

fintech  OS

Help Center 1.0.0

User Guide

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Overview

The Help Center accelerator allows you to access questions fast during any digital journey. It accommodates frequently asked questions that users need to have access to. These are the typical questions that a **financial institution**¹ needs to address. This accelerator is not limited to a banking or insurance process, but any website/ e-commerce offering products or services can embed this Help Center in their online sales. The back-office may also benefit from easily adding new questions. It brings together a community feeling by adding votes to the answers that already exist on the platform to help the back-office improve the support they offer their customers.

Business Pain Points

The Help Center by FintechOS is aimed at resolving some of the pain points when offering quick help to users:

- lack of personalized questions;
- cost of service;
- lack of contact information;
- asking new questions;
- long time to find out answers to common questions.

The Help Center accelerator by FintechOS solves these pain points by offering a fully digital seamless way to answer questions.

¹A financial institution (FI) is a company that manages financial and monetary transactions such as deposits, loans, investments, and currency exchange, i.e business operations within the financial services sector including banks, trust companies, insurance companies, brokerage firms, and investment dealers.

Advantages of the Help Center

Here are some of the major benefits the solution offers through FintechOS:

- Digital and Instant Answers. A large array of questions can be added fast to aid users with their problems.
- Time-efficient. This center saves time for both users and bank employees to avoid time spent on hold calling an operator.
- Personalized questions. Users can ask additional questions.
- Integration. The solution can be integrated easily with any digital process.
- Solving problems. Users can get help to their problems when advancing in their journey.

Solution Walkthrough

The solution works in the following manner:

1. A back-office employee adds the questions within FintechOS Portal where they associate the question with the journey.
2. The client-side library **FTOS_FAQ_HelpLoader** is called within the journey in the Advanced section of every form driven flow in After Events.
3. The user enjoys an extensive Help Center during every step of the journey limiting the need for assistance or human interaction.

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Managing Questions

Within FintechOS Portal, a back-office employee can add additional questions to be displayed to users in the Help Center. To access the dashboard, follow these steps:

1. Sign in the FintechOS Portal using your username and password.
2. Access the main menu by clicking the menu symbol on the top left-hand corner of the screen.
3. Click the **FAQ** folder > **Questions** menu item. The **FTOS_FAQ_QUESTION LIST** page is displayed with the list of existing questions.

FTOS_FAQ_QUESTION LIST			
<input type="checkbox"/>	Question	Digital Journey	Business Status
	Q	Q	Q
	Will I be charged any fees?	RetailMortgage	Active
	What are Fixed-rate mortgages?	RetailMortgage	Active
	What are Joint and guarantor mortgages?	RetailMortgage	Active
	Do I need to be registered to vote?	RetailMortgage	Active
	Can I let my property?	RetailMortgage	Active
	What happens at the end of my mortgage deal?	RetailMortgage	Active
	What's an Decision in Principle?	RetailMortgage	Active
	What insurance will I need for my mortgage?	RetailMortgage	Active
	What are the risks I should be aware of?	RetailMortgage	Active
	What is an Interest-only mortgage?	RetailMortgage	Active

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Adding New Questions

1. From the **FTOS_FAQ_QUESTION LIST** page, click the **Insert** button on the top right-hand corner of the screen. The **Add Question** page is displayed.
2. Fill in the fields:

Field	Required	Data Type	Description
From email	No	Text	Insert the email of the user who sent the question.
Question	No	Text	Insert the question.

3. Click **Save and reload** to avail additional fields:

- Fill in the additional fields:

Field	Required	Data Type	Description
Digital Journey	No	Lookup	Select from the list the journey it applied to.
Response	No	Text Area	Insert the response to the question.
Upvotes	No	Lookup	Insert the number of likes.
Downvotes	No	Lookup	Insert the number of dislikes.

- Click **Save and close**.

Modifying Questions

- From the **FTOS_FAQ_QUESTION LIST** page, click the record you wish to edit. The **Edit Question** page is displayed.

2. Edit the fields:

Field	Required	Data Type	Description
Digital Journey	No	Lookup	Select from the list the journey it applied to.
From email	No	Text	Insert the email of the user who sent the question.
Question	No	Text	Insert the question.
Response	No	Text Area	Insert the response to the question.
Upvotes	No	Lookup	Insert the number of likes.
Downvotes	No	Lookup	Insert the number of dislikes.

3. Click **Save and close**. The current status of the question is **Draft**.

Activating Questions

A question needs to be active to be used in a journey.

1. From the **FTOS_FAQ_QUESTION LIST** page, click the record you wish to edit. The **Edit Question** page is displayed.
2. At the top left-hand corner, click **Active**. A **Confirmation** pop-up is displayed: *Are you sure that you want to change the business status?*
3. Click **Yes** to confirm or **No** to abandon.

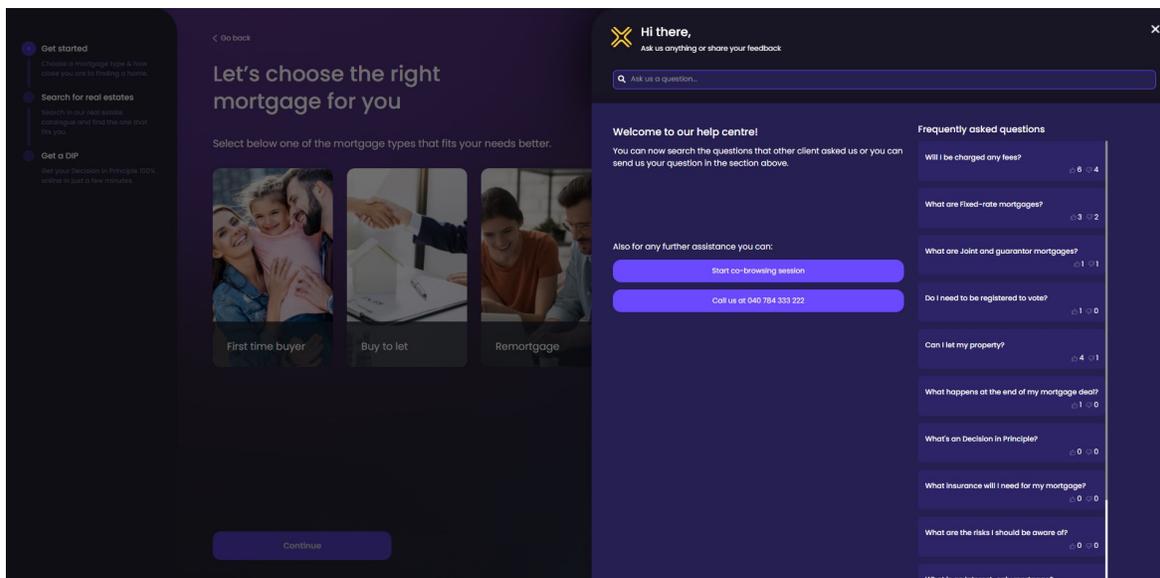
Deleting Questions

1. From the **FTOS_FAQ_QUESTION LIST** page, tick the checkbox for the record you wish to delete.
2. Click the **X** symbol button on the top right-hand corner of the screen.

3. A pop-up message is displayed: *Delete one record?*
4. Click **Yes** to confirm or **Cancel** to abandon.

Help Center

This solution accommodates a help button found on every page of the flow. It was configured in After Events of every form driven flow to be displayed.

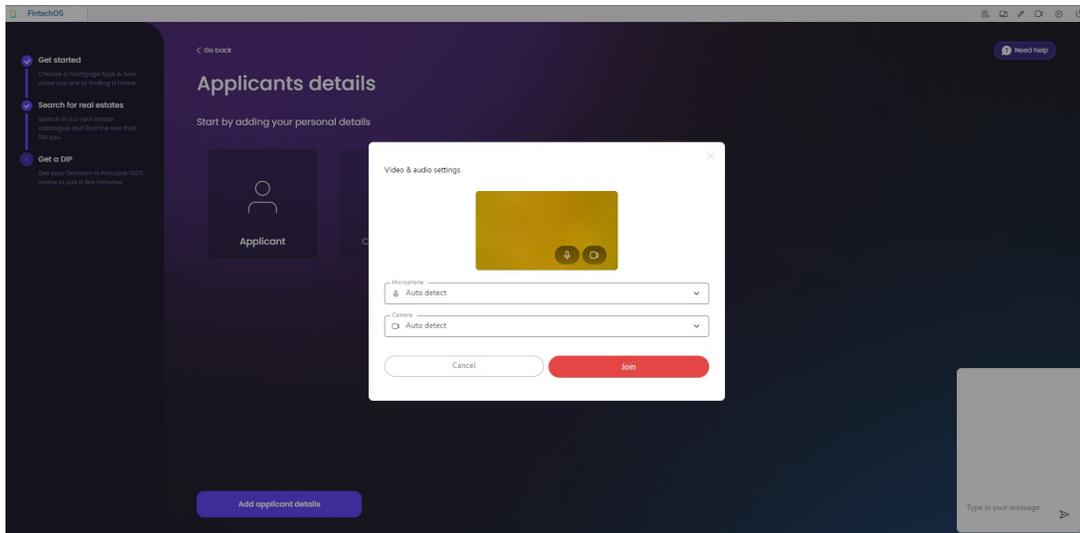


Click the button displayed at the top right-hand corner of the screen to expand the FAQs section dedicated to helping you find the support you need. It contains a search button. Type in some keywords to browse between the topics covered. The system displays a list with the questions that contain the keywords.

Under the search bar, there are two columns. The first column contains the message: *Welcome to our help center! You can now search the questions that other clients asked us or you can send us your question in the section above.*

Underneath, there are two buttons:

- **Start a co-browsing¹ session:** Click this button to launch a video call with a bank employee. A pop-up message is displayed: *You've requested assistance and a secure co-browsing session will be prepared to facilitate this request. The agent that will assist you will not be able to see any open tabs in your browser or sensitive information such as passwords. Do you want to proceed to connect with the agent? Click **Connect**.*



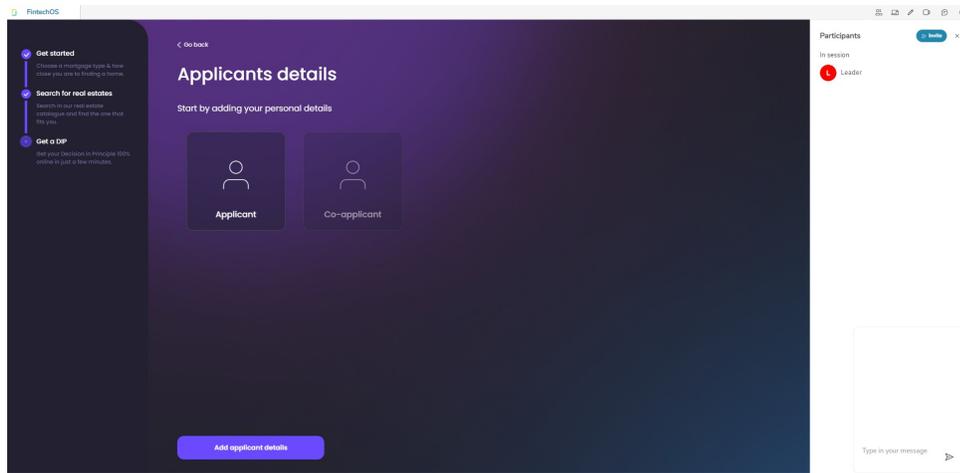
- **Call us on 09 0999 0999:** Click this button to open the caller application.

Co-browsing for customers

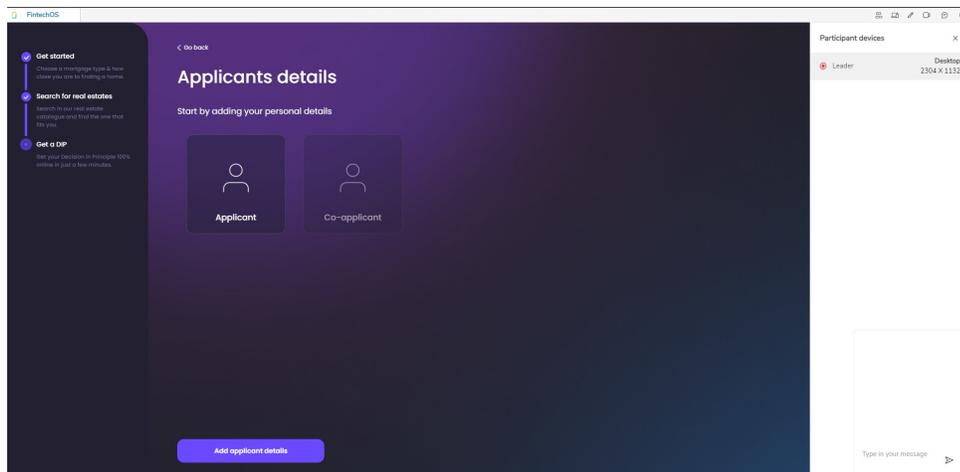
After the connection is initiated a white header is displayed with the options to communicate with the bank employee:

¹It is the joint navigation through the solution by two or more people (in this case the customer and bank employee) accessing the same webpage at the same time.

- Participants

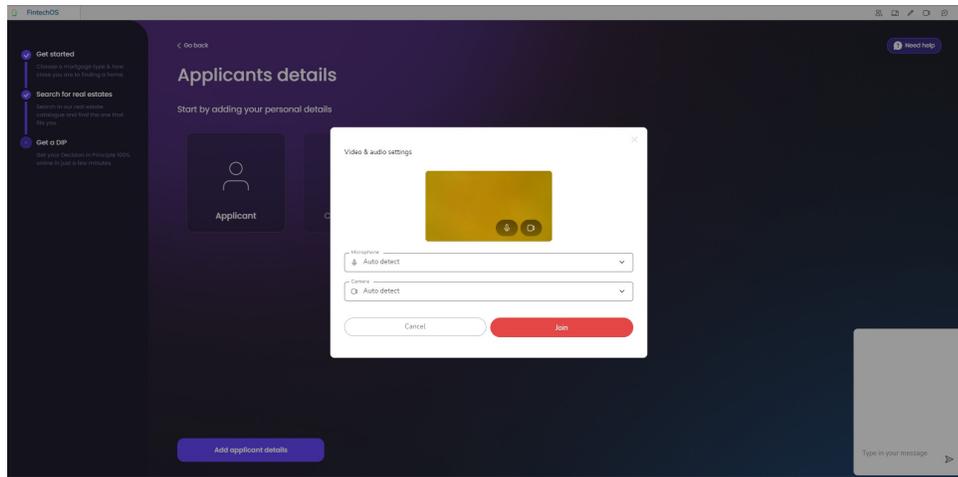


- Set screen size



- Enter drawing mode: enables a pencil for drawing on the screen

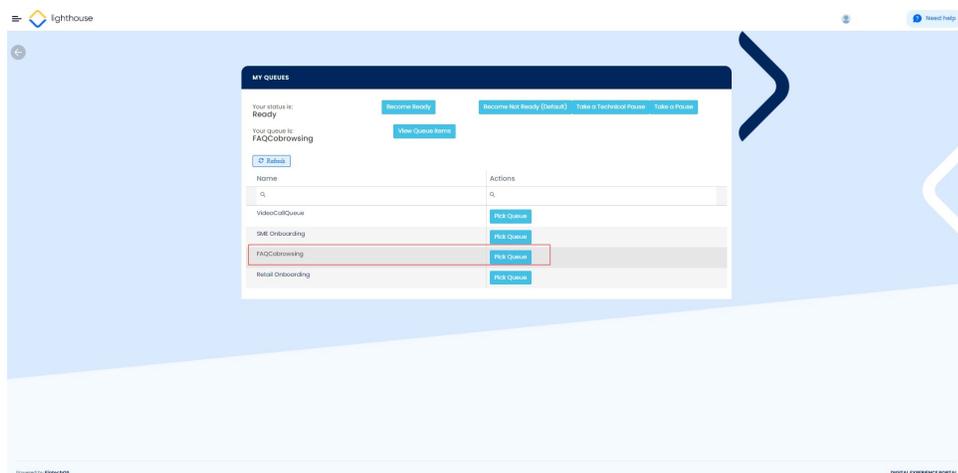
- Join videochat: select a microphone and camera to join the discussion



- Chat: opens a chatbox to write messages
- End session.

Co-browsing for the Back-Office

1. Access the FintechOS Portal > open the main menu > Banking Accelerators > My queues.



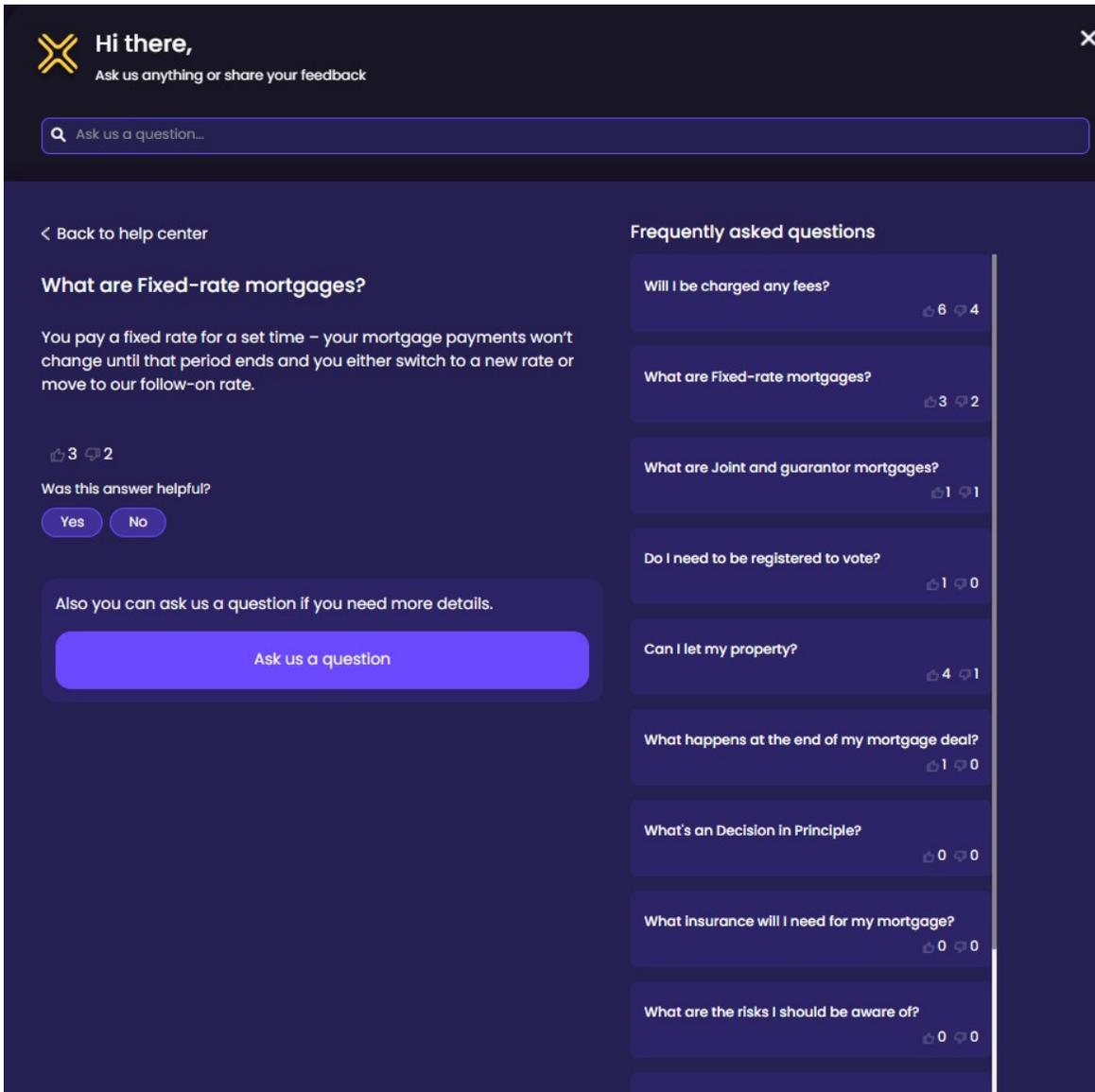
2. Click **Pick queue**.

3. Select the customer and join the discussion.

Further on the extreme right-side, all the questions in the database are displayed. To navigate between them, scroll down. Click a question to expand it and view the answer as well. If the answer was helpful, vote it by clicking the thumbs-up symbol. You can only vote once for one answer. You can delete a vote, by tapping again on the symbol. Click it again to compress the text.

NOTE

To display the number of votes the system called the script "[FTOS_FAQ_GetQuestionVotes](#)" on page 20.



When a question is expanded, you can insert your question by clicking the **Ask a question yourself**. It opens two text fields to insert your email address and the text field for the question. After you type in the question, click **Submit question**.

The answers are available in the database:

What is an Interest-only mortgage?

Pay the mortgage **interest**¹ each month without reducing the balance. You'll need to have a plan to repay the balance by the time the mortgage term ends.

What are Buy-to-let mortgages?

Buy-to-let mortgages are designed to help you buy a property that you intend to rent out to other people, rather than to live in. The amount you can borrow usually depends on the rental income you expect to earn from tenants, although we might consider other income in some circumstances.

What are Fixed-rate mortgages?

You pay a fixed rate for a set time – your mortgage payments won't change until that period ends and you either switch to a new rate or move to our **follow-on rate**².

What are Joint and guarantor mortgages?

A joint mortgage means two or more of you apply together. A guarantor is someone liable for making payments if you can't – without any legal claim.

What is a green home mortgage?

Green home mortgages offer a lower interest rate for homes that are energy deficient.

What's a Decision in Principle?

A Decision in Principle (DIP) provides you with a personalized commitment, a free indication of how much we might be able to lend you.

¹The interest rate is the amount a lender charges a borrower and is a percentage of the principal, i.e., the amount loaned.

²It is the lender's standard variable rate (SVR), and this is the default interest rate that you are charged if you don't remortgage.

What insurance will I need for my mortgage?

It is a requirement of your mortgage to have buildings insurance. This covers the bricks and mortar, fixtures and fittings. It's also a good idea to take out contents insurance as well - this protects all your possessions in your home, from furniture to jewelry.

What happens at the end of my mortgage deal?

When you take out your mortgage, you arrange to have a fixed or variable rate product for a period of time.

At the end of this time, the product will end and your loan will usually be transferred to one of our lender variable rates. At this point, you may choose to move it to a new product for a further period of time.

Can I let my property?

We lend you the money on the basis that you are using the property as your main residence.

If your circumstances change after you take the mortgage, and you want to let the property you must ask our permission.

Will I be charged any fees?

This will depend on the mortgage product, there may be a product fee to pay and early repayment charges if you repay early.

Do I need to be registered to vote?

You need to be registered on the electoral roll so lenders can confirm your address and trace your credit history. If you're not registered, the lender might not have enough information to progress your mortgage application.

What are the risks I should be aware of?

A **mortgage**¹ has one key difference from other loans – it is secured against your home. If you cannot keep up with your monthly repayments or you get into financial difficulties you should contact us straight away so we can give you the help you need.

¹It is a legal agreement by which a bank lends money at interest in exchange for taking title of the debtor's property, with the condition that the conveyance of title becomes void upon the payment of the debt.

Installation

This version is compatible with HPFI v22.1. The supported operating system is Microsoft Windows 10. The supported browser is Google Chrome.

Prerequisites

Download the package from the [Marketplace](#).

Install and configure:

- Standard FintechOS infrastructure (with B2CPortal, B2CProxy and Jobserver)
- Co-browsing Processor. Install the syspack SySDigitalSolutionPackages v21.2.2300.zip and install it to have the processor.

Package

Once you downloaded the package Help Center-1.0.0.zip, unzip the package. It contains the following set-up:

- prereq
- solution (the solution with the templates for the B2C Portal, containing the digital assets)

There are two digital assets named FAQ-DM and FAQ-SDK.

- data-model
- additional-files (the library with custom controls; the custom files and the report document templates)

- default-products (the banking products)
- reset (it contains SQL procedures to delete records from the database)
- an installation guide.

1 Install the Solution

1. Import the packages using [Digital Solutions Packages](#) found within the solution folder.
2. Add the latest syspackdeployer in the solution folder, edit the installer and run it in admin mode.

2 Set up the Additional Files

1. Copy or upload the custom folder in the B2CPortal or Portal folder, depending on your needs.
2. Add the keys from keys-for-portal file in the web.config of the Portal and change it with your values.
3. Add the keys needed for the Cognitive Processors and in the web.config of the B2CPortal or Portal, depending on your needs.
4. Restart the application pools/services for B2CPortal and B2CProxy.

Configurations

The solution can be modified and extended to become suitable to any market and functional specifications of a company. It is built on two form driven flows that can be modified to suit different business requirements such as data model modifications, UI modifications, coding modifications in Advanced, and more.

To proceed with the modifications, access **Innovation Studio > Digital Experience > Digital Journeys > Form Driven Flows:**

- **FTOS_FAQ_AddQuestion** with the step **AddQuestion**.
- **FTOS_FAQ_EditQuestion** with the step **EditQuestion**:

in AfterEvents, the following script is called to get the up-votes and down-votes:

FTOS_FAQ_GetQuestionVotes

This server-side script gets the number of up-votes and down-votes a question has.

Input: var `questionId`

Output: var `result`

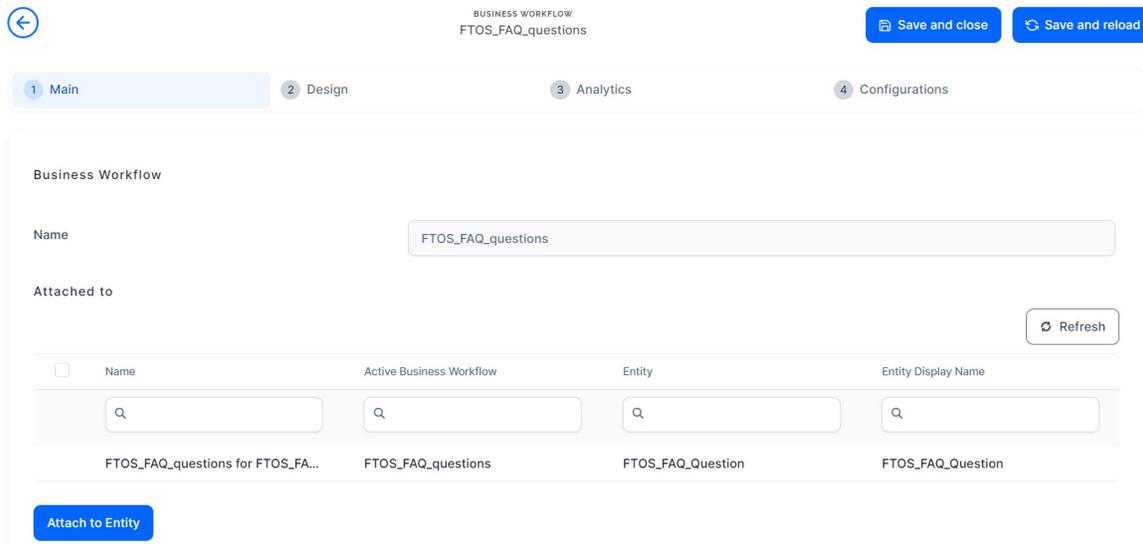
Additions configurations exist outside of the two forms. Read more below:

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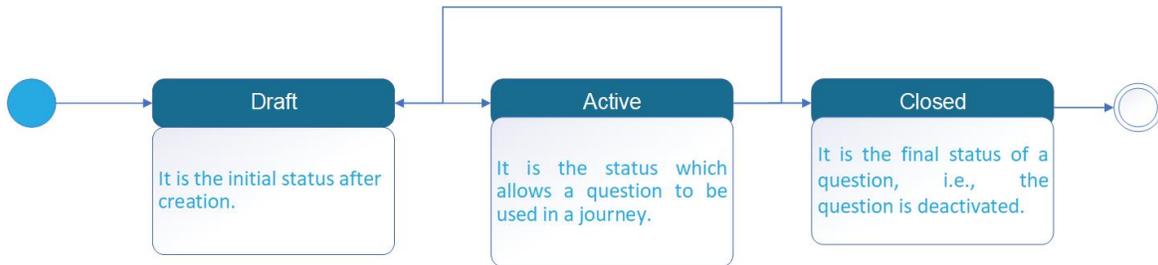
Configuring the Business Workflow Processor

The Business Workflows Processor uses rules-driven business transitions between statuses to help a bank employee see the status of the question.

Access Innovation Studio > Automation Blocks > Business Workflows > FTOS_FAQ_questions. The workflow is attached to the entity FTOS_FAQ_Question.



These are the following configurations:



Status	Description
Draft	It is the initial status after creation.
Active	It is the status which allows a question to be used in a journey.
Close	It is the final status of a question, i.e., the question is deactivated.

Modifying the Back-Office Dashboard

There are two ways to access the entity form where the questions are displayed. The entity is FTOS_FAQ_Question and the form is the default one.

FTOS_FAQ_QUESTION LIST			
<input type="checkbox"/>	Question	Digital Journey	Business Status
	Q	Q	Q
	Will I be charged any fees?	RetailMortgage	Active
	What are Fixed-rate mortgages?	RetailMortgage	Active
	What are Joint and guarantor mortgages?	RetailMortgage	Active
	Do I need to be registered to vote?	RetailMortgage	Active
	Can I let my property?	RetailMortgage	Active
	What happens at the end of my mortgage deal?	RetailMortgage	Active
	What's an Decision in Principle?	RetailMortgage	Active
	What insurance will I need for my mortgage?	RetailMortgage	Active
	What are the risks I should be aware of?	RetailMortgage	Active
	What is an Interest-only mortgage?	RetailMortgage	Active

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You can change the icon, the display name and the security roles for limited access or for the dashboard widget in addition, you can change the position and size of the widget:

- access Innovation Studio > Digital Experience > Digital Frontends > Dashboards > FAQ.

←

Save and close
Save and reload

1 General
2 Security Roles
3 Portal Profiles

Name

Widget Vertical Spacing

Show On Home Page

DisplayName

Widget Horizontal Spacing

FTOS_FAQ_Question (default)

Shortcut - FTOS_FAQ_Question

Add Widget

Html Widget

Select Html Widget to add

- access Innovation Studio > Digital Experience > Digital Frontends > Menu Items > FAQ.

The screenshot shows the 'Edit Menu Item' interface. At the top left is a back arrow icon. At the top right are two blue buttons: 'Save and close' and 'Save and reload'. Below the title 'Edit Menu Item' is a form with the following fields:

- Menu Item**: A header label.
- Type**: A dropdown menu with 'Menu Section' selected.
- Display Name**: A text input field containing 'FAQ'.
- Icon Uri**: A text input field with an icon placeholder and a dropdown arrow.
- Color**: A dropdown menu with 'Select...' selected.
- Disabled**: A checkbox that is currently unchecked.
- Security Roles**: A section with a 'Name' label and a list area.

At the bottom right of the form are two buttons: '+ Insert existing' and 'X Remove existing'.

For more details on the possible modifications, see [Creating Dashboards](#).

Glossary

C

Co-browsing

It is the joint navigation through the solution by two or more people (in this case the customer and bank employee) accessing the same webpage at the same time.

D

Decision in principle

It offers an easy way for customers to view product requirements before advancing to the next step in the digital journey.

F

Financial institution (FI)

A financial institution (FI) is a company that manages financial and monetary transactions such as deposits, loans, investments, and currency exchange, i.e. business operations within the financial services sector including banks, trust companies, insurance companies, brokerage firms, and investment dealers.

Follow-on rate

It is the lender's standard variable rate (SVR), and this is the default interest rate that you are charged if you don't remortgage.

I

Interest rate

The interest rate is the amount a lender charges a borrower and is a percentage of the principal, i.e., the amount loaned.

M

Mortgage

It is a legal agreement by which a bank lends money at interest in exchange for taking title of the debtor's property, with the condition that the conveyance of title becomes void upon the payment of the debt.