**Online Banking Transactions**

*There are many ecommerce sites on the net which allows to transaction either via credit cards, debit cards, net banking or by third party sites like paypal or cashpro. The current mobility of the transactions are not easy to transfer from one to one or to keep one account password where by multiple transactions can occur with one account with OTP or with similar scenario.*

**1. sample sites for Item level**

* [ebay.in](http://www.ebay.in)
* [coolbuy.in](http://www.coolbuy.in)

**2. Transaction level screen options**

* credit cards
* [debit](http://www.savemyrupee.com/) cards
* Net banking
* Cash on delivery
* Cashpro
* Other third party mobile pay

**Online advantage to users**

1. Online bankers and thirparty handlers provide apis. so that easy to get data.
2. Online retailers integration

**Idea**

*To bring all online payment handling effectively and multiple banking options is confusing for users, problems of refunds, payment initiation and access of accounts in multiple areas*

**challenges - our approach**

1. Single Sing in option with OTP handling
2. Controlling of funds