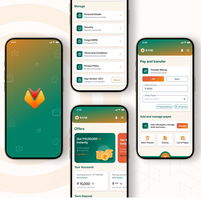
IDBI net Banking

Fintech Case Study

The IDB Bank mobile application is designed to deliver a secure, seamless, and convenient banking experience, enabling customers to manage their finances anytime, anywhere with confidence.

Project Duration
July–October 2025



Project Overview

IDBI Bank's mobile banking application was redesigned to provide a secure, seamless, and intuitive digital banking experience for users across India. The app enables customers to manage their finances anytime, anywhere—while meeting RBI compliance, security standards, and accessibility needs.
The project focused on simplifying complex banking workflows such as authentication, payments, deposits, and card management, while maintaining trust, clarity, and performance at scale.

Objectives

- Create a user-friendly interface for managing personal banking needs
- Provide secure and flexible login options (Password, OTP, MPIN, Biometrics)
- Enable quick access to account balances, transactions, and deposits
- Offer safe and efficient money transfers and bill payments
- Implement robust security measures aligned with banking regulations
- Improve accessibility and usability for a wide range of users

Project Workflow

Research → Study the similar platform → Concept Ideation → Style guide creation → Implementation & Optimization → Visual design

Style Guide

Colour Palette

00836C	F58220
FFFFFF	C4C4C4

Typefaces

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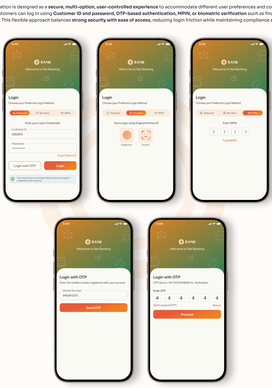
Onboard Screen

Onboarding screens introduce users to the app's **core features and security-first approach.**
The goal was to quickly communicate value while ensuring users feel confident using the app from the start.
The onboarding highlights:

- Secure banking
- Easy money management
- Anytime, anywhere access

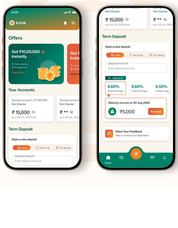
Login and signup screen

Authentication is designed as a **secure, multi-option, user-controlled experience** to accommodate different user preferences and comfort levels. Customers can log in using **Customer ID and password, OTP-based authentication, MPIN, or biometric verification** such as fingerprint or face ID. This flexible approach balances **strong security with ease of access,** reducing login friction while maintaining compliance and trust.



Home Screens

The home screen functions as the **central financial dashboard,** providing users with an instant overview of their banking activity. It displays **savings account balances with privacy masking and term deposit details including interest rates and maturity information. Active offers and loan promotions** are surfaced contextually without disrupting usability. Quick access to **cards, payments, and key services** ensures efficient navigation, while the layout prioritizes **clarity, hierarchy, and fast scanning** for at-a-glance understanding.



Transaction History, More Services & Notifications

The Transaction History section provides **clear visibility and transparency** across all financial activities, enabling users to quickly track credits, debits, and transaction status. The More Services section acts as a **centralized access point** for key banking features, Customizing discoverability and ease of navigation. **Real-time notifications** keep users informed about transactions, bills, offers, and security alerts. Together, these features **enhance trust, engagement, and secure banking adoption.**

Others Screens

Additional supporting screens complete the overall banking journey by enabling **credit card bill tracking, payments, and EMI conversions.** Users can easily view **upcoming bill payments** and manage **profile and personal details** within the app. Dedicated security settings, including biometric enablement and MPIN reset, provide greater control and safety.
Clear **security tips and compliance information** further reinforce trust, ensuring a seamless end-to-end digital banking experience.