

Shelly the iOS user;
Alessandro the Android user;
Bill the Windows mobile * user
(Windows mobile OS is discontinued! Tell the customer)

Download
and install

Login

View A/c
balance

Remote cheque
deposit

Make
available in
app stores

Login
prompt

Grant access
on
successful
input or
block after 3
failed
attempts

Landing
screen shows
the account
balance

Landing
screen
outlines
how it
works

Takes
permission
to use/
access
camera and
storage

Takes
permissio
n to use/
access
camera
and
storage

Uses the
camera to
take front
and back-
side pics
of the
cheque

Manually
input
cheque
amount and
payee A/c
number,
swift/ sort
code

Use OCR to
read and
validate the
amount on
the cheque-
images and
the entered
amount

Transfer
request
to the
bank's
server via
API

Notify the
user about
the deposit
status
(done/
denied/
pending)

Ask for user
ratings

Option to
remember
credentials
for future
easy access;

Multi-step
secure login
(e.g. confirm
via SMS on
registered
mobile
number)

Promote
other
banking
services
with, e.g. a
splash
screen

Add the
customer
service
number;
touch to
call

Use image
processing
tools to
straighten
the cheque
and crop

Show
emergency
contact
numbers of
the bank
and add an
email option

Optionally
offer facial
recognition
and fingerprint
authentication