Discussion on Conversational IVR for Customer Service

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Okay, it has started recording. Okay, please, you may continue. Right, um okay, as I said, I'm thinking loudly. So raise your suggestion if I was a bit mistaken. So once the customer calls the 800, the conversational IVR will be welcoming him and we have to ensure that the customer is aware what are the services in scope, such as the three scenarios that we have agreed on. The conversational IVR should be informing the customer that currently you can raise a fraud request or a traffic violation. If you have any traffic violation issues, you can raise it.

In addition to if you have an existing complaint, we can provide you its latest status. Okay, is this the order you prefer, like first the fraud, then the traffic violation, and then the inquiry? No, no, no, not specifically. We could rely on the volume of each. So I think the volume is mentioned in the TRD. So based on the highest volume, the order will be, for example, if the fraud was the highest, we will start with the fraud. If the traffic, in addition to that. Okay. So after that, as agreed and as our BA colleague has thankfully written in the document that there will be an authentication step if the customer selects, for example, the complaint follow-up, we shall authenticate the customer by providing, I don't recall what exactly the authentication step was.

National ID with name and OTP. Yes, yes. So the customer should be authenticated. After that, I think it's written in the steps that the conversational IVR should provide the customer what is the next action or regarding the complaint follow-up, the conversational IVR should ask the customer what is the SR number or the ticket number. Yes, ticket number. Yes. After the customer provides the ticket number, the AI should be triggering that to see what is the latest status. And if the ticket is in progress, it should tell the customer that, dear customer, your ticket hasn't been processed yet.

It will be processed approximately by X date. Can I help you with something else? That's it for this flow. If the ticket was closed, dear customer, your ticket is already closed. I'm not sure if we could provide what is the answer of the back office team to that ticket. So the AI could tell the customer what is the response. If the code is response, the Seabill response contains the description or the text of the agent, we can play that text in Arabic or English. Okay, that's fine. So any concerns in this step specifically since the AI should read the description box or the response box of that ticket.

But it depends, like if the agent is giving some internal information, if we are playing to that customer, you know how much that will be a problem. I'm not sure. Or it should be public, right? Whatever he writes in the description, because the customer can go to Ahlili online, go to complaints and view his ticket, right? It's mentioned there, yes. Our response is mentioned there, yes. So it's a public information to the customer. So yeah, we can play it to the customer, no problem. Yes, there is a specific field where the back office agents write their response to the ticket.

So if you could play that, if we should put a condition there that if the description or the response box, the targeted field, was empty, we should provide or tell the customer that kindly reach the call center or the contact center or the app to review the response. If it was empty. Okay, okay. Because he is already in the contact center, so we can tell him, go to the Ahlili online mobile app. Or visit the nearest branch. That's much better. Yes. But as you, I just have one concern, maybe we will face it in the future.

First of all, really thank you for the great introduction that we had about this project. My concern was today I have received like changes from project management team that the inbound and unified, sorry, inbound and outbound numbers will be unified in the future as a diamond change or as any enhancement change. So in this case, or in the future, if the complaints number has been unified, sorry, has been combined with other services, how will be the flow from customer experience perspective? Like if the customer dialed the number, is he will facing the conversational IVR or first he will, he need to press the option of complaints and then he will start the conversational IVR in this case?

If you allow me, please, Ajmal. Yes, valid point. However, Saud here, the selected number for conversational IVR project is different than the unified numbers. In the unified numbers for the inbound and the outbound SMB numbers, we have selected the 920001000. In addition to 800, the other number, the free number, which is 8760. So the selected number here in this scope is different than the other two and the unifying numbers. So to answer your questions, no, it won't be in the unifying number scope. It has a different pattern here. To be honest, I can't find it as one of the scope numbers that will be changed.

So maybe in the next version of the document, maybe you or us can ask the BA to remove it from the scope. Because I believe in the documents it's included already. طيب هو included yes بس if you if you if you show that table of the unified numbers, you will find the complaint number which is 80116 if I wasn't mistaken. Yes, you are right. To be switched and unified to 9276. Yes, yes. Yes, it is partial in scope, but it will be changed into the new number. However, we'll be taking that number since it's the complaint flow has been already unified in the unifying numbers project.

We'll be taking this number and we will be using it in the conversational IVR. So yes, it's mentioned that it will be changed into and unified into 92001,000 or the other number. I get your point and we will keep the new number as a normal IVR and the old number as a conversational IVR. Sure, yes. Okay. Okay. So we discussed about playing the ticket details. So if the description is empty, we will ask, we'll give an additional message saying that for more information, go to Al Ahly online or Al Ahly mobile, right? Yes, for the step that why the customer should provide, should provide the AI his ticket number because we might be facing several in progress tickets for the same customer.

That's why the customer should provide the needed SR number to the AI to specify which exactly the ticket that you're complaining or you want to follow up on. Okay, it's clear. So are we going to ask the full ticket number or ending with something? No, the full ticket number. Okay, good. Yes. Clear. Then, so if it is already closed, we may say it is closed and for this is the description. Would you like, would you like to reopen this ticket? Is that how we are going to say? Yes, if it was within the agreed criteria, which is 15 working days since the ticket closure.

Okay. Yes. After closure. Okay. Yes. If it is, if the ticket closure has passed the agreed or the 15 days, we should not inform the customer to reopen the ticket. Okay, good. Are we done with this particular service or? I think so from my end. Anyway, if there is more discussions, surely we will have further discussions later on. But for today, now let's go to the next step, which is maybe fraud. Okay, for the fraud cases. Okay. Here, if the customer said that I have a fraud transaction has been made to my current account despite which current account.

We'll be asking the customer what was the amount and when did this transaction happen? Okay. So the customer, the customer should provide the amount in addition to the date. We shall no further ask the customer on which current account because he has no time. So the AI should be searching for this. Yes, it's okay. Yeah. So after that, he will request from the customer, he will be requesting that we will, we will stop your debit card. Okay. And we will stop your digital services in addition to the IVR services. Okay. If you noticed in the beginning, we have not authenticated the customer.

Yes, right. Yes, we will be, we'll be directly go to the flow without authentication. The customer requesting, as I said, the amount, the date. But we have to ask his national ID, right? Because we don't know which customer. So ask his national ID. Yeah, that's enough. That's enough. Yes, without OTP or full name or. Yes. Yes, and this flow specifically just in order to avoid any further fraudulent transactions to be having the customer account. If the authentication step, which is only the ID number has failed twice, we shall take the customer and transfer him to the live agent.

Yeah. Any failure, we will be transferring to live agent, right? Yeah. Good. Yes. Because my experience with other chatbots are they will keep us in a loop indefinitely. We will ask something, they will say we don't have again. So if I ask, send me to live agent, still it will say I did not understand and it will, you know. Yes, yes. We don't want that to happen here. But it has to be parameterized. I mean the tries of the failure. Sure. Yes, because if we saw that two failures are insufficient, we could put it three or four or whatever.

No problem. Yeah. Yes. So after. And after stopping the debit card and digital services, we have to create a ticket, right? Yes. Okay. That dear customer, we have created a new ticket. The customer, sure, will be receiving an SMS of that creation. And that's it. We could. Yeah, please. Actually, I had a look in like I got a, you know, Siebel screenshot from Jay Kumar. We got it from Siebel team and it contains many fields. So when I saw that, I was wondering how this conversation is going to happen because I saw many yes, no, yes, no questions from which social media and many things.

So is that really in scope or only this is in scope? Okay, at first, we will have to check which one of them is mandatory, which one is not. Okay. Okay, in the creation. If all were mandatory, of course, we'll be asking the customer. But for my, my next experience, I don't think that all checkboxes are mandatory. But we'll be, you can keep it as an open point and we will check later on. Okay. Because I think anyway, Siebel will be exposing the web service especially for us because this is the first time it is going outside Siebel because the areas were doing it from Siebel.

So they can make it mandatory or optional according to our requirements. So basically in conversational IVR, this is our scope, right? Like they are saying they have some account relationship. related fraud activity, which they want to stop their exposure, that is debit cards, credit cards, digital services, and we have to create a ticket. That is the basic requirement at least in this phase, right? Yes, yes, you're right. Furthermore, after receiving the confirmation, after the customer received the confirmation of the ticket creation, they should ask the customer, do you have any other transaction? Yes. So they should be raising another ticket for the other transaction until the customer says no further transactions.

Yes, so it is like main menu in our IVR. So after we complete this, we will say, do you want to like to go back to the main menu, to go back to previous menu? So same way here as a conversational IVR, we will say, what other service I can do for you, right? Yes, yes. And specifically for this transaction or for this flow, we will ask the customer if you have another traffic violation transaction. If no, then... Yeah, so instead of saying generally, do you want any other service, when we are in exiting from fraud, we should ask specifically, do you have any other transactions that you would like to report, right?

Yes, yes. Okay, clear. Okay, and that will go through the same flow. Yes. So each transaction will be a separate ticket, huh? Yes. But we don't have to stop the card and digital services because all cards, all accounts, everything is already stopped. Already stopped, yeah. We won't be asking the customer again that we will do. So no need to stop again, yeah. Yes. Okay, clear. Good. So I think we have a good picture about fraud now. So can we move to traffic-related concerns? Yes, we can. طيب here I'm going to seek my colleague's experience. طيب أبو جابر أنا ممكن أن أحتاجك صراحة في traffic violation case.

عشان نقدر نوجه العميل على الفلو customerكيف العميل ممكن يشتكي؟ إيش الكيووردز اللي ممكن يقولها لل طيب الله يعطيكم العافية جميعاً وهنا عبد العزيز العميل بيتصل بيقول في عندي traffic violation هذا حق أو سيناريو آخر العميل بيقول أنا trafficمبلغ محجوز ما بعرف السبب فلما نشيك على السبب يطلب خصوص ال سددت المخالفات اللي علي في بنك آخر وللآن لازلتوا حازين علي المبلغ حلو فهذه السيناريوين الأكثر يعني الأكثر أو ما هو لصالح المخالفة traffic violationشيك ولقى الحجز ما هو من ال AIطيب السؤال هو إذا لقينا إذا ال المرورية إيش نسوي هنا؟ أو إيش تقترح؟ إذا ما عرف سبب الحجز يعني ممكن يكون الحجز نتيجة يعني ممكن احنا نضيفه إنه من ضمن الآن إنه إذا ممكن يكون الحجز لصالح التزامات قضائية حلو اللي هو أمر تنفيذ فممكن طيب نقول له بعدها الرجاء descriptionيقول له نتيجة أمر التنفيذ الصادر رقم كذا كذا آه يكون مكتوب في ال التوجه إلى إلى أقرب فرع ولا شو نقول له عشان يرفع عشان يشتكي العميل؟ إيش تقترح هنا والله هو ما هيكون في له شكوى لأنه خلاص هو في أمر تنفيذ عليه برقم واحد اثنين ثلاثة فأساسا حتى لو راح يكون تك سنتر ما يرفعوا شكوى هذا قصدي ما يرفعوله يقولوا له عندك أمر تنفيذ لصالح أمر قضائي برقم كذا كذا حلو حلو حلو طيب طيب هذه here أجمل Yes The customer will be having two scenarios to to reach the traffic violation flow.

First, he'll be saying that I have a hold amount or a held amount. Okay. Then the AI will be authenticating the customer as agreed. After that, the AI will be checking the hold was related to what exactly. So the AI will be searching for the held area. If it if it was traffic violation, then we'll be raising a ticket for this amount. Of course, you'll be asking the customer what is the amount. If he has no answer, then fine, we'll be searching to that amount. If we found that the amount is held related to traffic violation, we'll be raising a ticket to the customer.

If it was related to judgmental stuff, we'll be mentioning that to the customer. It's already mentioned, by the way, in the account transactions statement or the in the in the embed or table that this amount was held related to judgmental or regulation raised by تنفيذ. Okay. And that's it. We won't we won't be creating any ticket to the customer because it's held by a governmental area. Okay. The other scenario, if the customer was saying I have paid the traffic violation fees despite which bank, whether it was internal or external payment and the account or the transaction is already held.

Okay. Here we'll be asking the customer, it's an extra step, we'll be asking the customer which amount. If he has the amount, then fine. If he hasn't, then we'll be raising a ticket telling that in the description box, telling that the customer has paid the traffic violation fees and it's already held. And still the amount is still held. Yes. Okay. Okay, so if it... So how do we know like what is the reason for held or how much is held, you know? Where is this information actually? It's available in the embed and Siebel. Okay, so when we inquire about the customer, we will get this information or when we inquire about an account or what exactly are we inquiring with Siebel?

We're inquiring with civil with the amounts, not the current account, because the current account won't be stopped or held. The transactions or amount of the customer balance will be held. The held amount, yeah, in account there will be something called a held amount. Yes, yes. Okay, so if that amount is equal to what he is saying, and there will be a reason for that held amount in that. The reason is mentioned in the description of the transaction. Okay, so if it is then feed or judgmental, something like that. Yes, yes. We can refer back to the MBL.

There is a specific window that you can keep it as an open point, so we shall have a different session with the with the Temfeed back office team to to guide us where could we obtain such information. Okay, so Abdulaziz, thank you so far. We have discussed, you know, on a high level the three different options. So the main things what I feel like our further steps is one, we need to know exactly what are the different combinations the customer will say in English and Arabic. And we want to know what is the process exactly what the agent is doing.

Okay, like for traffic violation, it seems like there is some complications, some complex steps involved. So we would like to maybe see if we are already in MITC in SNB, so we can sit with the agent, we can sit with your team to understand what exactly is going on, what exactly is being said, okay, what exactly are we replying, what exactly are we doing, you know, so that we can automate all of this as much as possible in the area. sure, sure, you are welcome in the head office. If not, we'll try to take the team to the MITC.

So we can try. So complete agents are sitting in MITC, right? No, here in the head office, the fourth floor. However, the contact center agents are sitting there in the fourth floor in the MITC. Okay, like if we want to be in their environment, so let's, we'll try to come to the head office. That would be better so that we don't disturb their schedule and even we can meet you also. You're here, right, in head office? Yes. Okay, so Inshallah, we can meet. And okay, this system is set up by SASTEC, okay, and they have requested for a meeting on Wednesday.

Their main requirement is to whatever we have discussed so far, plus they want to know the different, you know, things the customer is saying. So you have already given us information here. But if at least you can get some conversation, some, you know, examples of what the customer will say and what the agent will say, it would be great. Is it okay to have a meeting on Wednesday? Are you free for that? Not you. If you're there, I'm happy. If there is someone else also, it's fine. The main thing we want is the flow and the different ways the customer speaks at a high level.

Then anyway, we will be sitting with your team to discuss this further. Sure, noted. Sure, sure. Inshallah, let us know when is a convenient time and you know, Jaya or Jumana may share a meeting invite for that. Share, share. I'll be checking the the team here and Inshallah, let's have it on this Wednesday, hopefully. Okay, thank you very much. It was a great pleasure meeting you guys. And you know, we got a lot of information. That's why I recorded this meeting. So we can refer it again. Thank you all for your time. Thank you, Jumana, for arranging the meeting.

Thank you, Jaya, Saud. Okay, Abdulaziz. Thank you, everyone. Thank you, thanks.