

# OBDX

Online Digital Banking Experience - OFSS 2017

'Fintech' is a rapidly emerging sector in the 21st century, with dramatic increases in investments and constant development of newer, faster services, 'Fintech' is becoming a necessity for financial institutions. Technology has not only eased internal system and database management but also improved company-client communication and service.

Over summer 2017 I had the opportunity to contribute to the Digital Banking Experience, through which I explored Retail Servicing Platforms, designed flows to streamline mobile peer-to-peer transactions, account security, and push notifications, performed iterative user testing to ensure web accessibility, strategized financial models to showcase account details, and developed a Corporate Servicing Platform.

## Process

### Agile Development

Under Agile Development, projects follow sprints; these sprints target specific milestones and produce periodic releases before the final release of a product. Each sprint consists of research, design, development and testing. Through this iterative process, not only was I able to better understand the product but also evaluate existing modules and suggest improvements through JIRA.

### Teamwork

Given the multifaceted nature of an Online Banking Product, I worked with several teams of experienced individuals.

### Business Analysts

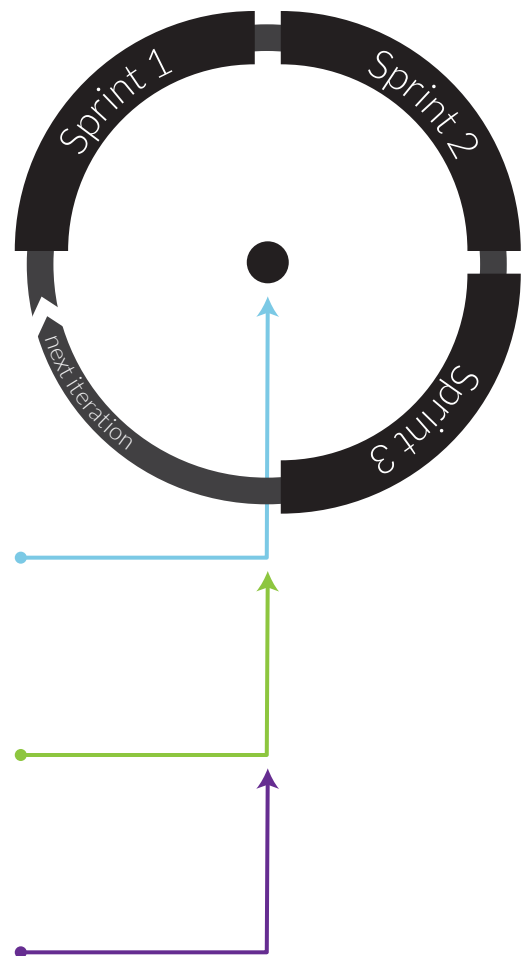
In discussions with Business Analysts, I acquired knowledge on accounts, transactions, personal and corporate finance management, and global banking methods – Islamic and Non-Islamic finance – amongst other financial systems.

### User Interface and Experience Designers

Collaboration with Interface and Experience Designers equipped me with a better understanding of web accessibility and information architecture of the application.

### Developers

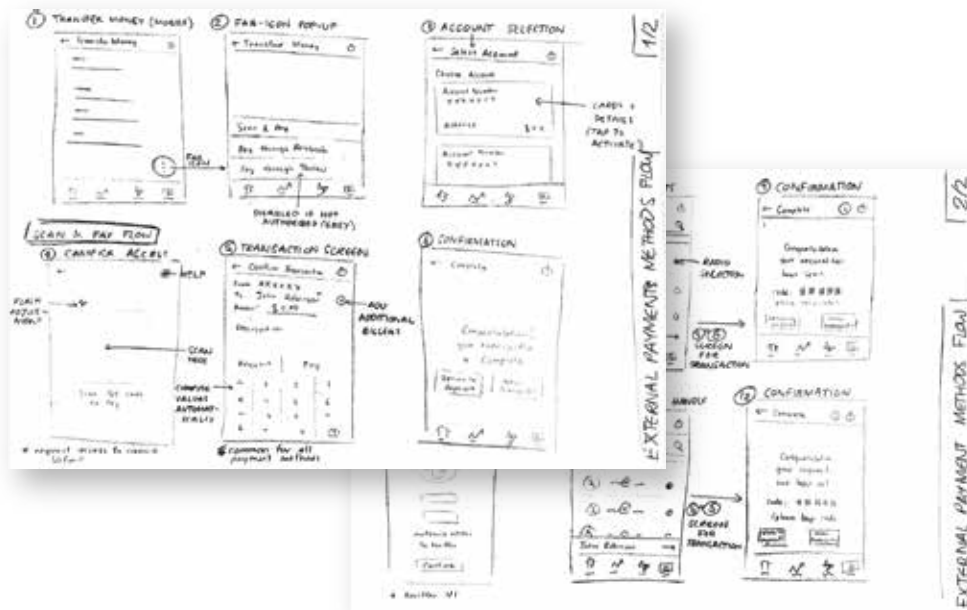
Developers, who realized my work for the most recent release, helped me understand the back-end functionality of the application, and how data is drawn from host systems and is fed back to the application, hence creating a banking channel.



## Peer-to-Peer Mobile Payments

This project entailed designing wireframes that illustrated the visual design, experience, flow and functionality of two forms of mobile transactions – scanning based payments and contact based payments.

To get started, I met with Business Analysts and learnt about the user base and core functionality of the feature. Following the project from originations to retail servicing, I developed a thorough understanding of the feature's ease of use for clients and profitability to banks. I developed an impromptu outline to capture the necessary details.

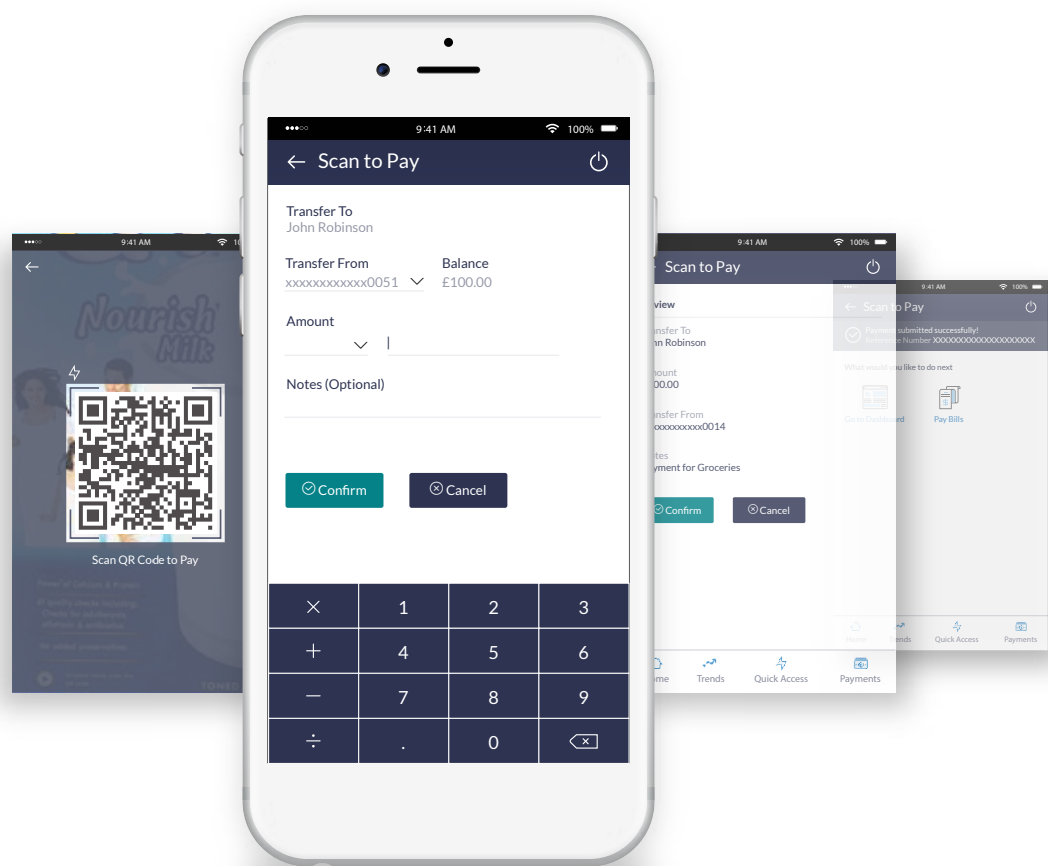


The discussion was followed by further research into payment methods and personal details that a user must provide for a transaction to occur. Evidently, there were security related red flags given the transparency of such transaction, therefore two-factor authentication was introduced to mitigate those issues.

All the knowledge and research I had gathered, was then accumulated to design the wireframes and their respective flows. Upon evaluation, I realized that the flow could be more efficient in reducing the steps a user must take and capitalizing on the data fed into the application.

After the Project Manager's final approval, user stories were written to illustrate the functionality of the feature to corporate clients

QR Code Payments



Contacts based Payments

