Card Transaction
		Suspicious Casino Transaction
		Suspicious MTSS Transaction
		Suspicious MTSS-Bulk Transaction

| S. No	Level 1	Level 2
		Property Transaction
		Casino Cash transaction
		Casino Cross Border transaction

Based on the inputs chosen by the user, the responses are shown in the chatbot. If the user is satisfied with the response, then the interaction ends. Else the user has the option to escalate the issue to a live chat with an UCC Agent. The steps are shown in the following screenshots.
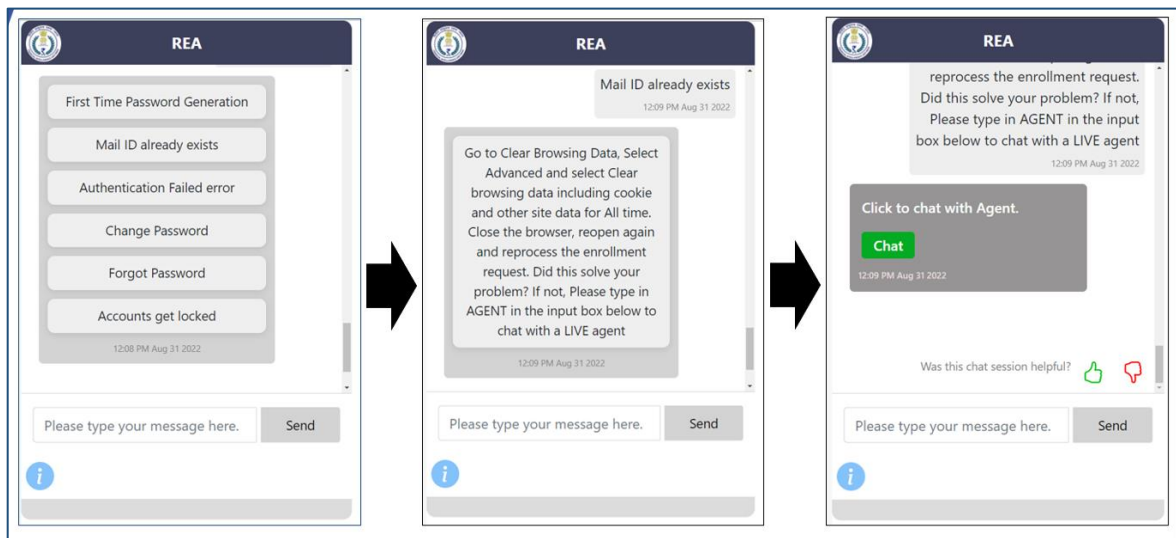
The user can view UCC contact details by clicking on the 'i' icon in the bottom left corner of the chat window. On initiating live chat, the UCC agent responds, and they can communicate using this channel. When the live chat with UCC is in progress, a 'phone' icon will be enabled in the bottom right corner of the chat window. If the user feels the need to initiate a call with the agent, the user can opt to click on the 'phone' icon.
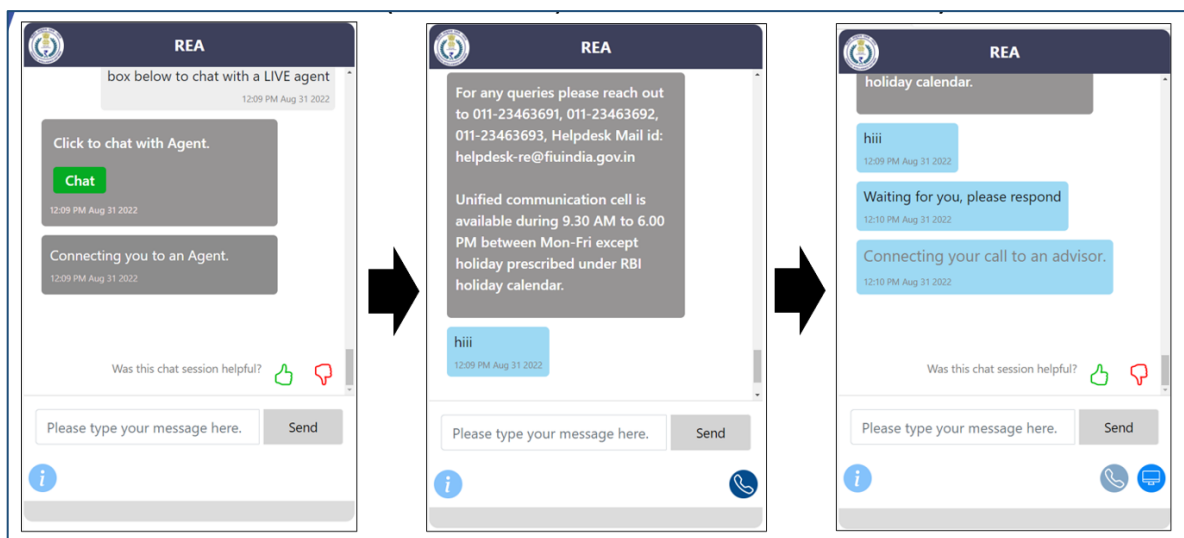
When the live call is in progress, another icon for a 'monitor' will be enabled. This can be used to initiate co-browsing feature where the RE can share the screen with the UCC agent. The user should ensure that pop-up blocker is not enabled for the FIU URL.
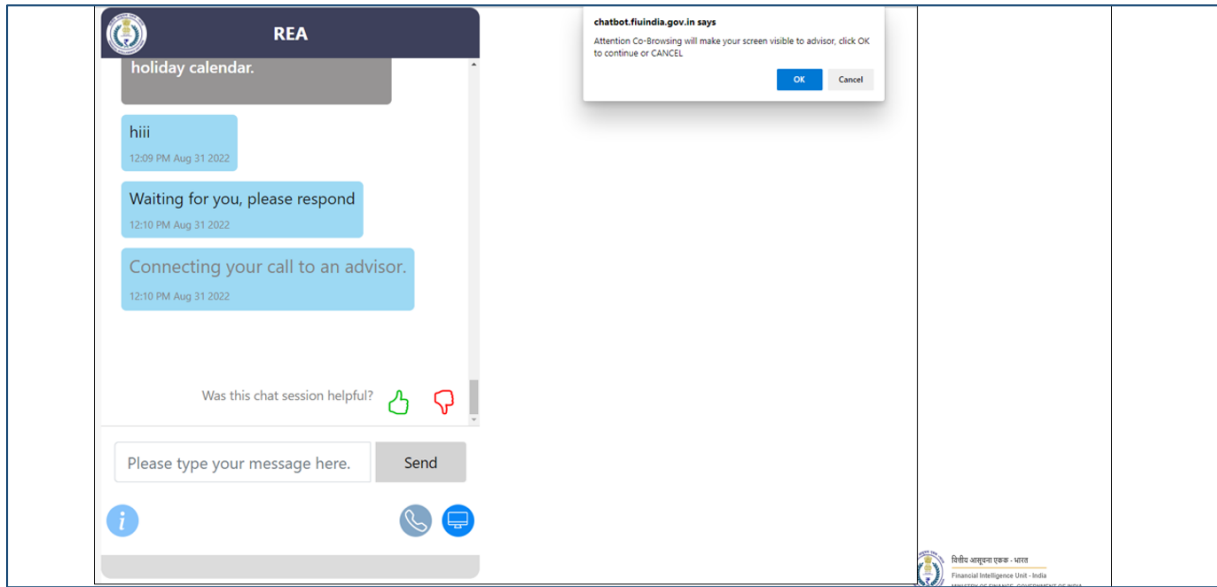
2.2   Unstructured Query

The user has the option to manually write specific queries based on their requirements. The system then matches the input statements with the inbuilt query dictionary, based on keywords and returns the most relevant answers for the same. An example of the same is illustrated below -

> **USER INPUT:** *account lock*
> **SYSTEM OUTPUT:** *My team member's account has got locked; how do I get it unlocked?*
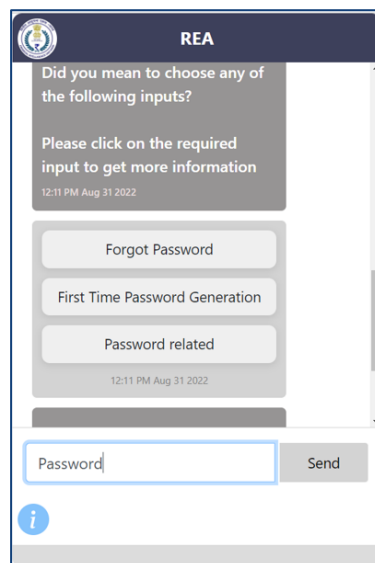
If the user is satisfied with the response, then the interaction ends. Else the user has the option to escalate the issue to a live chat with an UCC Agent as mentioned in section 2.1 of this document.

3   IVRS

If the user wants to contact UCC for assisted grievance redressal, the user can contact UCC on the telephone number, 1800-889-0238. An interactive voice response system (IVRS) has been configured to help users address commonly faced issues. The user will have the option to transfer the call to UCC agent at any point of time.

The following tables capture the IVRS call flow –

IVRS Prompts	Query Categories
Press 1	Narration in Hindi
Press 2	Narration in English

IVRS Prompts	Query Categories
Press 1	Existing Query
Press 2	New Query

IVRS Prompts	Query Categories	IVRS Prompts	Subcategories LEVEL 0	IVRS Prompts	Subcategories LEVEL 1
Press 1	Registration process related	Press 1	Information about registration process	Press 1	Error with email id already existing
				Press 2	OCR mismatch error
				Press 3	Authentication Failed error
				Press 4	Awaiting external validation
				Press 5	Same email id for DD & PO
		Press 2	Updation of user details	Press 1	For change of primary user
				Press 2	For change of principal officer
				Press 3	For change of designated director
				Press 4	For change in other users
Press 2	Reporting related	Press 1	Types of report available in FINGate 2.0		
		Press 2	Applicable reporting formats in FINGate 2.0		
		Press 3	Bulk upload issues		
		Press 4	Data rectification issues		
		Press 5	Web filing issues		
		Press 6	Field related issues		
Press 3		Press 1	Information about OCR Validation for RE/User Enrolment		
		Press 2	Information about revamped Reporting Formats		

IVRS Prompts	Query Categories	IVRS Prompts	Subcategories LEVEL 0	IVRS Prompts	Subcategories LEVEL 1
	Salient features in FINnet 2.0	Press 3	Information about Threshold based DQR		
		Press 4	Information about Data Quality external validations		
		Press 5	Information about Multiple LOB		
		Press 6	Information about LMS		

4   Ticket Allocation

All users who will contact FIU - UCC will be provided a unique incident number and the Reporting entity can use the same in future to review progress.

5   Annexures

5.1   Acronyms and Abbreviations

Sr. No.	Acronym	Definition
1.	AML	Anti-Money Laundering
2.	APO	Alternate Principal Officer
3.	ATM	Automated Teller Machine
4.	CAPTCHA	Completely Automated Public Turing test to tell Computers and Humans Apart
5.	CBDT	Central Board of Direct Taxes
6.	CBWTR	Cross Border Wire Transfer Reports
7.	CCR	Counterfeit Currency Report
8.	CIN	Company Identification Number
9.	CSV	Comma-separated values
10.	CTR	Cash Transaction Report
11.	DD	Designated Director
12.	DIN	Director Identification Number
13.	DQR	Data Quality Report
14.	DSC	Digital Signature Certificates
15.	FCRN	Foreign Company Registration Number
16.	FIU-IND	Financial Intelligence Unit, India
17.	FLLPIN	Foreign Limited Liability Partnership Identification Number
18.	GoS	Grounds of Suspicion
19.	GSTIN	Goods and Services Tax Identification Number
20.	GSTN	Goods and Services Tax Network
21.	ID	Identification Document
22.	KYC	Know Your Customer
23.	LLPIN	Limited Liability Partnership Identification Number
24.	MCA	Ministry of Corporate Affairs
25.	MSP	Managed Service Provider
26.	MTSS	Money Transfer Service Scheme

Sr. No.	Acronym	Definition
27.	Non-PO	Non Principal Officer
28.	NTR	Non-Profit Transaction Reports
29.	OTP	One Time Password
30.	PAN	Permanent Account Number
31.	PMLA	Prevention of Money Laundering Act
32.	PO	Principal Officer
33.	PTR	Property Transaction Reports
34.	RBI	Reserve Bank of India
35.	RE	Reporting Entity
36.	SMS	Short Message Service
37.	STR	Suspicious Transaction Report
38.	UCC	Unified Communication Centre