

SYND iNNOVATE

TEAM_QWERTY

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Big Idea

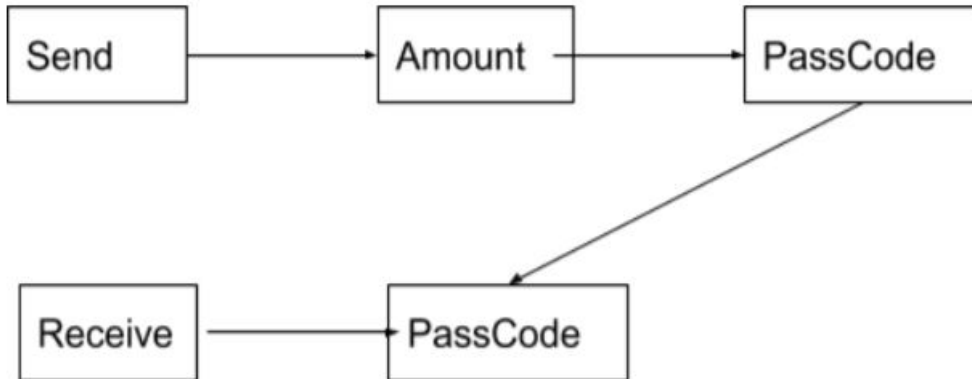
Making payments interactive

We are covering the following themes.

Open Innovation

- 1) Building a passcode architecture which is shown below
- 2) Also with the above architecture , features like transferring the money to more than 1 person at a time in a group.

The PassCode Mechanism is simply sharing the dynamically generated passcode to the receiver.



- ❑ The Splitting one is used in small scale industries and even small business where the salaries are given generally by hand or manually, also with the college students to share money among themselves. Pass Code helps in the faster, secure and interactive payments.

Customer Social Profiling

By scraping the data of the customers related to their social networking sites like Facebook, LinkedIn, twitter, instagram, Gathering the details like connections, workplace, travels, address, .. by their accounts which we get through the email id or the facial recognition system and maintaining the profile.



Voice Based Customer Grievance redressal System

This particular System will have two use cases.

- 1) A voice based System where user can track grievance through voice message by some particular keywords and english as the common language.
- 2) It is also integrated with the whatsapp where user can track the grievances through whatsapp messages.

Branch wise customer ranking for the use of Digital Banking Channels & Rewards Mechanism for the same

The particular app mentioned in the open innovation also contains the feature that it maintains the records of the transactions of the customer and rank him in the particular branch.

Whatsapp Business integration for amazing customer experience.

It is the core business use case of the whole idea where the customer interacts with the bank, account ,grievance, etc everything related to the bank through his whatsapp.

Even the transfer of money can be done through if the user agrees to it it makes the transaction even more convenient.

Design of UX/UI for LAPS

Laps procedure can also be integrated in Whatsapp where user gets each and every option of Registering , also through Voice messages.

As whatsapp is the most better,used interface for Customers.

Tech Stack

In total we are covering 6 themes where for the prototype we use

Python

Django

Mongo(If Database Used) for any app.

Automation of whatsapp is done by tools like **Selenium** where we had experience in the past.

Webkit for voice/speech recognition .

Opencv for Face Detection.

- **User Experience and Functionality**

As Whatsapp is the most used interface and it is feasible with every one, we are making use of Whatsapp for many features mentioned in the ppt.

- **Technical Feasibility**

As webkit is compatible with the browser we use that for speech recognition.

Django and python is chosen for rapid development of the product within less time.

- **Impact**

The Idea of using Passcode and payments in Whatsapp i.e money transfer between banks through whatsapp lets users payments in very convenient way.

- **Core user scenarios**

The Splitting thing is used in small scale industries mostly in India as there are very huge number of small scale industries, and even small business where the salaries are given generally by hand or manually, also with the college students to share money among themselves

Based on Whatsapp users compared to the other app users , there may be a large scale of people using payments through this if this is faster, secure, interactive.

Product will be deployed on pythonanywhere and the Whatsapp Automation you can directly interact with a number provided where you are allowed to apply for loan and query about bank details and account details .

THANK YOU