**APPENDEX 1**

**Online banking website**

END TERM REPORT

*BY*

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**APPENDIX 2**

**Student Declaration**

This is to declare that this report has been written by me/us.[Tanvi ,Louis Moses Malinda] . No part of the report is copied from other sources. All information included from other sources have been duly acknowledged. I/We aver that if any part of the report is found to be copied, I/we are shall take full responsibility for it.

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BONAFIDE CERTIFICATE

Certified that this project report “……….TITLE OF THE PROJECT……………..” is the bonafide work of “…………..NAME OF THE CANDIDATE(S).…………” who carried out the project work under my supervision.

**INTRODUCTION**

Online Banking (or E-banking) means any user with a personal computer and a browser can get connected to his bank -s website to perform any of the virtual banking functions. In internet banking system the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Any service can be selected and further interaction is dictated by the nature of service. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would a borderless entity permitting anytime. The delivery channels include direct dialup connections, private networks, public networks, etc. with the popularity of computers, easy access to Internet and World Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers.

Meaning of E-Banking E-bank is the electronic bank that provides the financial service for the individual client by means of Internet.

**BACKGROUND Of Online Banking**

For this booklet, e-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution customers, individuals or businesses,to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), kiosk, or Touch Tone telephone. While the risks and controls are similar for the various e-banking access channels, this booklet focuses specificallyon Internet-based services due to the Internet’s widely accessible public network. Accordingly, this booklet begins with a discussion of the two primary types of Internet websites: informational and transactional. E-BANKING SUPPORT SERVICES

WEBLINKING A large number of financial institutions maintains sites on the World Wide Web. Some websites are strictly informational, while others also offer customers the ability to perform financial transactions, such as paying bills or transferring



Online Banking System provides is specifically

developed for online banking for Balance Enquiry, Funds Transfer to another account in the same bank, Loan details, Request for cheque book/ change of address/ stop payment of cheques, Mini statements (Viewing Monthly and annual statements).



**Purpose:**

The Traditional way of maintaining details of a user in a bank was to enter the details and record them. Every time the user need to perform some transactions he has to go to bank and perform the necessary actions, which may not be so feasible all the time. It may be a hard-hitting task for the users and the bankers too. The project gives real life understanding of

Online Banking System and activities performed by various roles in the supply chain. Here, we provide an automation for banking system through Internet. Online Banking System project captures activities performed by different roles in real life banking which provides enhanced techniques for maintaining the required information upto- date, which results in efficiency. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain.

**Scope of the Project:**

This Project investigates the entry threshold for providing a new transaction service channel via the real options approach, where the entry threshold is established by using an Internet banking system designed for the use of normal users(individuals), Industrialists, Entrepreneurs,Educational Institutions(Financial sections), Organizations and Academicians under transaction rate uncertainty.

* Customer must have a valid User Id and password to login to the system
* If a wrong password is given thrice in succession, that account will be locked and the customer will not be able to use it. When an invalid password is entered a warning is given to the user that his account is going to get locked.
* After the valid user logs in he is shown the list of accounts he has with the bank.
* On selecting the desired account he is taken to a page which shows the present balance in that particular account number.
* User can request for the details of the last ‘n’ number of transactions that he has performed.
* A report can also be taken of this.
* User can make a funds transfer to another account in the same bank. User is provided with a transaction password which is different from the login password.
* User can transfer funds from his account to any other account with this bank. If the transaction is successful a notification should appear to the customer, in case it is unsuccessful, a proper message should be given to the customer as to why it failed.
* User can request for cheque book/change of address/stop payment of cheque’s
* User can view his monthly as well as annual statements. He can also take print out of the same.
* Administrator can take a back up of the database for every instance that is happening, periodically.
* All users are authenticated to avail the services
* FAQ section is also included for end users benefit.

**Definitions, Acronyms and Abbreviations**

**Administrator:**

He is the super user who can add new customers into banking system, and assigns corresponding username, password, account type and other details. When any customer cancels his account from the bank, he can delete their account and stop the transactions immediately. He can generate different reports. He also takes the system backup.

**Customers:** After logging in customer can request for balance enquiry in his account, Funds Transfer to another account in the same bank, Request for cheque book/change of address/stop payment of cheques, Mini statements (Viewing Monthly and annual statements).

**HTTP:** Hypertext Transfer Protocol

**Project Category:**

RDBMS *(Relational Database Management System)*

***Software Specifications:***

*Technology Implemented: Apache Server*

*Language Used: PHP 5.3*

*Database: My SQL 5.5*

*User Interface Design: HTML, AJAX*

*Web Browser: Mozilla, Google Chrome, IE8*

**Hardware Requirements:**

Operating System: Windows XP/ Windows 7/ Linux Programming Language: PHP 5.3 Software: XAMPP Server

**Project modules:**

The Online Banking System consists of following modules

1. **Login Process:** This module allows valid customers to access the functionalities provided by the bank.
2. **Balance Enquiry:** This module maintains the balance details of a particular account.
3. **Update Profile:** This module allows the customer to update profile of their account.
4. **Funds Transfer:** This module allows the customers to transfer funds from one account to another within the same bank.
5. **Change of Password:** This module allows customers to change their password.

6) **Mini Statements:** This module allows customers to view their transaction details.



**Future Scope of the Project**

The present system is developing as web application. In future we would like to develop it for portable devices like cell phones, wap or GPRS connections.





