


UI Design and Prototyping

Wireframe.cc | The go-to wireframing tool.

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 <https://wireframe.cc/u4s9k5>



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.

UI

- The UI is very **simple** and **user friendly**.
- It is not cluttered with any ads or any unrelated information promoting the bank.
- It is clean in the sense the most required info is only displayed.
- It has a **breadcrumbs** bar which helps in easily tracing back actions and requires less using the refresh and back buttons.
- **Navigation** is divided into **two** parts which are very intuitive.
- More **help sections** such as :
 - FAQs
 - Queries and questions form
 - Tab to raise issue which are addressed immediately or given higher priority.

Navigation


- The Users are provided with two main sections:
 - The **Top navigation** bar contains main navigation bar which is carried to other pages such as account and non money related contents, it contains the following:
 - **FAQs** : the most asked or confused about contents
 - **Branch near you**: Finds the nearest branch for a person so that he/she can go to for any reason
 - **Manage Account**: Manage passwords of the online account and internet banking and other accounts attached.
 - **Pay Bills**: Is to setup and pay ,attach other bills such as loan, electricity, water etc bills which are automatically paid.
 - **Logout**: End session.
 - The **side navigation** bar is for payment modes frequently used such as:
 - Pay via **UPI**
 - Pay via **Internet Banking**
 - **Scan a check**
 - **Scan a QR code**
 - Other Shopping links related to bank.

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 by 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.