Ideation Phase

Brainstorm & Idea Prioritization Template

Date	15 September 2022
Team ID	PNT2022TMID15528
Project Name	AI based discourse for Banking Industry
Maximum Marks	4 Marks

Brainstorm
& idea prioritization

Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.

🕐 **10 minutes** to prepare

⏳ **1 hour** to collaborate

👤 **2-8 people** recommended

1

Define your problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

⏱ **5 minutes**

PROBLEM

How might the bank provide facilities to find frauds?

How might the customer can access to the bank?

How might the bank provides security to their customers?

How might the bank be helpful to predicting the loans?

Key rules of brainstorming

To run an smooth and productive session

😊	Stay in topic.	💡	Encourage wild ideas.
☹	Defer judgment.	👂	Listen to others.
📑	Go for volume.	👁	If possible, be visual.

2

Brainstorm

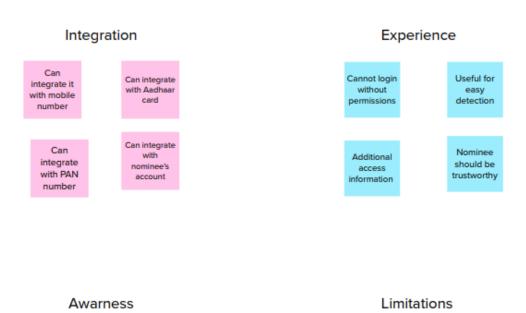Write down any ideas that come to mind
that address your problem statement.

🕐 **10 minutes**

Mandava Mahesh

Proper security system should be maintained	Network access for every customer should be good
Back-end should be accurate	Fraud detection

Bhanu Prakash

Access should be controlled	Authentication should be perfect
Login credentials should be matched	Loan amount should be verified

Venkata Sai Neeraj

Account should be verified	Recover process should be fast
Fake accounts should be detected	OTP system would be better

Padmakara Varma

Detect fraud customers	ChatBot system should be implemented
Loan amount should be based on their previous records	Customer needs to satisfy

3

Group ideas

Take turns sharing your ideas while clustering similar or related notes as you go. Once all sticky notes have been grouped, give each cluster a sentence-like label. If a cluster is bigger than six sticky notes, try and see if you and break it up into smaller sub-groups.

⏱ **20 minutes**

Integration

Can integrate it with mobile number	Can integrate with Aadhaar card
Can integrate with PAN number	Can integrate with nominee's account

Experience

Cannot login without permissions	Useful for easy detection
Additional access information	Nominee should be trustworthy

Awarness

Can reduce Frauds	Can reduce online scams
Can get easy access	

Limitations

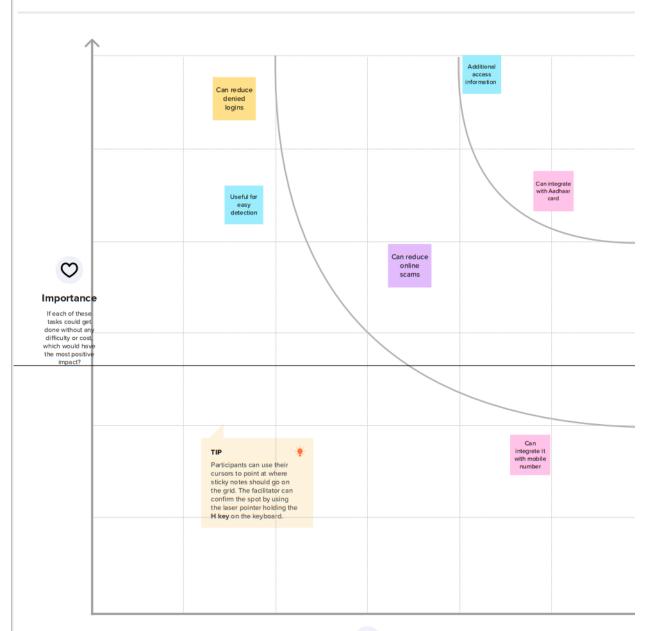|	
Can reduce number of failure transactions	Can reduce denied logins

4

Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

🕐 **20 minutes**

Importance

If each of these tasks could get done without any difficulty or cost, which would have the most positive impact?

Can reduce denied logins

Additional access information

Useful for easy detection

Can integrate with Aadhaar card

Can reduce online scams

TIP

Participants can use their cursors to point at where sticky notes should go on the grid. The facilitator can confirm the spot by using the laser pointer holding the **H key** on the keyboard.

Can integrate it with mobile number

Feasibility

Regardless of their importance, which tasks are more feasible than others? (Cost, time, effort, complexity, etc.)