

Customer Support Ticket Labeling Instructions

Dataset Background

In this dataset, each data row represents a conversation between a user and a customer support chatbot. This dataset pertains to issues or requests related to banking and financial transactions, focusing on problems associated with a user's account, banking services and transactions.

Instructions

Labelers will view one customer support ticket case at a time within Labelbox and will need to conclude which ticket category the conversation should be placed in. Each conversation can only be labeled with one category, corresponding to the issues outlined in the ontology below.

Ontology

ACCOUNT_TERMINATION
ACCOUNT_RECOVERY
ACCOUNT_SECURITY_BREACH
ACCOUNT_EXTERNAL_QUERY
ACCOUNT_UPDATE_DETAILS
ACCOUNT_ID_CONFIRMATION
ACCOUNT_MISC_QUERY
BANKING_LOAN_SERVICES
BANKING_FEE_DISPUTE
BANKING_OVERDRAFT_SERVICES
BANKING_WIRE_TRANSFER_HELP
BANKING_SAVINGS_PLANS
BANKING_INVESTMENT_SERVICES
BANKING_POLICY_INFO
BANKING_CREDIT_CARD_ISSUES
BANKING_INSURANCE_PRODUCTS
BANKING_MOBILE_APP_SUPPORT
BANKING_DEBIT_CARD_ACTIVATION
BANKING_SECURITY_FEATURES
TRANSACTION_DISPUTE
TRANSACTION_REFUND
TRANSACTION_VERIFICATION
TRANSACTION_FRAUD_REPORT
TRANSACTION_LIMIT_INCREASE
TRANSACTION_HISTORY_QUERY

Further Details

The categories that labelers need to choose from above will be explained and specified in greater detail in the text below. Use your best judgment and look at the definitions and examples below to best label each of the following data row instances with the corresponding label.

Account

Overview:

An account related issue corresponds to concerns related to the management or modification of a user's account, including access issues and updates to account status.

Account issues have the following possible labels that are included in the ontology:

1. ACCOUNT_TERMINATION

Description: This category addresses requests from users who wish to permanently close their accounts.

Example Conversation:

User: I have decided to close my account. Can you guide me through the process?

Bot: I can definitely help with that. Before we proceed, can you confirm if you have any pending transactions or subscriptions linked to your account?

User: No, everything has been settled.

Bot: Great! I'll guide you through the steps to close your account. Once we begin, this action is irreversible. Are you ready to continue?

2. ACCOUNT_RECOVERY

Description: This category deals with requests to regain access to an account that a user can no longer access or has been temporarily deactivated.

Example Conversation:

User: I forgot my login details and can't access my account. What should I do?

Bot: I'm here to help you regain access. Have you tried our password recovery tool yet?

User: Yes, but I didn't receive the reset email.

Bot: Let's try a different method. Could you provide your registered phone number or alternate email for verification?

3. ACCOUNT_SECURITY_BREACH

Description: This category encompasses issues where there is a suspicion or confirmation of unauthorized access to an account.

Example Conversation:

User: I think my account has been hacked. I saw some unusual activity.

Bot: It's important to act quickly to secure your account. Have you changed your password yet?

User: I tried, but I think the hacker changed it already.

Bot: Okay, let's secure your account by verifying your identity. Could you provide your last two transactions or answer your security question?

4. ACCOUNT_EXTERNAL_QUERY

Description: This category involves inquiries or actions requested by third parties regarding a user's account.

Example Conversation:

User: I'm an attorney handling a client's estate and need financial information about their account.

Bot: I'd like to assist you, but I'll need to verify that you have the authority to access the account. Could you provide the necessary legal documents?

User: I have the documents ready. Where should I send them?

Bot: Please email them to our verification department. Once we verify the documents, I'll be able to provide you with the information you need.

5. ACCOUNT_UPDATE_DETAILS

Description: This category covers requests to change or update personal information linked to a user's account.

Example Conversation:

User: I recently moved and need to update my contact details.

Bot: I can help with that. To ensure your account security, can you confirm the last four digits of your social security number?

User: 1234.

Bot: Thank you for confirming that. What is your new address and phone number so I can update your details?

6. ACCOUNT_ID_CONFIRMATION

Description: This category is for verifying the identity of the user as part of security protocols or account recovery processes.

Example Conversation:

User: I lost my phone and can't get into my account because it needs a verification code.

Bot: We need to verify your identity before we can bypass the two factor authentication. Do you have any other email accounts linked to this one?

User: Yes, I have a backup email.

Bot: Please provide the backup email. I will send a verification link to it. Once you click on the link, we can proceed with securing your account.

7. ACCOUNT_MISC_QUERY

Description: This category is a catchall for any account related inquiries or issues that do not fit into the other predefined categories.

Example Conversation:

User: My issue isn't listed. I'm being charged for a service I didn't subscribe to.

Bot: I'm sorry to hear about this issue. Have you checked your subscription settings in your account to see if there are any active subscriptions?

User: Yes, and there's nothing there that I recognize.

Bot: Let's take a closer look. Could you provide the dates and amounts of the charges you're seeing?

Banking

Overview:

Handles a range of banking services excluding account management, such as loans, fee disputes, and other banking products like insurance and investments, aiming to assist users in managing their broader banking relationships.

1. BANKING_LOAN_SERVICES

Description: Encompasses all aspects of loan inquiries, from application processing to managing existing loans and adjusting loan terms.

Example Conversation:

User: I want to apply for a home improvement loan. What are the interest rates?

Bot: Our home improvement loans start at 4.5% APR. How much do you need to borrow?

User: I'm thinking about \$20,000.

Bot: That sounds good. I can start your application now. Can you provide your employment details?

2. BANKING_FEE_DISPUTE

Description: Addresses disputes over banking fees, providing resolution and adjustments where applicable, ensuring transparency in fee charges.

Example Conversation:

User: There's a \$30 charge on my account I don't recognize. Can you remove it?

Bot: Let's check that for you. Can you tell me the date of the transaction?

User: It was on the 15th of this month.

Bot: I see the charge. It appears to be a bank fee for an overdraft. Since it's your first time, I'll waive the fee and reverse the charge.

3. BANKING_OVERDRAFT_SERVICES

Description: Informs and assists users regarding overdraft facilities, including the activation of overdraft protection and related fee structures.

Example Conversation:

User: What's the charge for using overdraft protection?

Bot: Our overdraft protection fee is \$35 per transaction. Would you like to opt in, or would you prefer setting up an alert for low balance?

User: Can I set up both?

Bot: Absolutely, I'll help you set up overdraft protection and low balance alerts right now.

4. BANKING_WIRE_TRANSFER_HELP

Description: Assists with the setup and execution of wire transfers, providing guidance on both domestic and international transfer processes.

Example Conversation:

User: I need to send a wire transfer but don't know where to start.

Bot: I can guide you through the process. Are you sending this wire domestically or internationally?

User: It will be international.

Bot: You will need the recipient's bank details, including the IBAN or SWIFT code. Do you have this information?

5. BANKING_SAVINGS_PLANS

Description: Offers information about various savings instruments, helping users choose and manage savings accounts that best fit their financial goals.

Example Conversation:

User: I'm interested in setting up a high yield savings account. What do you offer?

Bot: We offer several high yield savings options with competitive interest rates. Are you interested in a fixed rate or variable rate account?

User: What's the difference between them?

Bot: A fixed rate account will keep the same interest rate for a set period, while a variable rate can change based on market conditions.

6. BANKING_INVESTMENT_SERVICES

Description: Provides information and assistance on investment opportunities, helping users navigate options for optimal financial growth.

Example Conversation:

User: I'm thinking about investing. What options are available?

Bot: We offer various investment services, including mutual funds and stocks. Are you looking for long term or short term investments?

User: I'm interested in long term investments.

Bot: Perfect! I can provide you with some information on our long term mutual funds which have been performing well.

7. BANKING_POLICY_INFO

Description: Offers detailed explanations of bank policies and procedures, ensuring users are well informed about their banking operations.

Example Conversation:

User: Can you tell me about your policies on international wire transfers?

Bot: Certainly! For international wires, there are specific limits and fees depending on the destination country. How much are you looking to send?

User: Around \$5000 to Germany.

Bot: For that amount, the fee would be \$25 and it usually takes 23 business days. Would you like to proceed with this transfer?

8. BANKING_CREDIT_CARD_ISSUES

Description: Addresses all issues related to credit card operations, including billing errors, application discrepancies, and fraudulent charges.

Example Conversation:

User: My credit card was billed incorrectly this month. The statement shows extra charges.

Bot: Let's review your statement together. Which charges do you not recognize?

User: There are two charges from the same day at a store I didn't visit.

Bot: I'll dispute these charges for you and monitor your card for additional suspicious activity.

9. BANKING_INSURANCE_PRODUCTS

Description: Details the range of insurance products available through the bank, including options for travel, health, and property insurance.

Example Conversation:

User: Do you offer any travel insurance plans?

Bot: Yes, we offer comprehensive travel insurance that covers trip cancellations, medical emergencies, and more. Are you planning a trip soon?

User: Yes, I'm going to Europe next month.

Bot: That's exciting! I can help you choose the right insurance plan for your trip to ensure you're fully covered.

10. BANKING_MOBILE_APP_SUPPORT

Description: Provides support for issues encountered within the bank's mobile application, enhancing user experience and functionality.

Example Conversation:

User: I can't log into the mobile app. It keeps crashing.

Bot: I'm sorry to hear that. Have you updated to the latest version of the app?

User: Yes, I updated it yesterday.

Bot: Let's try resetting your app data. I'll guide you through the steps. Please open your app settings.

11. BANKING_DEBIT_CARD_ACTIVATION

Description: Assists with the activation of new or replacement debit cards, guiding users through the process to ensure seamless card usage.

Example Conversation:

User: I just received my new debit card. How do I activate it?

Bot: You can activate your card easily online or through our app. Do you have either handy?

User: I'll use the app.

Bot: Great, once you log in, go to 'Card Services' and select 'Activate Card'. Follow the onscreen instructions.

12. BANKING_SECURITY_FEATURES

Description: Provides information on securing online banking activities through advanced security protocols and fraud prevention measures.

Example Conversation:

User: What security features do you have to protect my online banking?

Bot: We use multifactor authentication, secure encryption, and real time monitoring to protect your account. Would you like to enable additional security alerts?

User: Yes, that sounds good. How do I set that up?

Bot: I'll walk you through setting up security alerts on your account right now.

Transactions

Overview:

Focused on individual financial transactions, this category handles disputes, refunds, and verifications to ensure accurate and secure financial operations.

1. TRANSACTION_DISPUTE

Description: Focuses on resolving misunderstandings and errors in account transactions, ensuring accurate transaction records.

Example Conversation:

User: I see a charge from yesterday that I did not authorize. What can be done?

Bot: Let's secure your account first and then investigate this charge. Have you noticed any other unfamiliar transactions?

User: No, just this one.

Bot: I've temporarily frozen your account to prevent further unauthorized transactions and will now investigate this issue.

2. TRANSACTION_REFUND

Description: Manages the return of funds for erroneous or disputed transactions, ensuring prompt and fair resolution.

Example Conversation:

User: I accidentally paid my bill twice. Can I get a refund for one of the payments?

Bot: Definitely, let's sort that out. Can you confirm the amount and the recipient of the double payment?

User: It was \$100, paid to my electric company.

Bot: I see the duplicate transactions. I'll initiate a refund for the extra payment right now.

3. TRANSACTION_VERIFICATION

Description: Secures account integrity by verifying the authenticity of questioned transactions, safeguarding against fraudulent activities.

Example Conversation:

User: I received a notification about a large transaction I don't recognize. Can we verify this?

Bot: Security is our priority. Please provide the transaction date and amount for further verification.

User: It was for \$500 on April 3rd.

Bot: Thank you. I've flagged this transaction for our security team. In the meantime, I recommend changing your online banking password.

4. TRANSACTION_FRAUD_REPORT

Description: This category handles reports of suspected fraudulent activities on a user's account, initiating investigations and necessary preventive actions.

Example Conversation:

User: I just noticed several transactions on my account that I didn't make. This looks like fraud.

Bot: I'm very sorry to hear that. Let's act quickly to protect your account. Can you provide details about the transactions?

User: There are three transactions, each over \$200, at electronics stores.

Bot: I've flagged these transactions as fraudulent and will start the investigation. I'm also temporarily suspending your card to prevent further unauthorized activity. Let's set up a time to discuss further steps and how to secure your account.

5. TRANSACTION_LIMIT_INCREASE

Description: Addresses user requests to increase their transaction limit for accounts, evaluating the customer's eligibility and adjusting limits accordingly.

Example Conversation:

User: I'd like to increase my daily transaction limit. What's the process?

Bot: I can help with that. Typically, we review your account activity and credit history. Have there been any significant changes in your financial situation recently?

User: Yes, I recently received a promotion at work, and my salary has increased.

Bot: Congratulations on your promotion! I will take this information into account and start the process to adjust your transaction limit. I'll need to verify some additional information to complete this.

6. TRANSACTION_HISTORY_QUERY

Description: Provides assistance with inquiries into past transactions, helping users retrieve details or understand specific charges.

Example Conversation:

User: Can you help me look up a transaction from three months ago? I need details for my tax records.

Bot: Of course! Please provide the approximate date and amount, or the vendor's name if you remember it.

User: It was around \$150, and I think it was a payment to a software company.

Bot: Let me pull up the records. I've found a transaction matching your description dated March 15th to 'FastSoft Solutions'. Would you like a detailed statement sent to your email?

Certainly! Here are if statements to help labelers decide between all the categories, including the newly added transaction related ones and those under the banking category:

If Statements

These if statements serve as decision making tools to help labelers accurately categorize customer support conversations. By examining the specific content and context of each interaction, the statements guide the classification process, ensuring each conversation is assigned to the most relevant category based on the nature of the user's inquiry or issue. Labelers should apply these rules to achieve consistent and precise labeling, enhancing the effectiveness of customer support analysis and response strategies.

Account

- If the user's issue pertains to ending their engagement with the service and ensuring their data is removed, then classify as ACCOUNT_TERMINATION.
- If assistance is required to access an account due to credential issues or account deactivation, then classify as ACCOUNT_RECOVERY.
- If there are concerns about security integrity or unauthorized account activities, then classify as ACCOUNT_SECURITY_BREACH.
- If the request involves third party involvement or requires external authorization, then classify as ACCOUNT_EXTERNAL_QUERY.
- If the task involves updating or modifying personal details or settings within the account, then classify as ACCOUNT_UPDATE_DETAILS.
- If the issue necessitates user identity verification for security or access purposes, then classify as ACCOUNT_ID_CONFIRMATION.
- If the query does not neatly align with the other predefined categories and covers a range of potential issues or questions, then classify as ACCOUNT_MISC_QUERY.

Banking

- If the inquiry concerns applying for, managing, or repaying a loan, then classify as BANKING_LOAN_SERVICES.
- If the issue relates to a dispute over bank imposed fees, then classify as BANKING_FEE_DISPUTE.
- If the user needs help with setting up or handling overdraft facilities, then classify as BANKING_OVERDRAFT_SERVICES.
- If the user seeks assistance with domestic or international wire transfers, then classify as BANKING_WIRE_TRANSFER_HELP.
- If inquiries pertain to opening or managing savings plans or accounts, then classify as BANKING_SAVINGS_PLANS.
- If the discussion is about investment options and advice, then classify as BANKING_INVESTMENT_SERVICES.
- If the conversation involves bank policies or procedural information, then classify as BANKING_POLICY_INFO.
- If the user reports issues or inquiries related to credit cards, then classify as BANKING_CREDIT_CARD_ISSUES.
- If the user is seeking information or purchase of insurance products through the bank, then classify as BANKING_INSURANCE_PRODUCTS.
- If the problem involves functionality or access issues with the bank's mobile app, then classify as BANKING_MOBILE_APP_SUPPORT.
- If the user needs assistance with activating a new or replacement debit card, then classify as BANKING_DEBIT_CARD_ACTIVATION.
- If the user has questions about online banking security features and fraud prevention, then classify as BANKING_SECURITY_FEATURES.

Transactions

- If the conversation addresses disputes over specific transactions believed to be incorrect or unauthorized, then classify as TRANSACTION_DISPUTE.
- If the user requests a refund for a transaction made in error or duplicated, then classify as TRANSACTION_REFUND.
- If there is a need to verify the authenticity of a transaction due to security concerns, then classify as TRANSACTION_VERIFICATION.
- If the user reports potential fraudulent activities on their account, then classify as TRANSACTION_FRAUD_REPORT.
- If the user requests an increase in their transaction limit, then classify as TRANSACTION_LIMIT_INCREASE.
- If the user needs details or clarification on past transactions for recordkeeping or reconciliation, then classify as TRANSACTION_HISTORY_QUERY.