Ideation - Website for a bank

Introduction

- Online banking or net banking is growing exponentially and the number of people visiting the banks are declining.

- As a lot of countries are adopting a cashless and digital economy the need for banks to go completely online is ever needed

- It is most easier for our queries and transactions to be answered online rather than needing to go to the bank itself.

- Although a lot a already existing banks have their websites there many drawbacks

  - many of them are cluttered with ads on loan and other schemes they offer such as interest rate etc.

  - it is very difficult to navigate around as a lot of information is just dumped under random options or tabs.

  - minimal time is spent in making it and updated rarely.

  - it is never designed in view of serving the people but rather as a medium of advertisement and for just the sake of having a website.

- Hence this particular website tries to solve all this and also add a few more features.

Features List

Some the features expected to be included :

- To add a scanner option to scan QR codes and UPI ID's to make immediate payment.

  - This would make the payments to merchants and other people to whom a large number of people pay to and always adding the bank number and other details to make a small amount of payment would be time consuming.

- To add a scanner option to scan checks (which will also be authenticated using some other means).

  - It reduces the need to go the bank and then wait in a line for the checks to be accepted.

- A search bar for easier and faster access.

- A navigation outlet or cheat sheet for easier navigation (alphabetically arranged).

- A user friendly navigation which also has FAQs listed.

  - Reduces the need to search or type the questions.

- No ads on the home page or just a row reserved at the bottom.

- Reduced number of links or redirects.

- Separate section for corporate companies who have regular and bulk transactions.

Market References

- A list of websites which are close to our intended website.

Pay for Goods and Shop Online Globally - PayPal India

Whether you're shopping in India or around the world, a PayPal account lets you check out safer, faster and easier. That's why we're accepted in over 200 markets and trusted by over 325 million active accounts. Sign Up for Free Looking for PayPal for your business? Go to

https://www.paypal.com/in/home

- The best website for simplicity that could be found my me so far is of PayPal.

- The interface is very simple and neat and not cluttered with any ads (it does not offer any such schemes as a bank).

- The navigation bar has an automatic drop down menu on hover.

- And it is very visually pleasing.

Paytm.com - Recharge & Utility Payments, Entertainment, Travel, DTH, Wallet & Payments

PaytmKaro for instant payments via UPI using any bank account (No KYC needed) or Paytm wallet. Download App and link to UPI. Do Mobile prepaid recharge, Utility bill payments, DTH Recharge for Airtel, Sun Direct, Tata Sky, Dish TV. Also Book Movie, Events & Travel tickets on Paytm.

https://paytm.com/

- The navigation bar is excellent and provides all the necessary info at a glance.

- But there are a lot of ads which are a drawback.

Apple (India)

Discover the innovative world of Apple and shop everything iPhone, iPad, Apple Watch, Mac, and Apple TV, plus explore accessories, entertainment, and expert device support.

https://www.apple.com/in/

- The footer and navigation bar of the website reflects our main aim of the website is the user should be able to navigate easily and fast.

QR Stuff

The QR Stuff QR Code Scanner is the perfect tool to scan your QR codes anytime and anywhere. Now you can easily and simply Generate, Download and Scan your QR codes all in one place - QRStuff.com.

https://www.qrstuff.com/scan

- The scanner part will be implemented as seen in the above website.

Google

Search the world's information, including webpages, images, videos and more. Google has many special features to help you find exactly what you're looking for.

https://www.google.com/

- No other website can perform better search, we draw inspiration from their search algos to give clean and precise info.
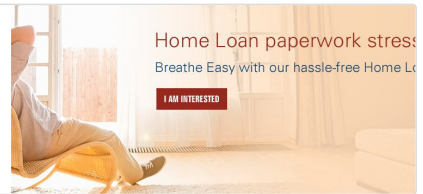
References

- List of websites that should not be like.

  ### Personal Banking, Online Banking Services - ICICI Bank
  Welcome to ICICI Bank, Ideal destination for Personal Banking need! We offer a wide range of personal banking services including loans, credit cards, savings account, fixed deposits and insurance to meet your personal needs.

  https://www.icicibank.com/#

  ### BOI | Bank of India
  BOI Star Yuva Account BOI Star Mahila SB Account BOI Star Senior Citizen SB Account SB Account For Pensioners Diamond Savings Bank Account Star Suraksha SB Plus Account Savings Bank Ordinary Account BOI Savings Plus Scheme BOI Super Saving

  https://www.bankofindia.co.in/

- QR scanner and similar to this we can have a scanner for scanning and authenticating checks.

  ### The QR Code Generator
  Allows to read a QR Code with you WebCam using HTML5 WebRTC API.

  https://www.the-qrcode-generator.com/scan

- FAQ section where frequent questions are already answered.

  ### Nintendo Switch Online FAQ - Nintendo Switch - Frequently Asked Questions
  Can I get a free trial before I purchase? Yes. Anyone with a Nintendo Account can get one free, seven-day trial through Nintendo eShop on Nintendo Switch. During the free trial, you'll have access to benefits including online play in compatible games, a selection of

  https://www.nintendo.com/switch/online-service/faq/

  https://help.pinterest.com/en

- Navigation section

  https://verkstore.com/