company has built an Internet Banking Application that allows a customer to perform banking transactions through a bank's website hosted on the internet. customer has logged in to the HDFC internet banking portal and wants to transfer Rs 5000 to his son whose account is in ICICI bank on urgent basis on 26th Jan design the experience for money transfer part of this system

Persona



Financial Habits

Uses internet banking for most transactions, keeps a decent amount of money in savings account

Mobile Banking Usage

Regularly uses mobile banking for transfers, bill payments, and balance checks. Prefers a user-friendly and efficient experience.

Name: Aditya Verma Age: 42 Occupation: Marketing Manager Location: Mumbai, India Tech Savvy: Above

Goals Send Rs 5,000 to his son's account immediately.

Complete the transfer quickly and efficiently.

Ensure the transfer is secure.

Pain Points

Difficulty navigating a complex app interface.

Having to re-enter beneficiary details if his son is not a saved beneficiary.

Delays in the transfer process.

Uncertainty about security measures.

"QUOTE"

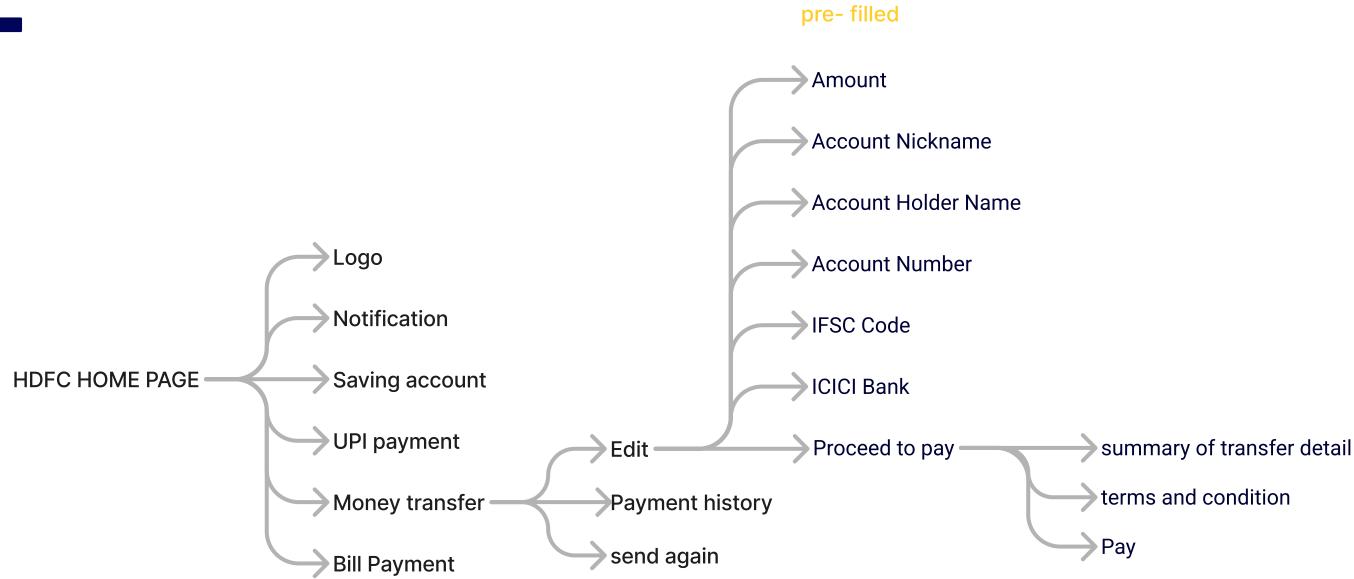
"I need to get this money to my son as soon as possible. There's no time for a slow and complicated app."

"I don't want to waste time entering my son's account details every time I need to

send him money."

USER FLOW

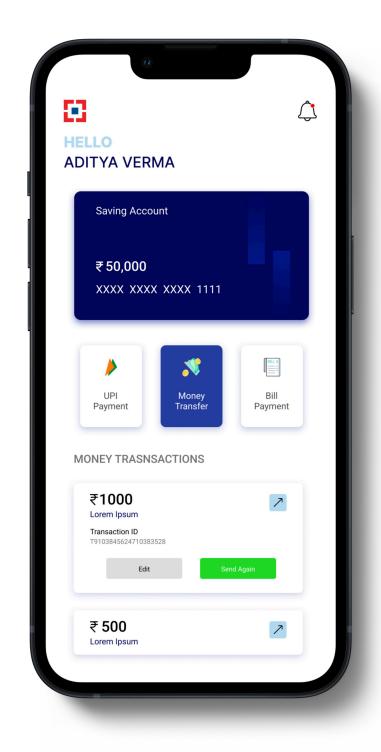
Average



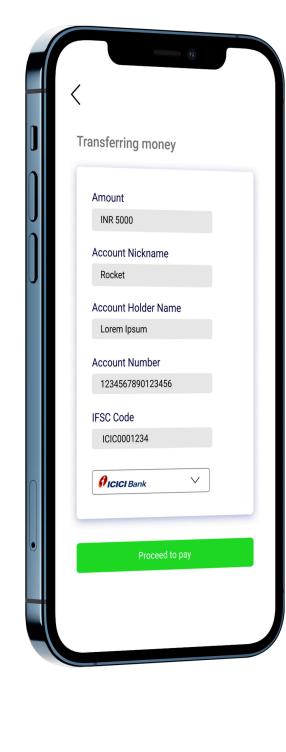
SCREEN 1

Highlights the urgency and recipient

Customer can easily edit the amount and send seamless



SCREEN 2



Captures beneficiary details only if needed

Pre-filled Information since it's an urgent

transfer to ICICI

SCREEN 3

details (if applicable) and a secure authorization method

Confirms the transfer with pre-filled

