1] Take a new file of 300 pixels, 300 pixels, of resolution 72 dpi in the RGB mode.

[2] Take the Text Tool create your text the color is #184c73.



[3] Add the following layer styles.













[4] Create a new layer, fill it with white, and set foreground color to black (#000000). Go to Filter > Texture > Stained Glass, use the following settings and click OK



[5] Use the Magic Wand Tool to select the black part.



[6] Set the foreground color.



[7] Create a new layer and fill the selected area. Delete or hide the old/previous layer underneath.



[8] CTRL + Click on the text layer. Go to Select > Modify > Expand. Set it to 4 and click OK.Right Click on the selection and click Select Inverse. With the top layer selected, go to Edit > Clear.







[9] Go to Filter > Distort > Ripple, set the Amount to 100% and the size to Medium, click OK.



[10] Apply the following blending options to this layer.







[11] This is my final result.

