



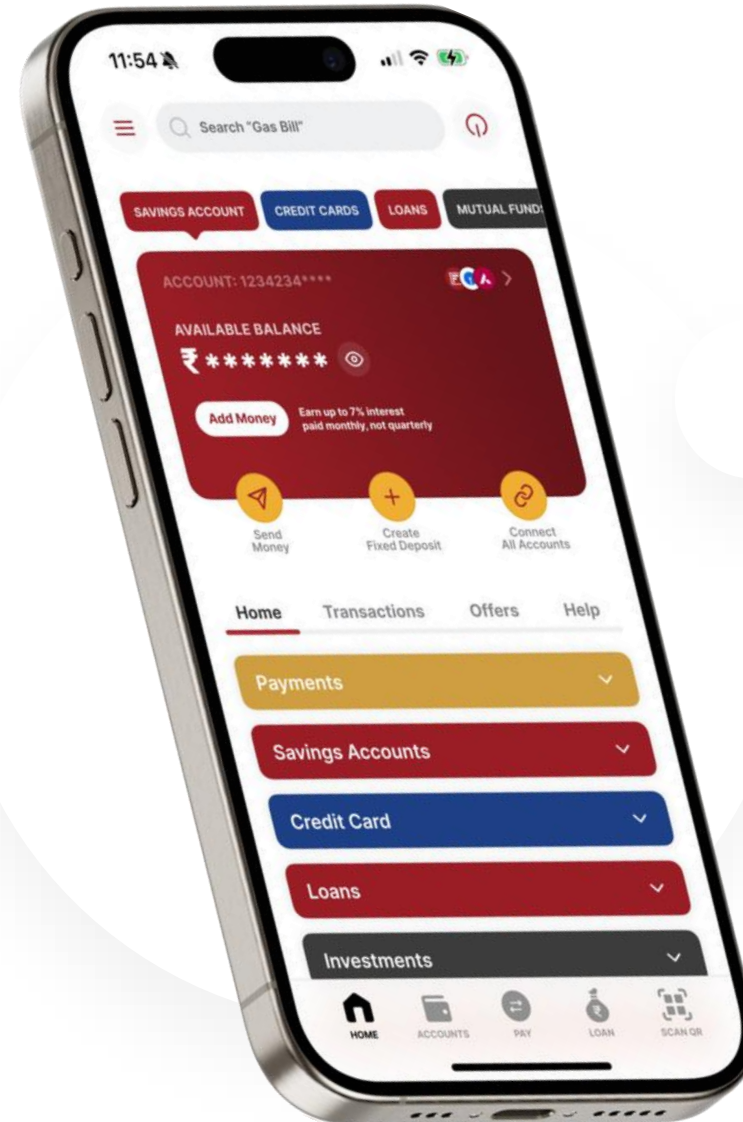
# OPTIMUS

FOR CFI AWARDS

# Agenda

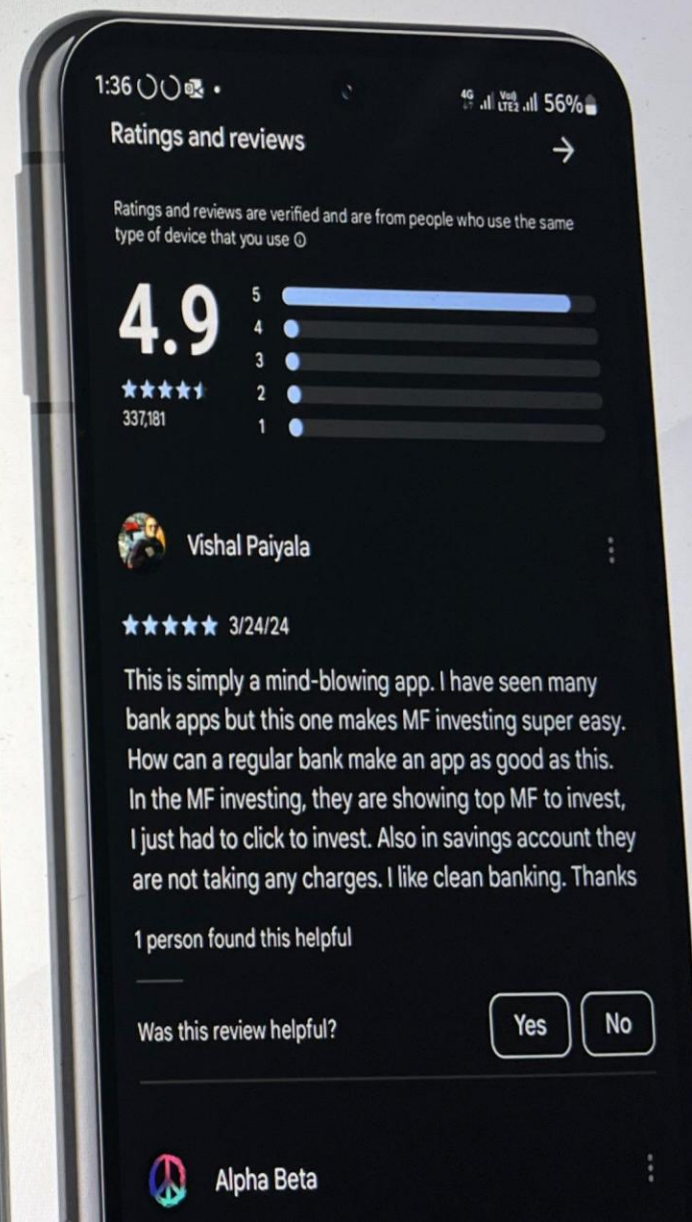
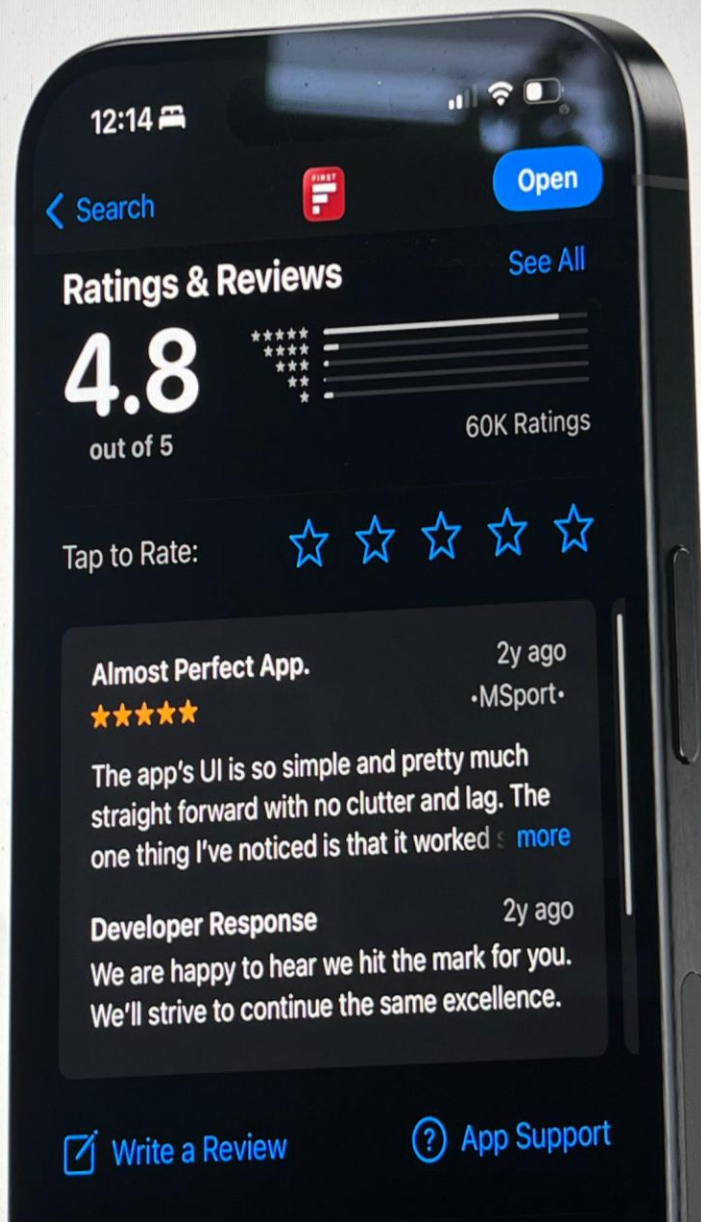
1. **Feature List**
2. **App Security**
3. **User Feedback**
4. **Digital Active Customer Trend**

**We are India's  
most loved  
banking app –  
hands-down!**





We're not  
saying it. Our  
customers  
are...





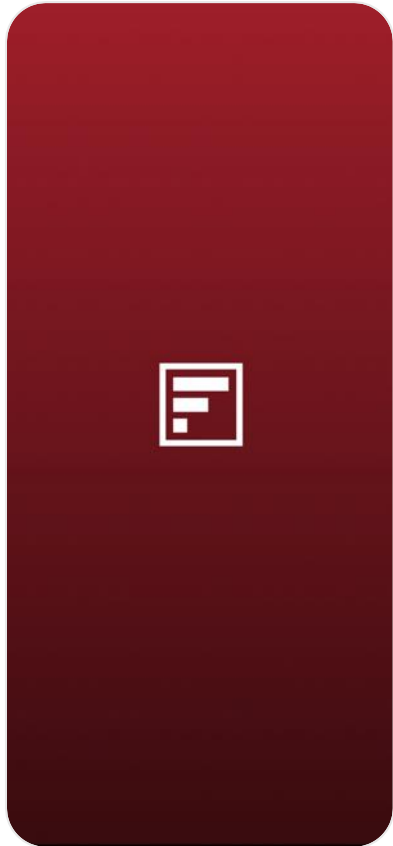
**We're not  
saying it. Our  
customers  
are...and so  
are experts!**

The Forrester Digital Functionality Review: Indian  
Mobile Banking Apps, Q3 2023



# Lightning-fast access

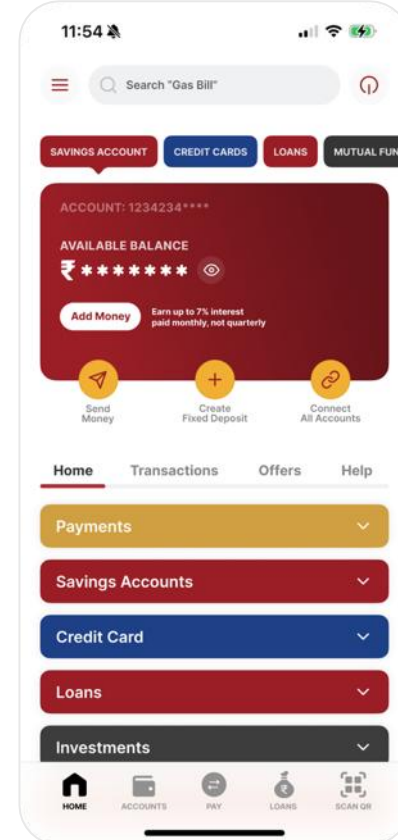
It takes less than a second to start the app: *splash to dash*. Everything you need is right here, neatly categorized and accessible. Businesses can log in to the same app to access savings/current accounts, deposits, and more.



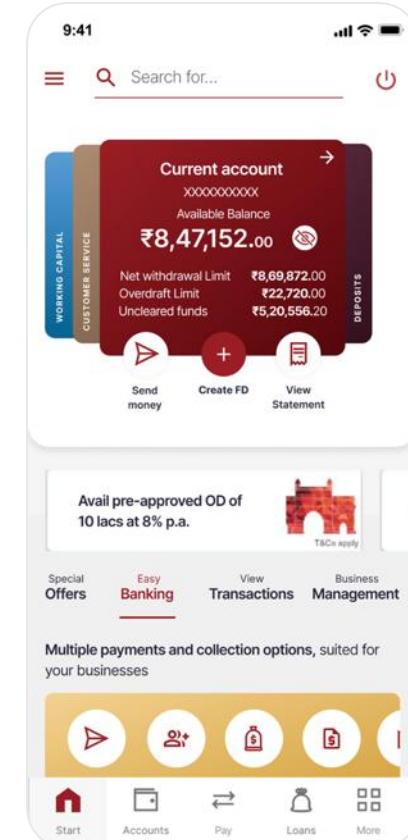
Splash



Log in with your Face ID in a flash



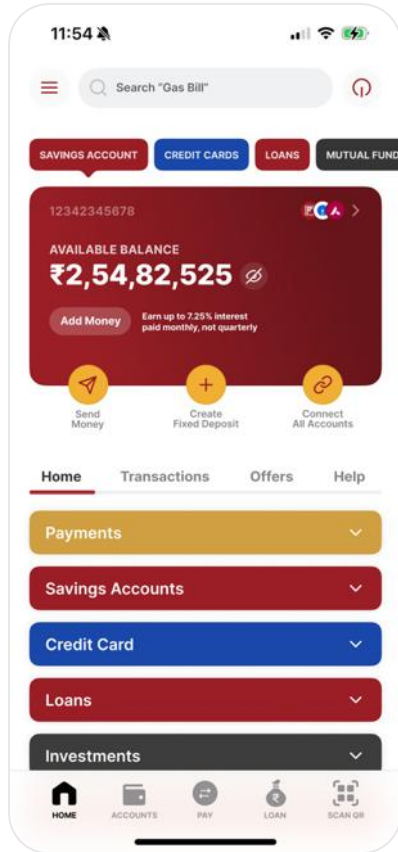
Dashboard for retail customers



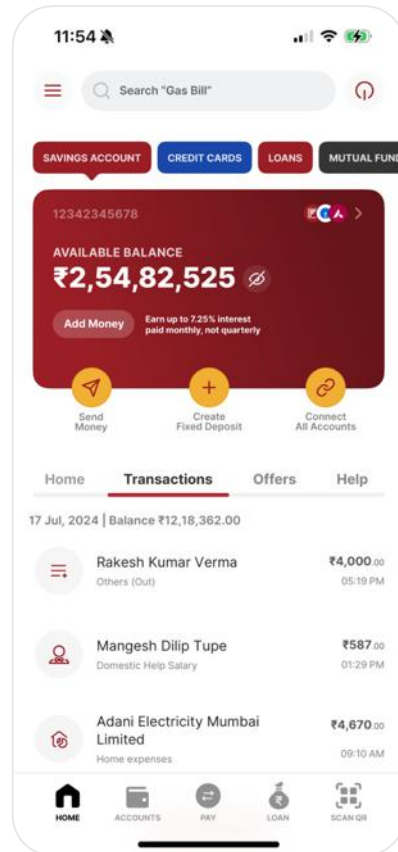
Unified login for both business and personal login profiles

# Savings Account and account info

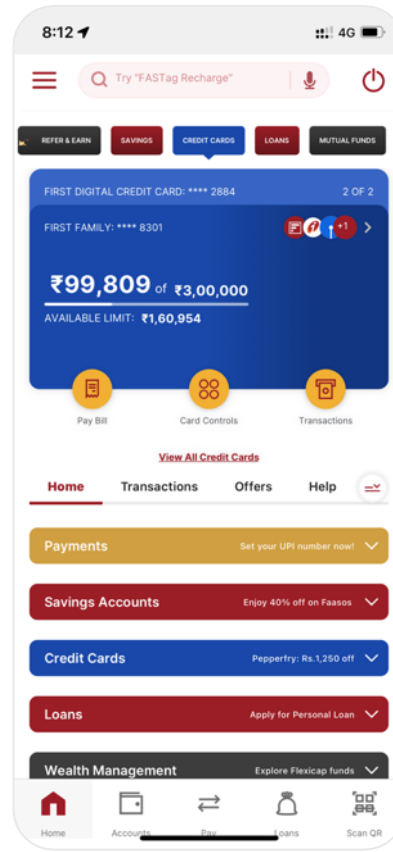
Easily see and hide your balance. Or track your accounts from other banks. See your transactions neatly categorized in a tab. Or swipe to browse your accounts and cards. It's all right here on your homepage.



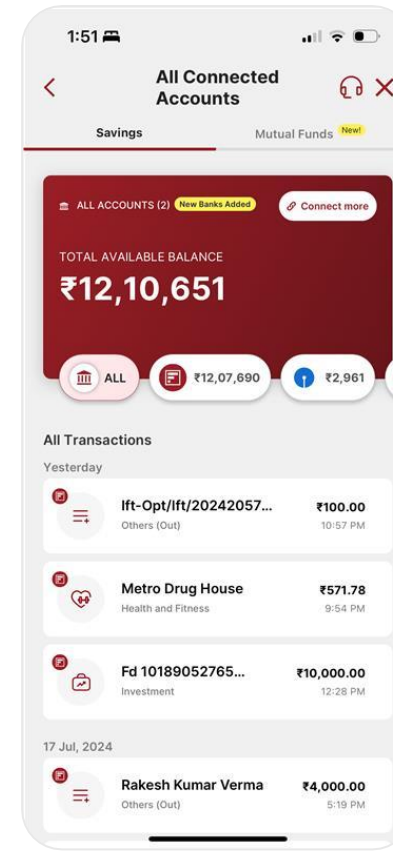
Show/Hide Balance



Show Transactions tab



Swipe to browse your products

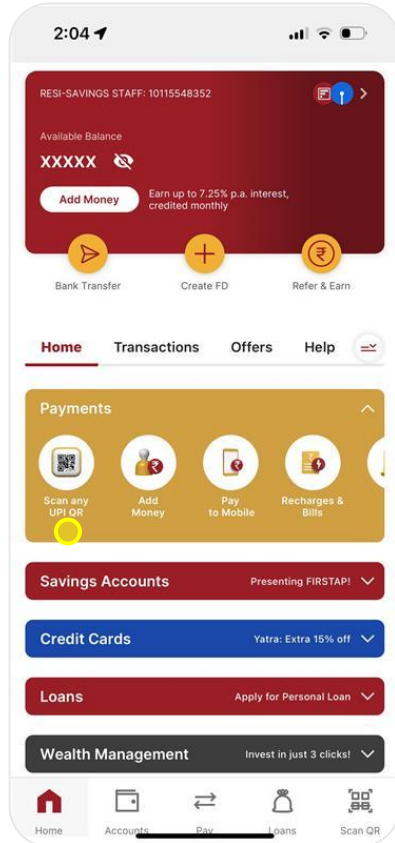


Account Aggregator



# Payments (UPI – scan QR)

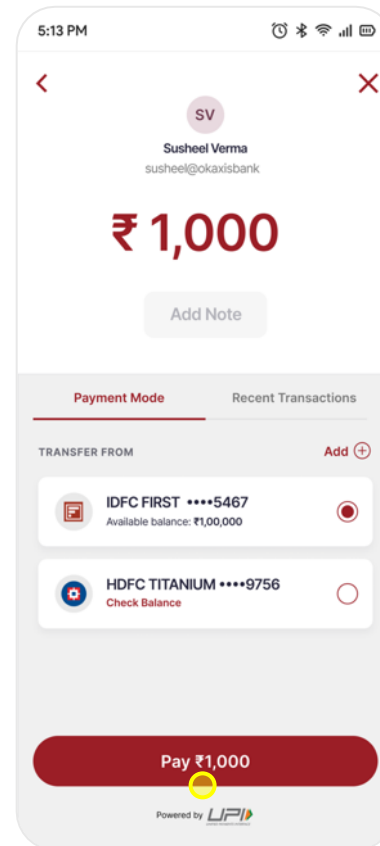
Millions of QR codes are scanned everyday to make payments. This feature is easily accessible from the homepage. We allow you to upload a QR code from your gallery as well. Payments are lightning fast.



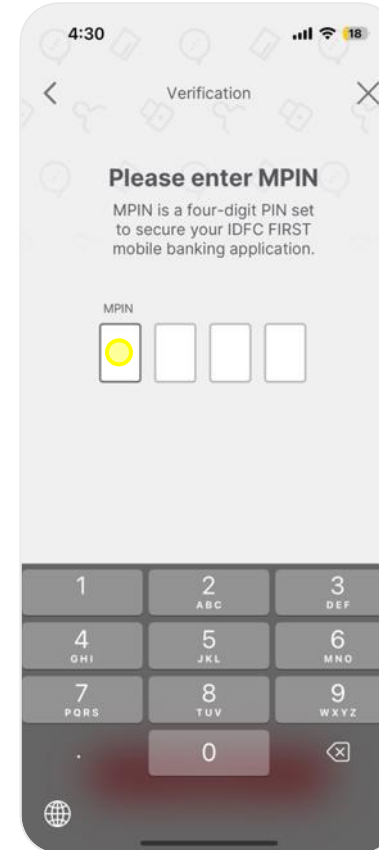
Dashboard > “Scan and pay”  
CTA



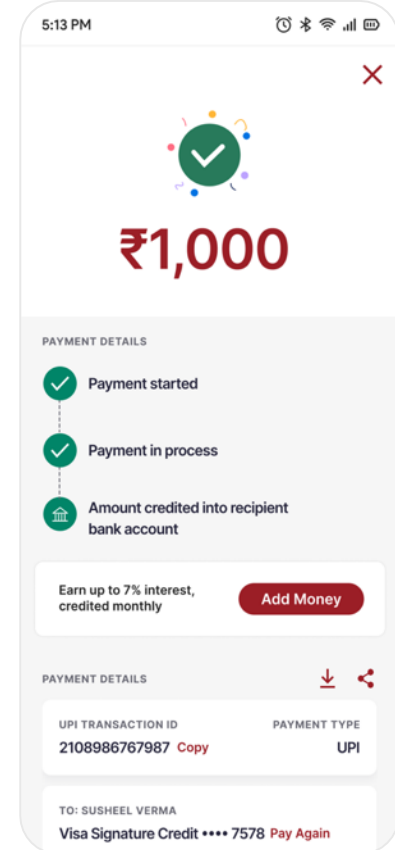
Scan a QR code



Choose an amount



Enter PIN

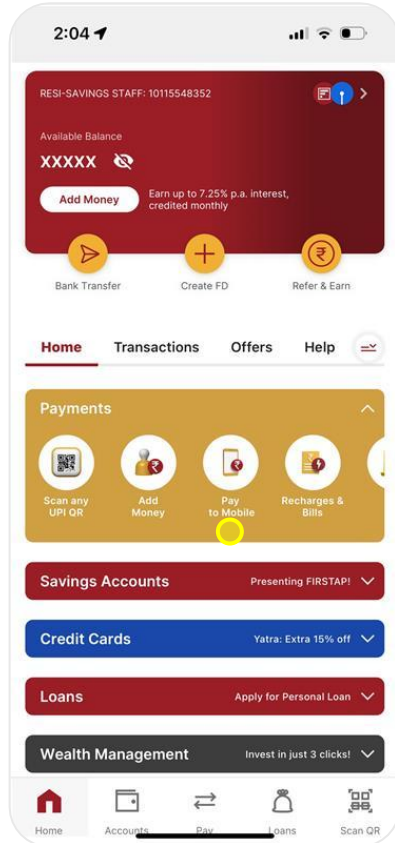


Payment confirmation

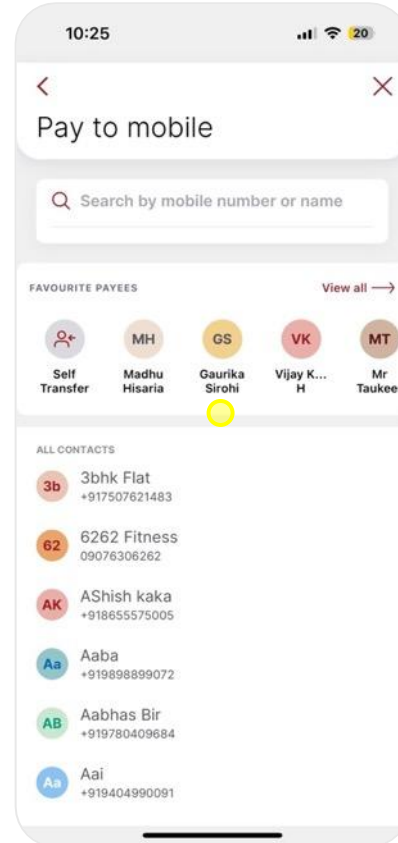


# Payments (UPI – pay to mobile)

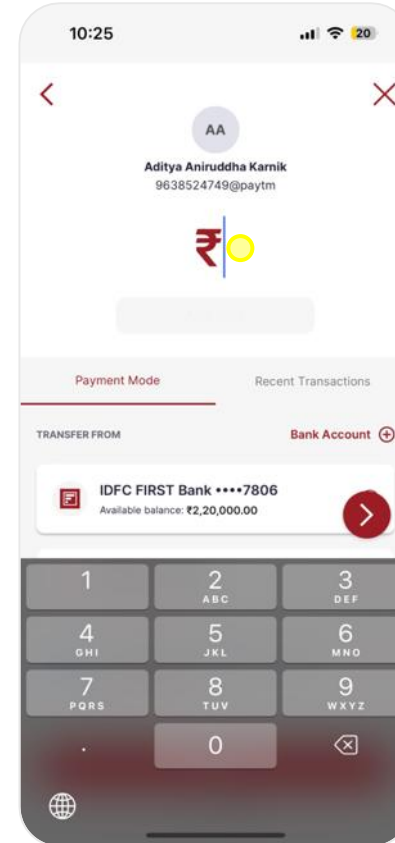
This option on the dashboard makes a quick job of paying someone in your contacts. Simply close the option from the homepage and select your contact, enter the amount and make the payment. It's that simple!



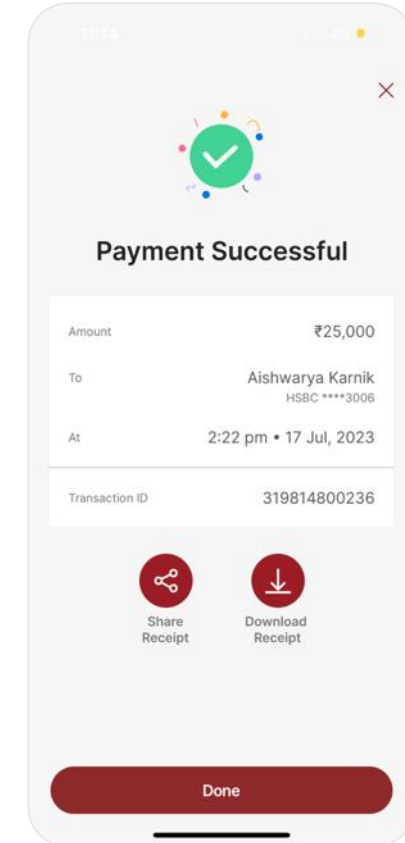
Dashboard > “Scan and pay”  
CTA



Scan a QR code



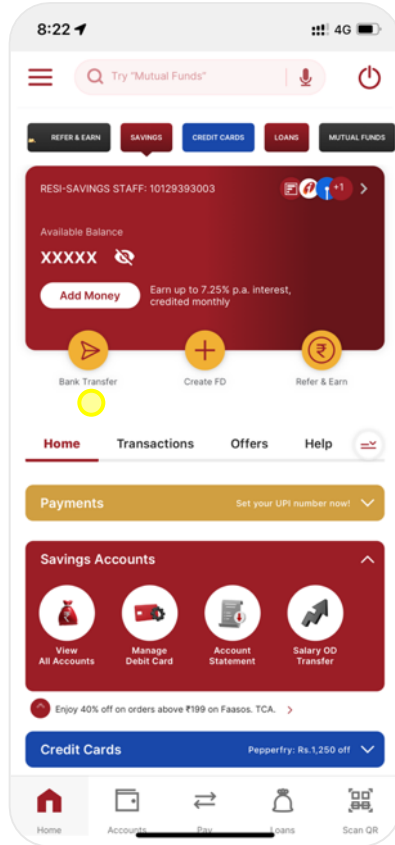
Upload QR from gallery



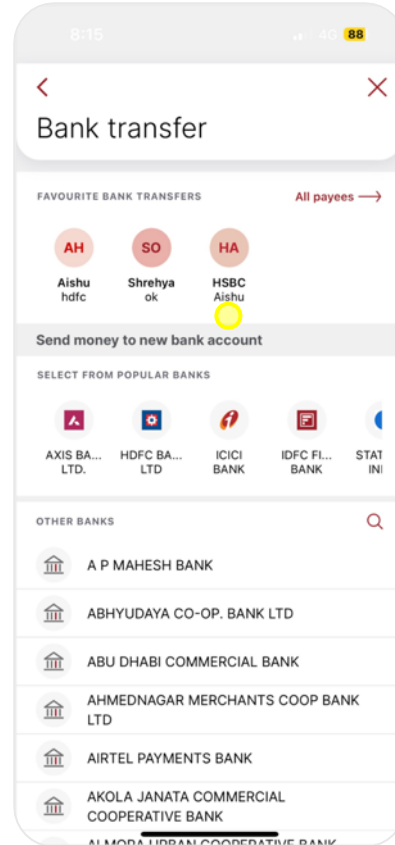
Confirmation

# Payments bank transfers

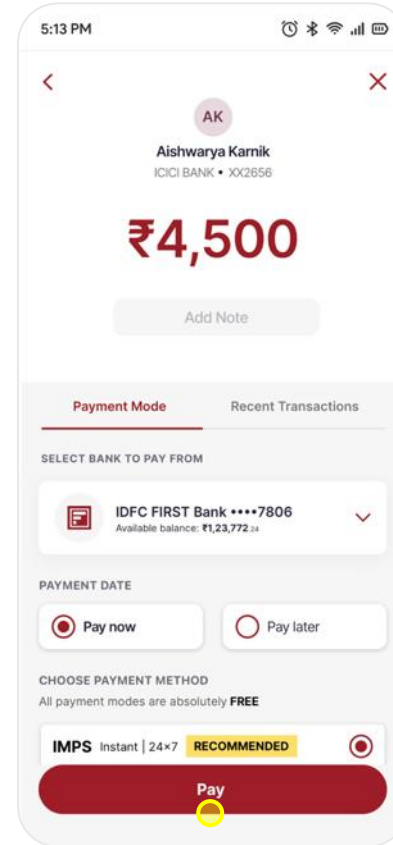
Sending money to someone outside your bank shouldn't be a pain. Our money transfers are blazing fast – even when money is being deposited to another bank. All transactions happen in real time, so you don't have to wait.



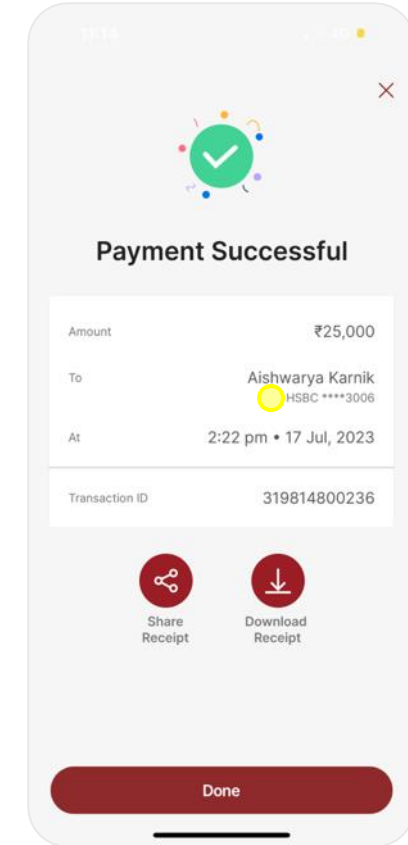
Dashboard > Bank Transfer



Bank Transfer payees



Choose an amount and Pay

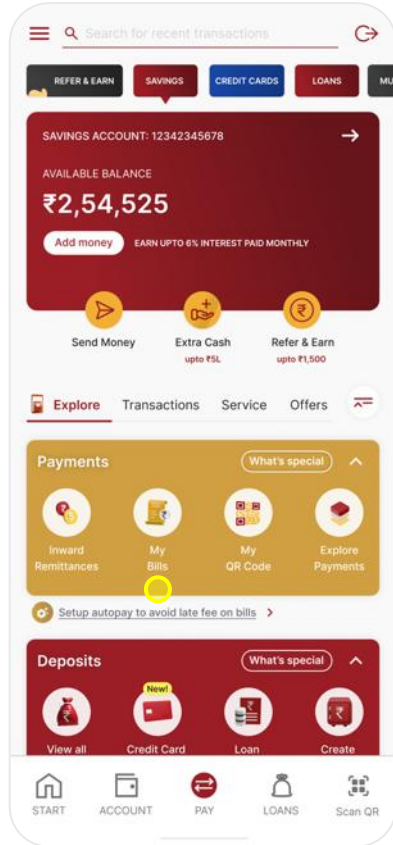


Confirmation

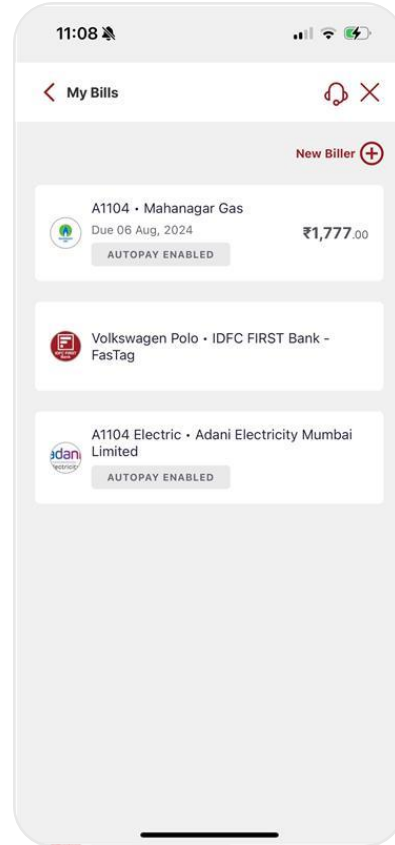


# Bills Recharges

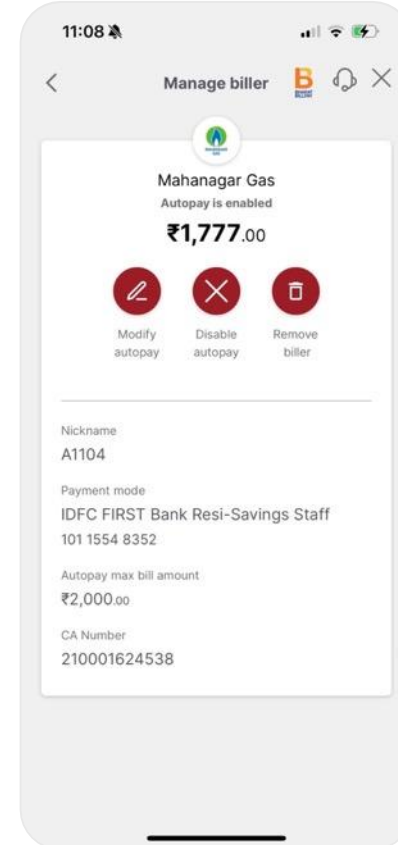
Never bother about your recurring bills and recharges. Pay them once to add them to your account...or automate them so you never miss one. You can track and manage them all from the “My Bills” icon on the homepage. Sweet!



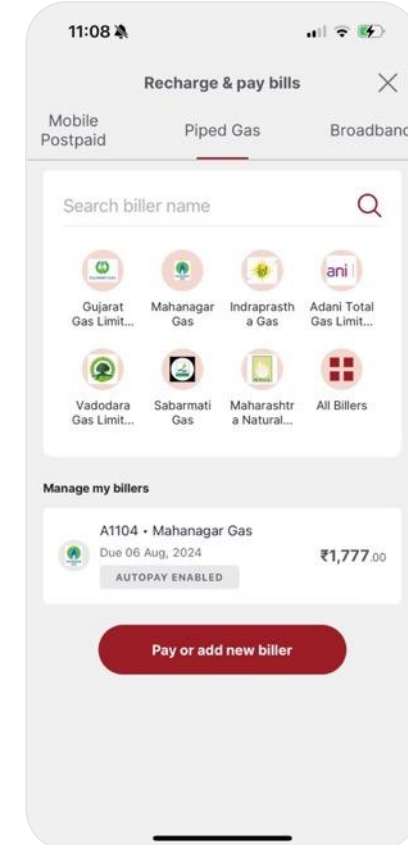
Pay tab > My Bills



My Bills landing



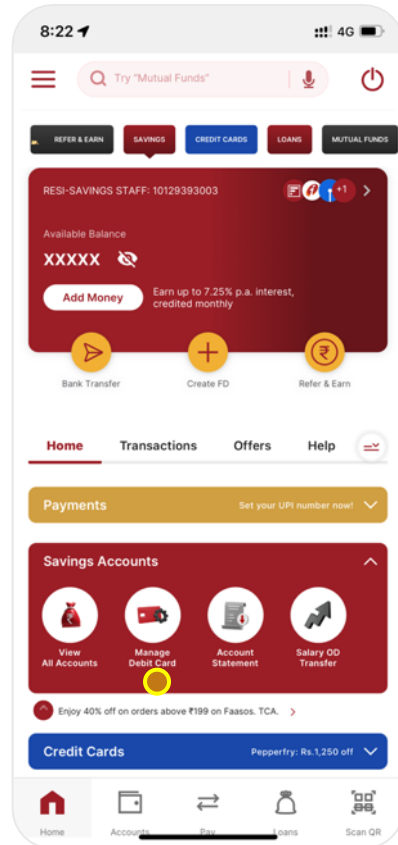
Piped gas – autopay enabled



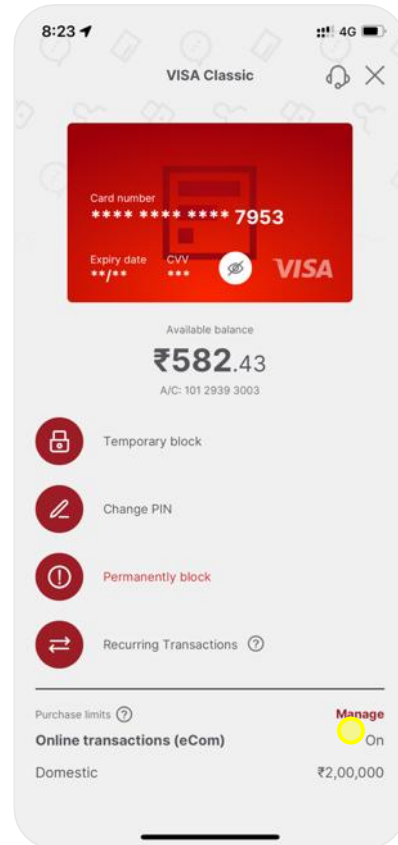
Piped gas billers + added biller

# Debit Card

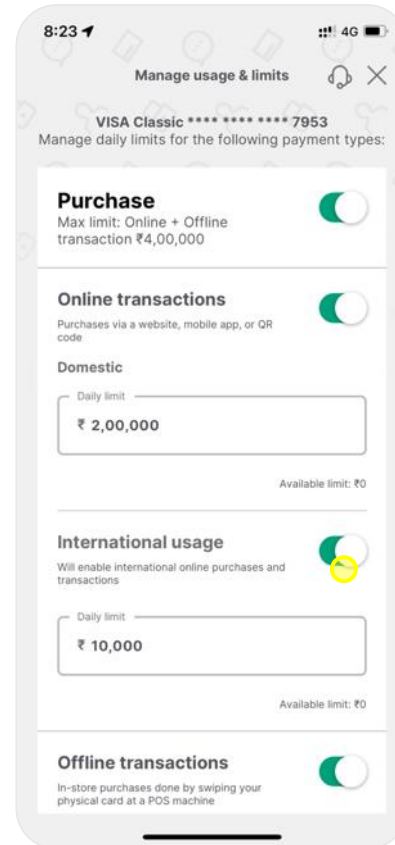
Traveling abroad and need to use your debit card? Tap “Manage Debit Card” on home to access card security and spend management settings. Simply turn on *international usage from your card controls*. As quick as that!



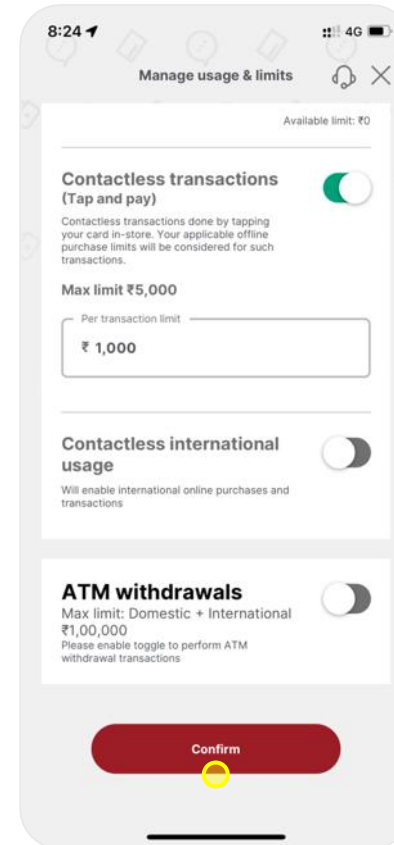
Dashboard > Savings band > Manage Debit card icon



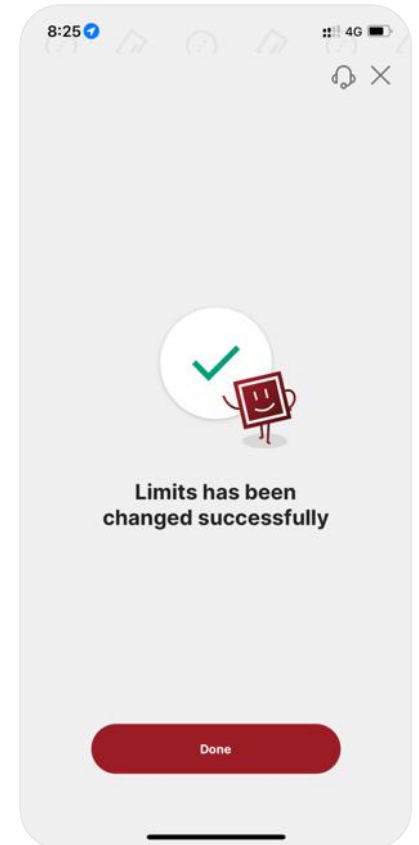
Debit card detail (show “Manage” CTA)



International transactions on



Confirm

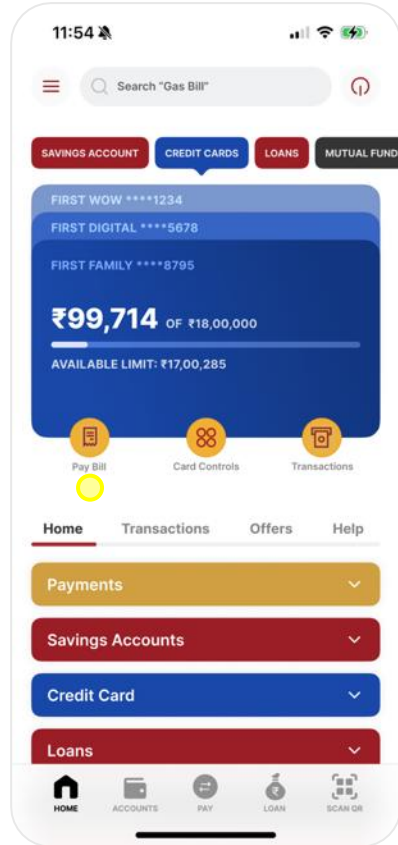


Confirmation screen

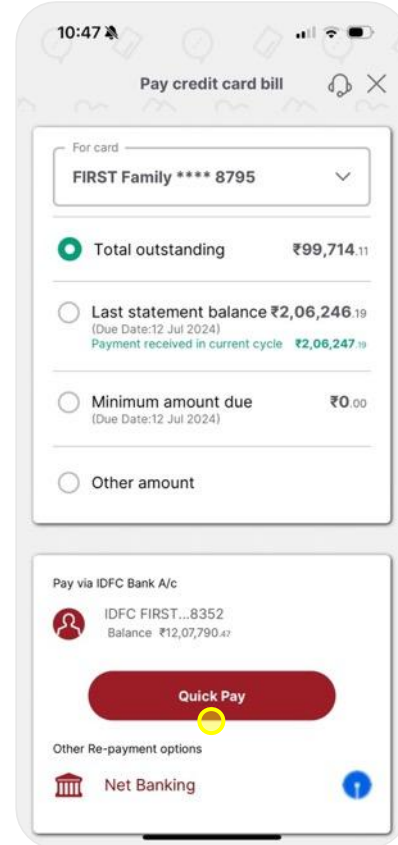


# Credit Card

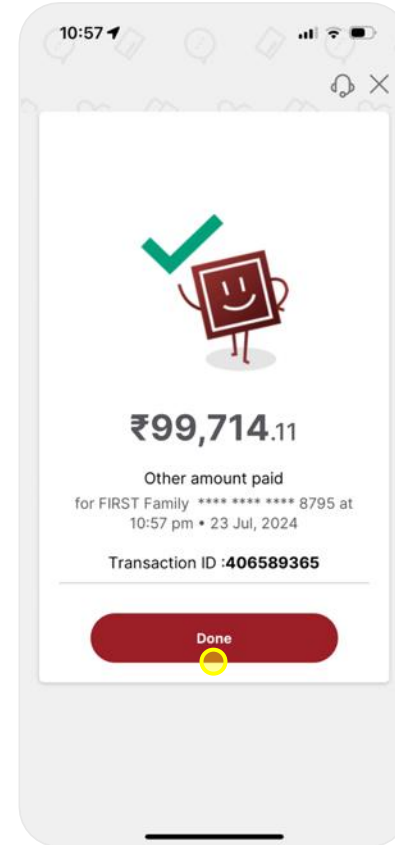
Want to pay a part of your credit card dues? Easy-peasy. An easily accessible “Pay Bill” button lets you choose an amount and Quick Pay it in real time. Your card balance is updated immediately. All in just 3 taps! How cool is that?!



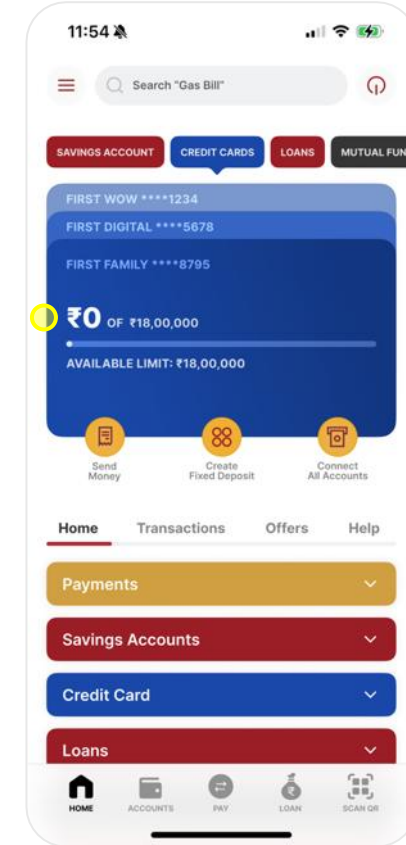
Dashboard > Credit Card tab > “Pay Bill” CTA



Enter other amount > Quick Pay CTA



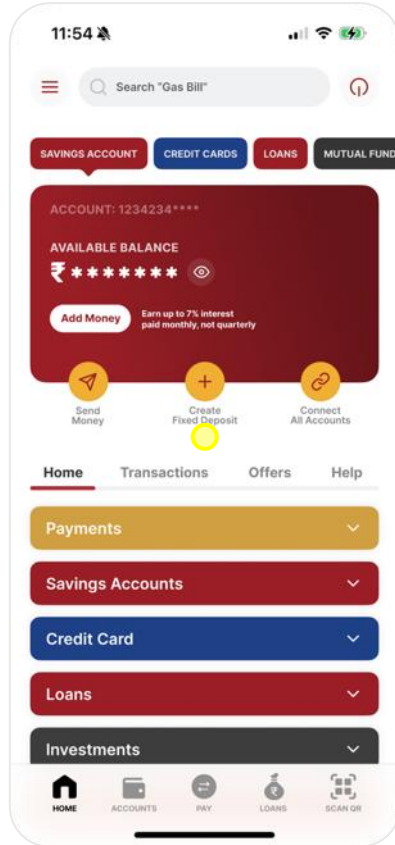
Confirmation screen



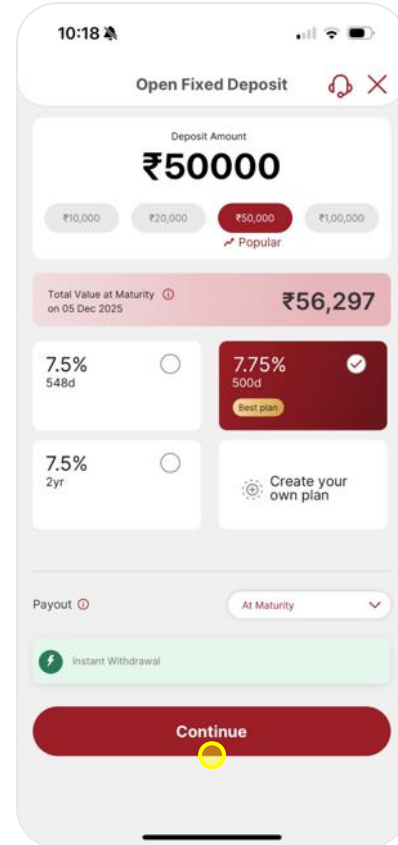
Dashboard with updated card balance

# Fixed Deposit

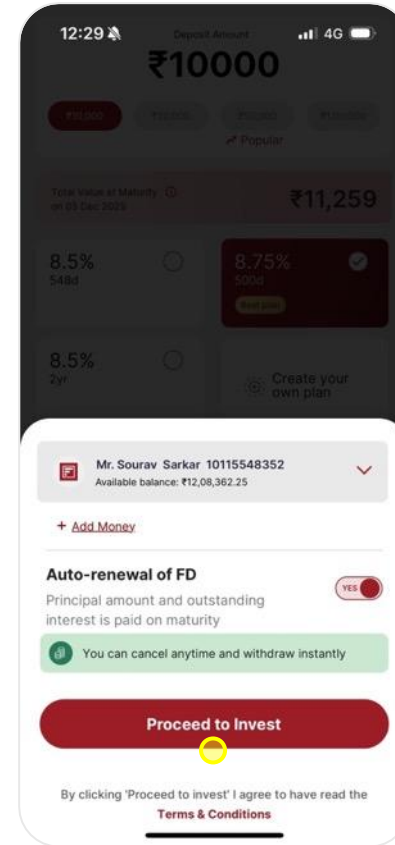
Need a fixed deposit? No worry; we have already chosen the highest interest rate and tenure for you. Maturity and other crucial information are shown transparently. So...in just 2 taps you can be done with your deposit!



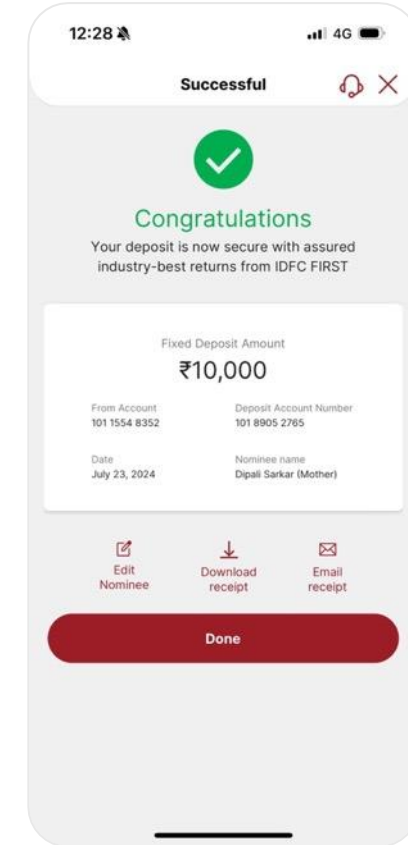
Dashboard "Create FD" CTA



FD Creation screen + ₹1L



Confirmation modal



Confirmation

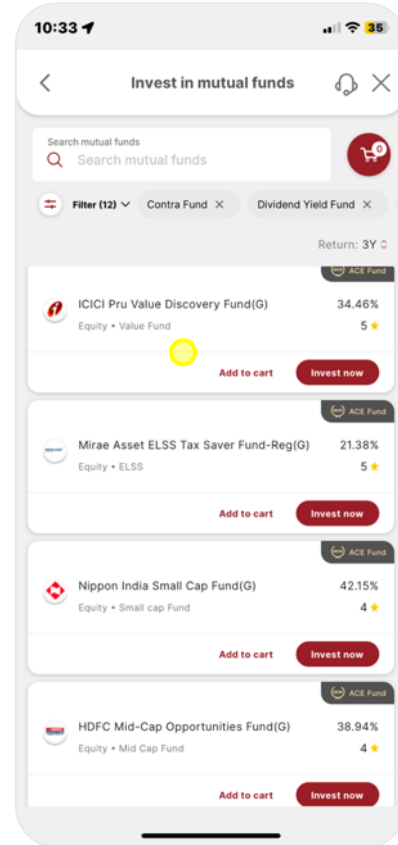


# Mutual Funds

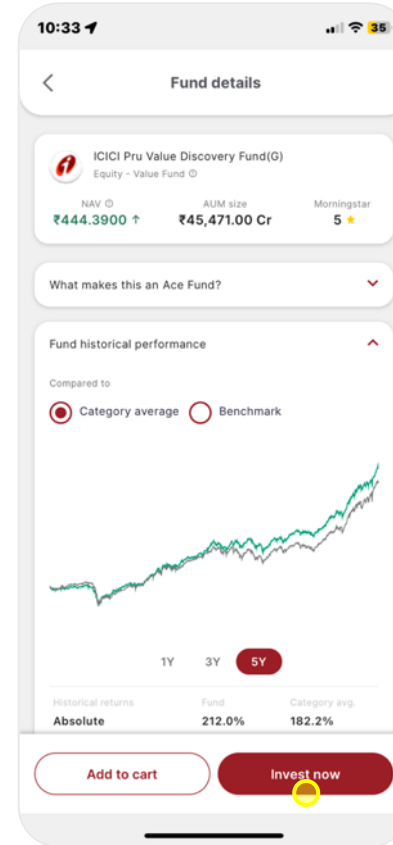
Unsure about mutual funds? We understand you and have already done the research for you so you can find the top funds to invest in. If you prefer to research independently, each fund has lush details to help you decide.



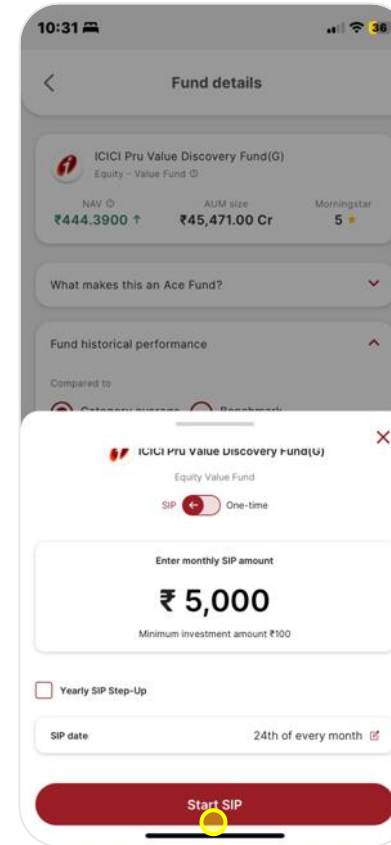
Mutual Funds



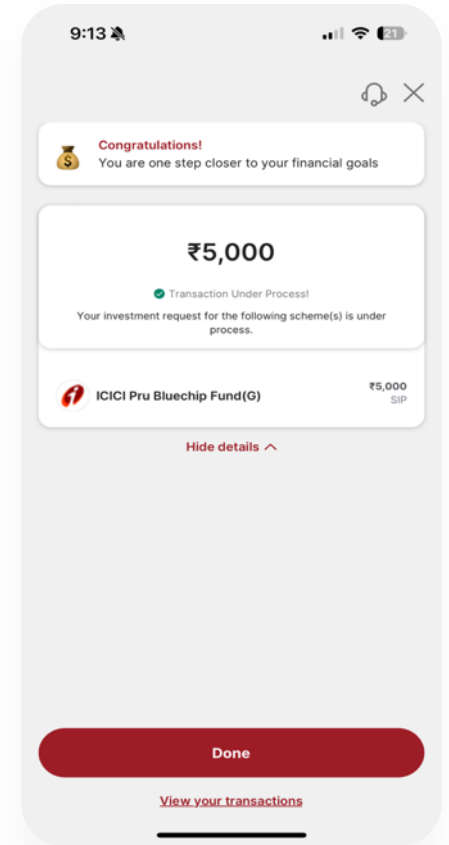
List of funds



Check fund performance



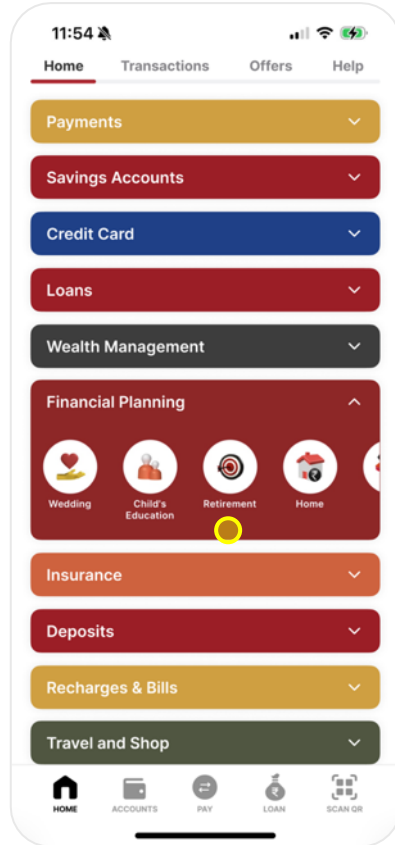
Choose a plan



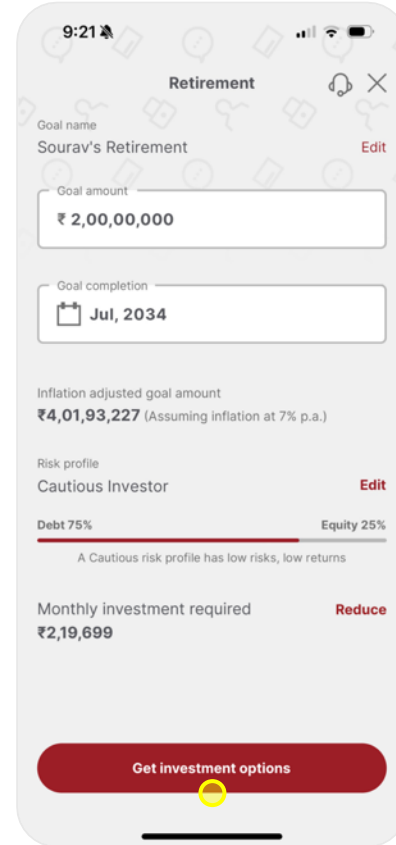
Confirmation screen

# Financial Planning

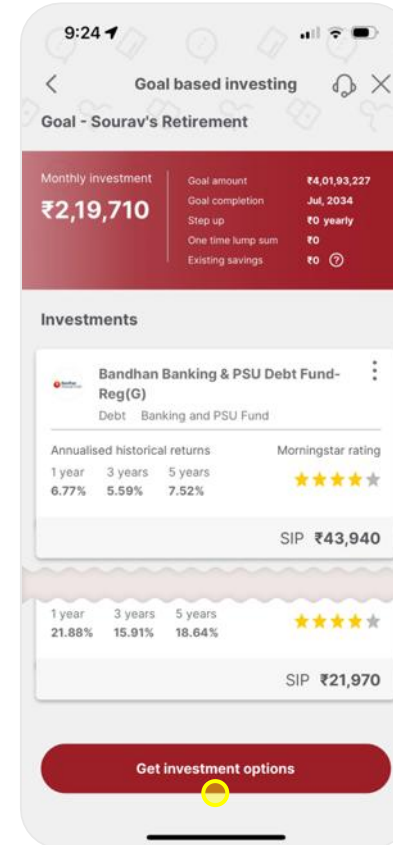
Plan in peace. If you are averse to taking a loan for an important life occasion, let our sharp goal-based investments help you. Choose your goal and find how much to save, where to save and when. No assumptions, just confidence.



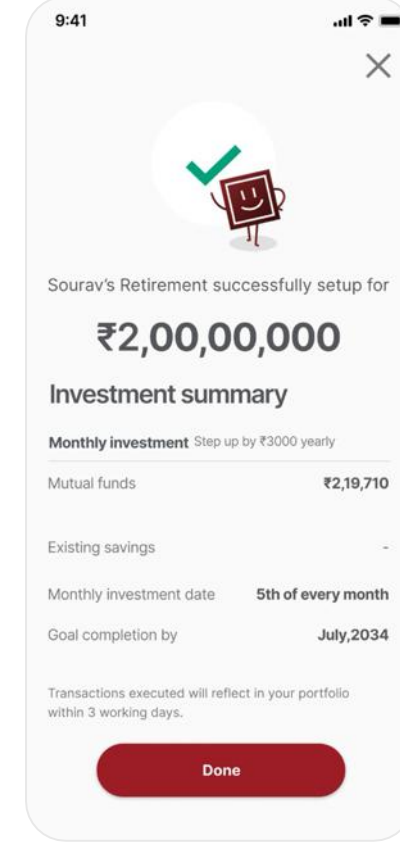
Dashboard > Financial Planning strip > Retirement CTA



Retirement planning landing page > Get investment options



Confirm investment options

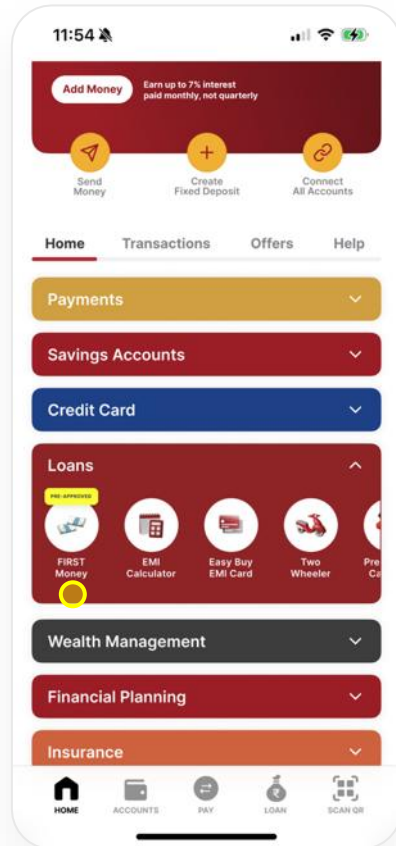


Confirmation screen



# FIRST Money

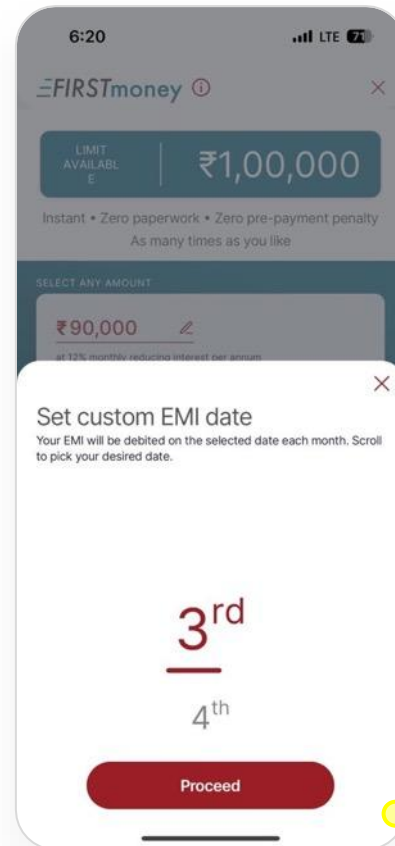
We are the only bank that helps you dynamically see the impact of your loan amount on the EMI; set your custom EMI debit date, draw multiple times and enjoy zero pre-payment penalty. #CompleteFlexibility.



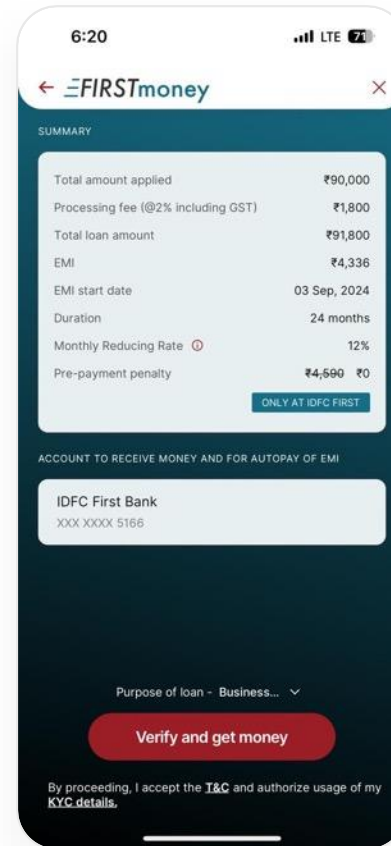
Dashboard > FIRST Money



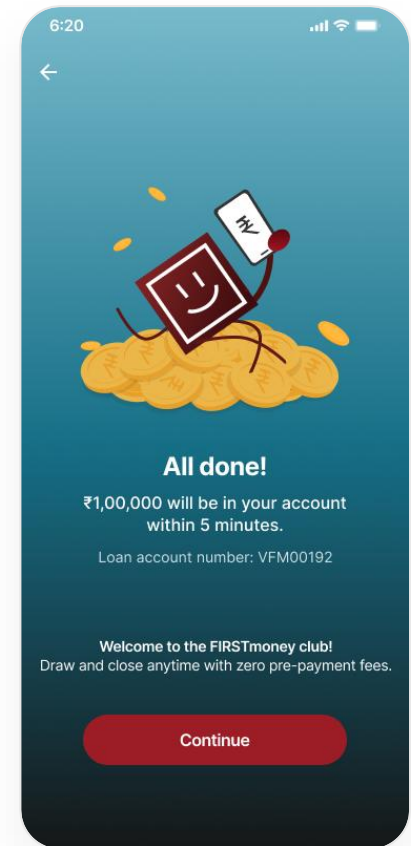
FIRST Money page



EMI debit date modal



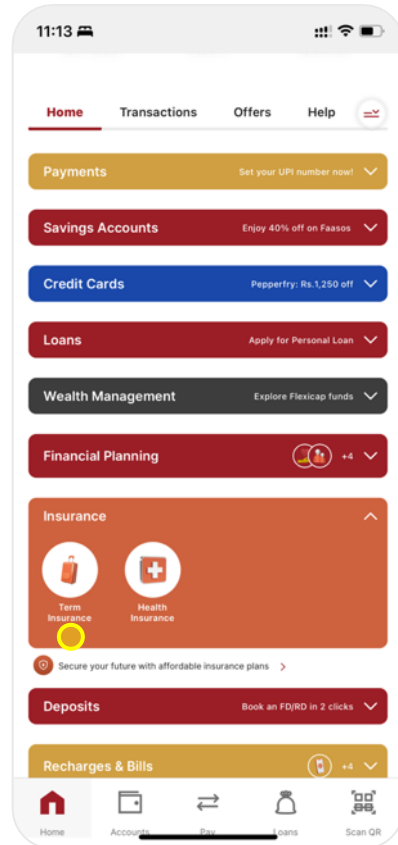
Verify details



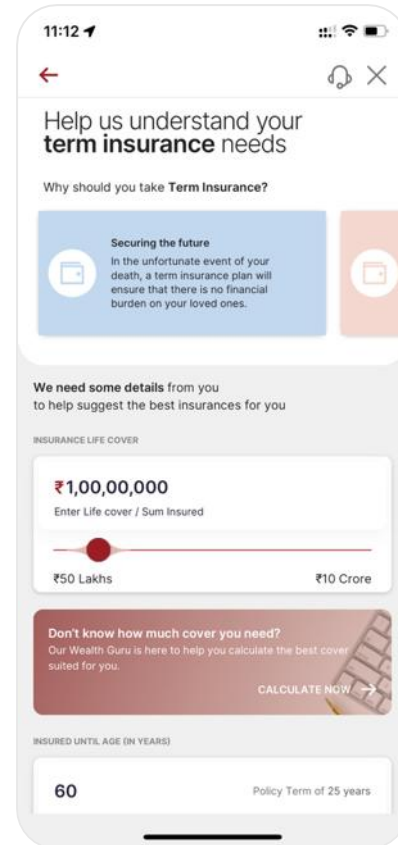
Confirmation

# Insurance

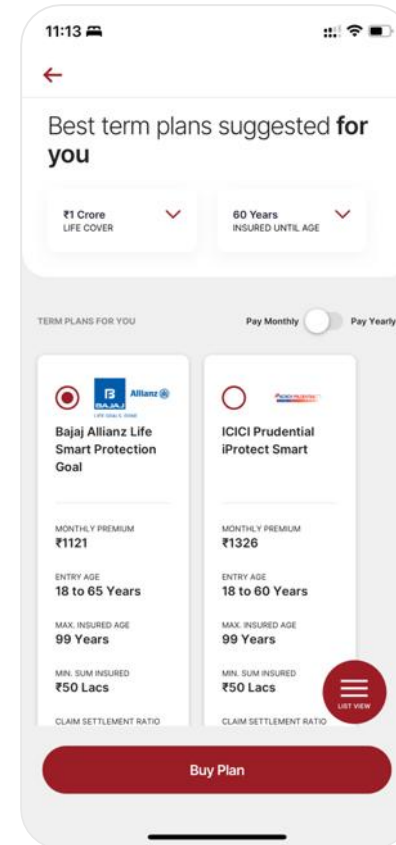
We've got you covered. Completely personalized plans – pre-selected to give YOU the best benefit from your life insurance – and they come with flexible payment options. Unsure how much to insure? Try our calculator.



Dashboard > Insurance > Term Insurance



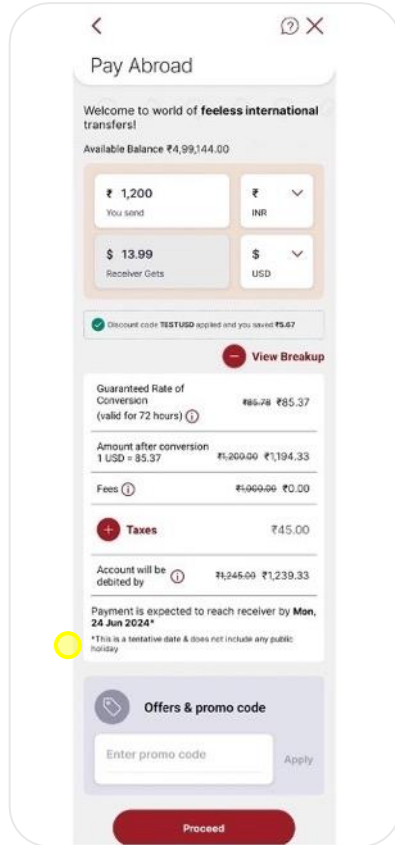
Term Insurance landing > Show Insurance options



Suggested term plans

# Pay Abroad

Sending money abroad can be nerve-wracking. With Swift GPI integration, we help you keep track of precisely where your money is during transit. We also tell you the right documents to upload for complete peace of mind.

The dashboard shows a welcome message, available balance, and currency selection. It includes a breakdown of fees and taxes, a guaranteed rate of conversion, and a section for offers and promo codes. A yellow circle highlights the 'Proceed' button at the bottom.

Pay Abroad

Welcome to world of **feeless international** transfers!

Available Balance ₹4,99,144.00

₹ 1,200 You send

₹ INR

\$ 13.99 Receiver Gets

\$ USD

Discount code TESTUSD applied and you saved ₹5.67

View Breakup

Guaranteed Rate of Conversion ₹86.78 ₹85.37 (valid for 72 hours)

Amount after conversion 1 USD = ₹85.37 ₹1,200.00 ₹1,194.33

Fees ₹1,000.00 ₹0.00

Taxes ₹45.00

Account will be debited by ₹1,245.00 ₹1,239.33

Payment is expected to reach receiver by **Mon, 24 Jun 2024\***

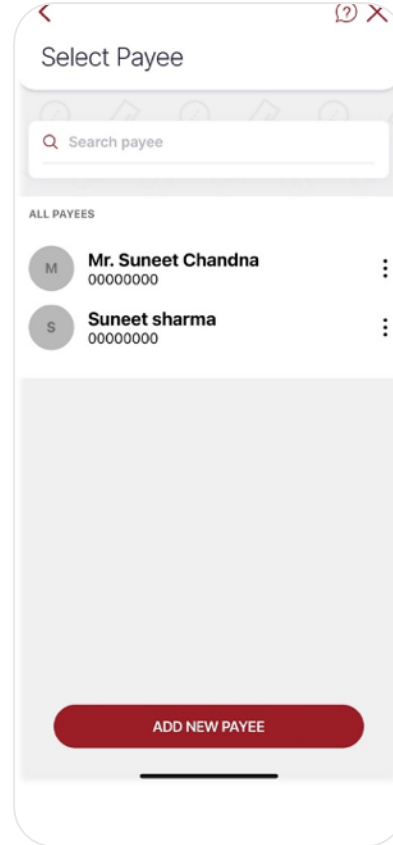
\*This is a tentative date & does not include any public holiday

Offers & promo code

Enter promo code Apply

Proceed

Dashboard > Pay Abroad > Currency Input

The screen shows a search bar for payees. Below the search bar, there is a list of payees under the heading 'ALL PAYEES'. Two payees are listed: Mr. Suneet Chandna and Suneet sharma. At the bottom, there is a red button labeled 'ADD NEW PAYEE'.

Select Payee

Search payee


ALL PAYEES

M Mr. Suneet Chandna 00000000

S Suneet sharma 00000000

ADD NEW PAYEE

Pay Abroad landing > Pick or Add Beneficiary

The screen displays instructions for document upload. It includes a section titled 'Why is this document required?' with two bullet points. Below this, there is a link to 'Download Sample Document'. A dashed box contains the text 'Upload Latest 1 year A/c statement of other bank in India (from 26 October 2022 to 26 October 2023)' and file format details. A file named 'Doc26102023144157.pdf' is shown as uploaded. At the bottom, there is a red button labeled 'Review your Payment'.

Upload Document

This is important, please follow the instructions carefully!

Why is this document required?

Latest one year account statement is required as per RBI guidelines.

The document must meet the specifications given below :

- ✓ Your a/c statement should range from 26 October 2022 to 26 October 2023
- ✓ Document should not be password protected

Download Sample Document

Click here to Upload

Upload Latest 1 year A/c statement of other bank in India (from 26 October 2022 to 26 October 2023)

File : PDF, PNG, JPG, JPEG

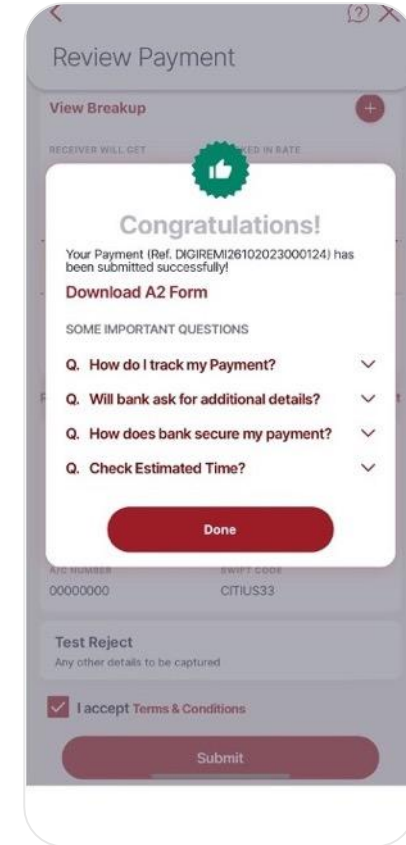
Max size - 5 MB

Doc26102023144157.pdf 126KB / 5MB

I don't have statement, I want to provide IT Return

Review your Payment

Beneficiary Selection > Document Upload

The screen shows a 'Congratulations!' message indicating successful payment submission. It includes a link to 'Download A2 Form' and a section for 'SOME IMPORTANT QUESTIONS' with four expandable items. At the bottom, there is a red button labeled 'Submit'.

Review Payment

View Breakup

RECEIVER WILL GET CREDITED IN RATE

**Congratulations!**

Your Payment (Ref. DIGIREMI26102023000124) has been submitted successfully!

Download A2 Form

SOME IMPORTANT QUESTIONS

- Q. How do I track my Payment?
- Q. Will bank ask for additional details?
- Q. How does bank secure my payment?
- Q. Check Estimated Time?

Done

AC NUMBER 00000000

SWIFT CODE CITIUS33

Test Reject

Any other details to be captured

✓ I accept Terms & Conditions

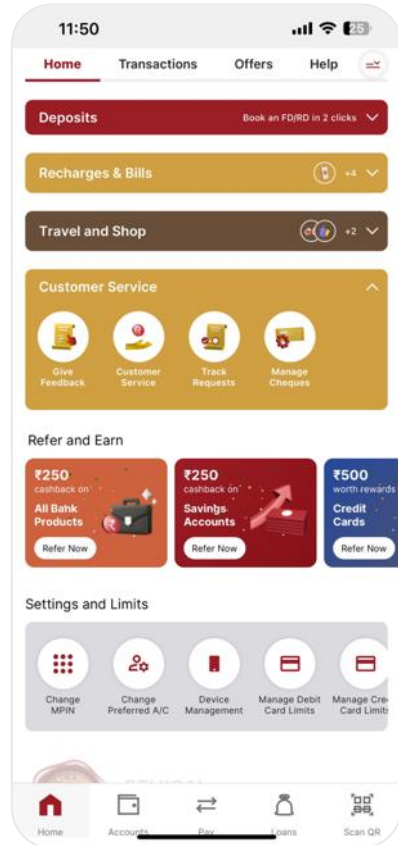
Submit

Document Upload > Transaction Status

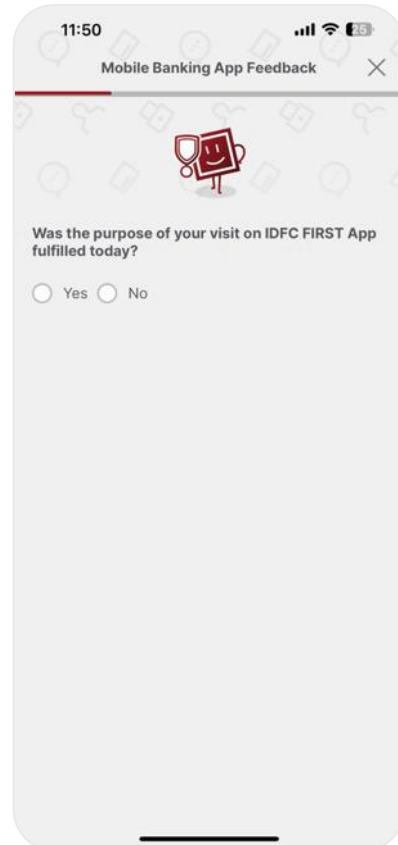


# Customer Feedback

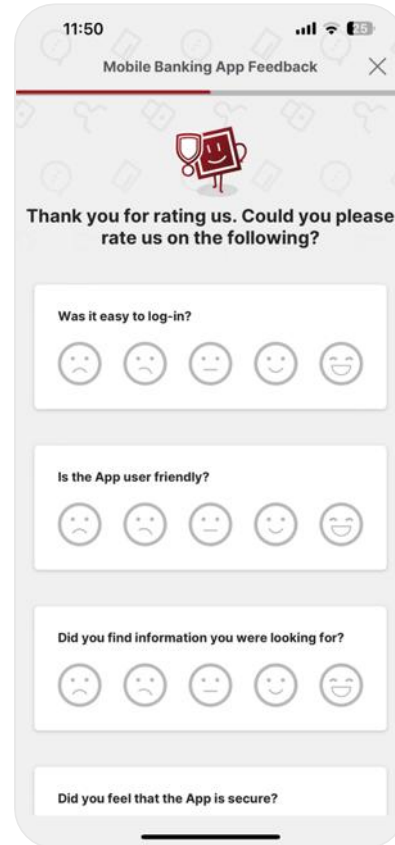
We actively solicit feedback from the customer from within the app. They are able to pinpoint pain points and rate us with fine details.



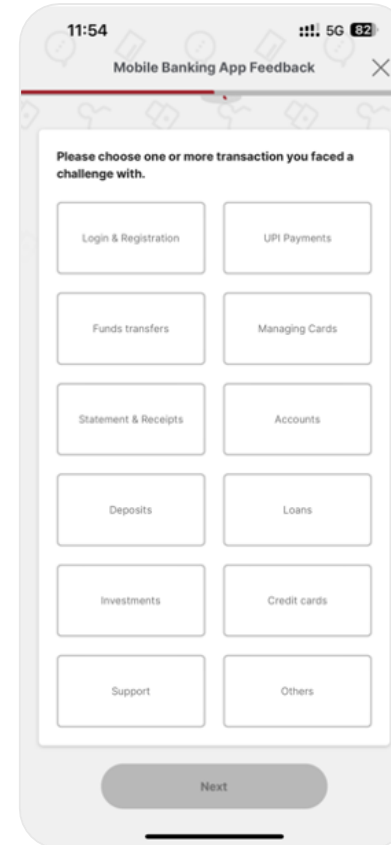
Dashboard > Customer Service  
> Give Feedback



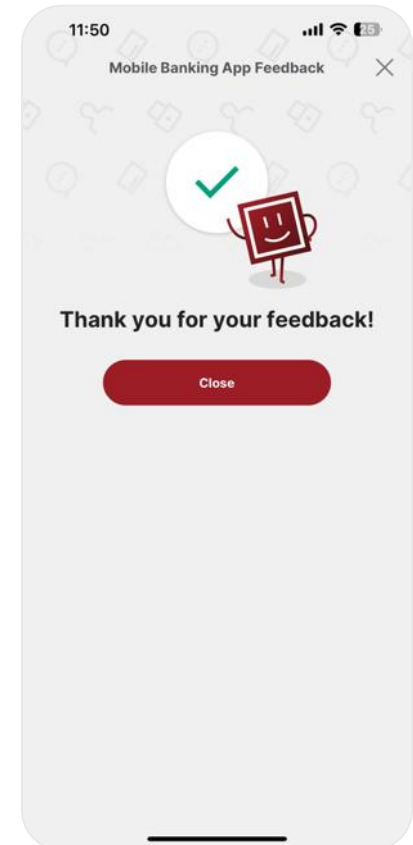
Give Feedback > Mobile  
Banking Feedback Form Rating



App Rating Form > Feedback  
Form Page



Mobile Banking Feedback Form  
Page > Issue Tree



Feedback received  
confirmation

# Now are now rated 4.9

## Where we stand



## What worked for us

- The new dashboard and faster than ever app, users were thrilled with the ease with which they could meet all their banking needs quicker and in once place
- The exceptional experience IDFC FIRST Bank gave to the users, both on the app and in person
- At the forefront of technology to meet all customers' needs

# Rating comparison

Ratings	IDFC FIRST Bank	ICICI Bank	IndusInd Bank	Kotak Mahindra Bank	HDFC Bank	State Bank of India
Play Store	4.9	4.5	4.3	4.1	3.8	4.2
App Store	4.8	4.8	4.5	4.8	3.9	3.7