

Team- 3

Bank of APIs

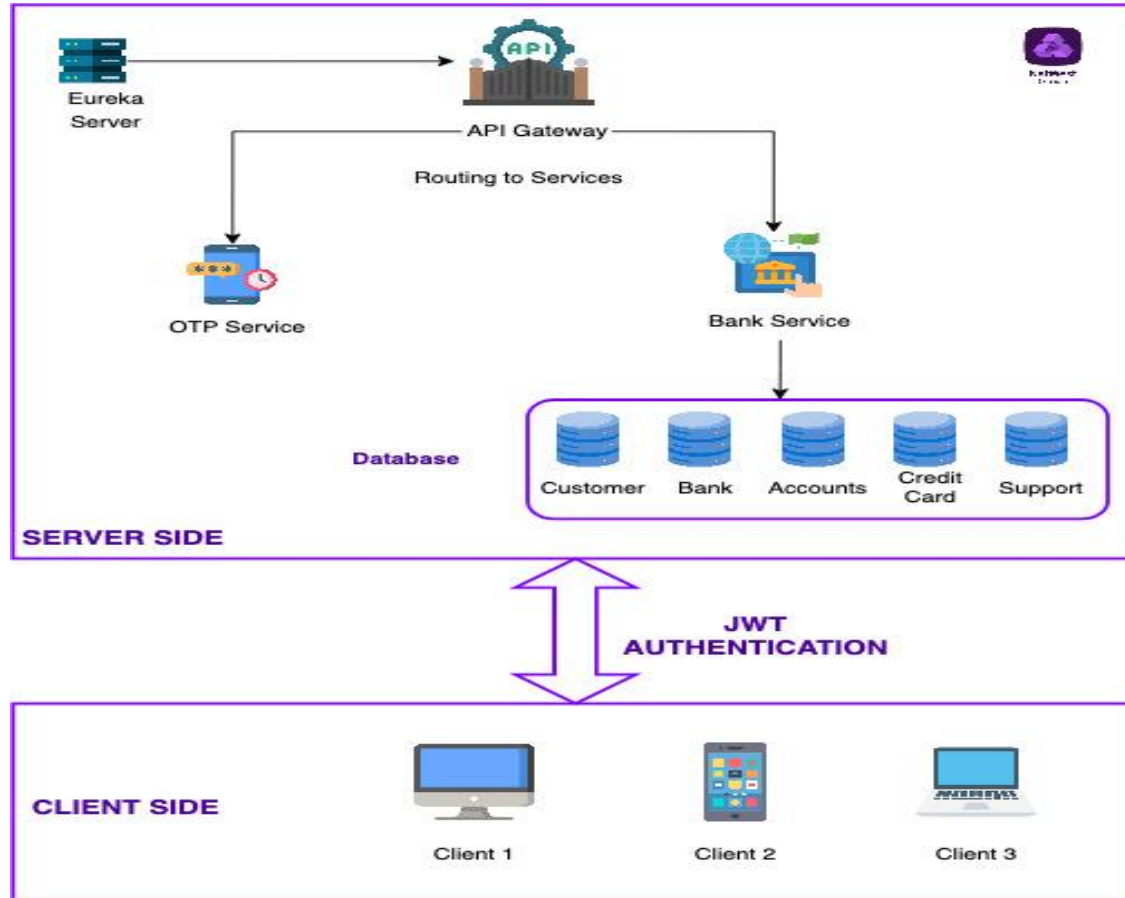
To build a common platform for the customers to do all the banking activities like viewing statements of all individual customer accounts across different banks, money transfer across and credit cards activities etc. The solution will be safe from hackers and performance oriented. The design will be responsive and automatically adjust and adapt to any device screen size

1. Hitesh Jangid
2. Karttekay Grover
3. Manya Sonker
4. Manogna Hiremath

Product Deliverables

1. As a customer, I want to be able to log in to the common banking platform securely using my credentials, ensuring that my personal information and financial data are protected from unauthorized access.
2. As a customer, I want to view statements of all my individual accounts across different banks in one place, so I can easily track my financial transactions and balances without the need to log in to multiple banking apps.
3. As a customer, I want to be able to transfer money seamlessly between my accounts at different banks through the common banking platform, making it convenient and efficient for managing my finances.
4. As a customer, I want to view and manage my credit card activities, including checking my balance, recent transactions, and making payments, all within the common banking platform.
5. As a customer, I want the common banking platform to provide customer support and assistance, including chat support or FAQs, to help me with any issues or questions I may have while using the platform.

Architecture Diagram

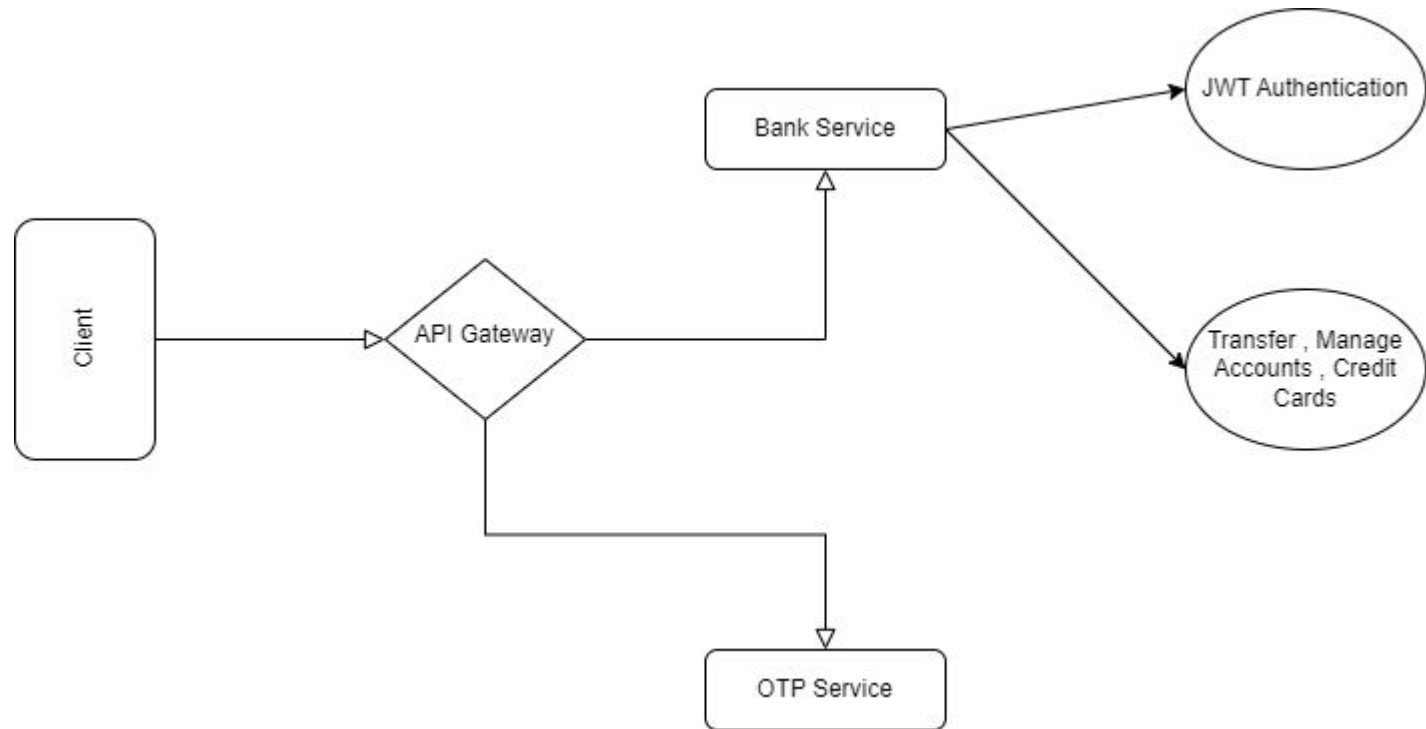


Application Demo

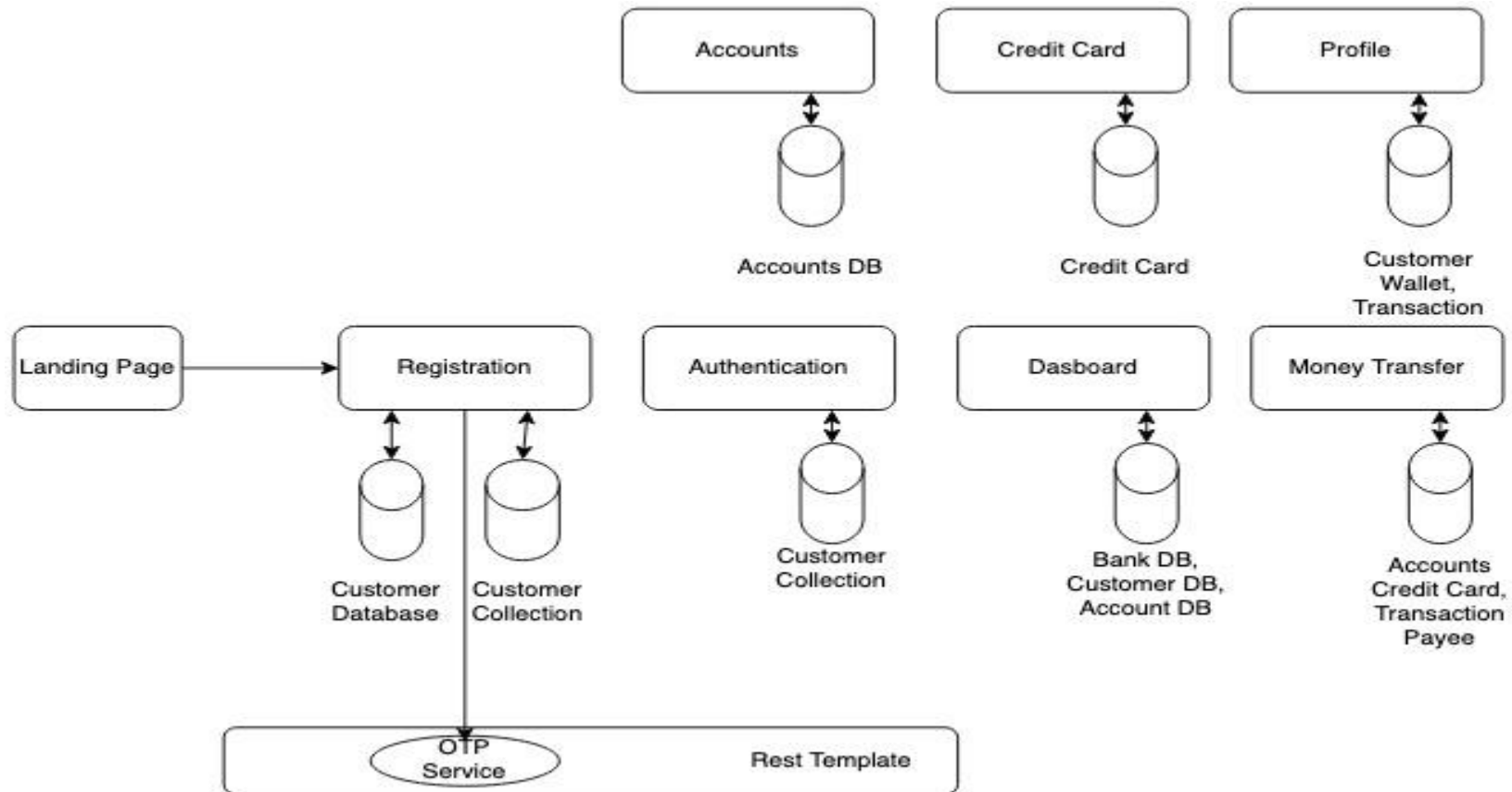
Solution

- Management of Multiple Accounts over different Banks.
- Management of Credit Cards and services.
- Allowing the Money Transfer using different Methods UPI, Card and different Bank accounts.
- Customer friendly support by generation of tickets generation and Chats.
- Providing Customer services like downloading the transaction detail, Tickets and Wallet facility.

API Gateway



Data Flow



Tech Stack

Frontend

ReactJs

Bootstrap

Css3

JavaScript

FontAwesome

Backend

SpringBoot

EurekaServer

ApiGateway

MongoDB

MySQL

Product Services

1) User Authentication and Security

- Implement a secure user authentication system.
- Set up an OTP (One-Time Password) authentication option for added security.

2) Accounts

- Allow users to link their existing accounts with multiple banks into the application.
- Implement a secure process for connecting and verifying linked accounts.
- Enable users to view and manage these linked accounts from a single dashboard.
- Provide aggregated statements for transactions from multiple bank accounts.

3) Money Transfer

- Enable users to transfer money between accounts at different banks.
- Allow users to select recipients and specify transfer amounts.
- Support multiple payment options, including debit cards, and UPI transfers.

Product Services

4) Credit Card Management

- Allow users to access and manage their credit card details.
- Provide options for configuring card preferences, such as enabling international transactions, tap-and-pay, and card blocking.

5) Wallet Activation

- Allow users to activate a digital wallet linked to their account.
- Provide options for adding funds to the digital wallet, including various payment methods (e.g., bank transfer, credit card).

6) Customer Support

- Implement a ticketing system to track and resolve user issues, allowing users to submit queries and upload related documents.
- Create a section for Frequently Asked Questions (FAQs) to provide users with quick answers to common queries.

Revenue

- **Account Services Fees:** Charging fees for various account services, such as monthly maintenance fees.
- **Advertisement Revenue:** In- app advertisements can be used to generate revenue from advertisers seeking to reach our user base through non-intrusive advertisements within the platform.
- **Merchant Services:** Banks provide payment processing services to businesses, earning fees from each transaction processed.

Thank You