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INRODUCTION

Welcome to Digital Banking, a cutting-edge digital banking platform built on MVC ASP.NET. Our platform revolutionizes the banking experience by combining state-of-the-art technology with user-friendly design. Leveraging Bootstrap, HTML, CSS, JavaScript, and SQL Server, we offer a seamless and secure banking solution. With dynamic interfaces and real-time interactions, users can effortlessly manage their finances, from fund transfers to bill payments. Our robust backend infrastructure ensures the security and integrity of user data, making [Your Project Name] a trusted companion in financial management. Join us on this journey towards smarter banking with Your Digital Banking.

With Digital Banking, you gain access to a comprehensive suite of banking functionalities designed to simplify your financial transactions. Whether you're transferring funds, paying bills, or tracking your account activity, our intuitive interface and advanced features empower you to take control of your finances effortlessly.

OJECTIVE

The primary objective of Digital Banking is to create a user-friendly, secure, and efficient digital banking platform utilizing the MVC (Model-View-Controller) architecture. This platform aims to empower users with comprehensive financial management tools by offering the following functionalities:

FEATURE

Fund Transfer: Facilitate seamless and secure transfer of funds between accounts, both within the same bank and to external accounts, ensuring a hassle-free user experience.

Bill Payment: Provide a convenient and reliable solution for paying various bills online, such as utilities and credit cards, thereby eliminating the need for traditional payment methods.

View Balance: Offer real-time access to account balances, allowing users to stay informed about their financial status and make well-informed financial decisions.

View Mini Statement and Detailed Statement: Enable users to easily access and review their transaction history through mini statements for a quick overview and detailed statements for in-depth analysis of their financial activities.

By achieving these objectives, Digital Banking strives to enhance the digital banking experience, promoting financial inclusivity, and ensuring that users can manage their finances efficiently and securely from anywhere at any time.

ANALYSIS

Market Demand:

Digital Banking Growth: Increasing preference for convenient and accessible digital banking solutions.

- Competitive Landscape: Need for unique features to compete with existing platforms.

User Requirements:

- Core Features: Demand for seamless fund transfer, bill payment, real-time balance viewing, and detailed transaction statements.

- User Experience: Need for intuitive, user-friendly interfaces and robust security measures.

Technical Feasibility:

- MVC Architecture: Chosen for its scalability, code manageability, and ability to support a responsive platform.

- System Integration: Ensuring seamless integration with banking systems and payment gateways.

- Performance: Platform must handle high transaction volumes efficiently.

Security and Compliance:

- Regulatory Compliance: Adherence to banking regulations and data protection standards.
- Data Protection: Implementation of strong encryption, secure logins, and regular security audits.
- Fraud Detection: Advanced mechanisms to monitor and flag suspicious activities.

Economic Viability:

- Cost Analysis: Evaluating development, deployment, and maintenance costs.
- Revenue Streams: Identifying potential income from transaction fees and value-added services.
- ROI: Projecting return on investment based on user adoption and transaction volumes.

User Feedback and Iteration:

- Beta Testing: Gathering feedback from initial users to refine the platform.
- Continuous Improvement: Iteratively enhancing features based on user feedback.

This analysis ensures that Digital Banking meets market demands, provides a secure and efficient banking experience, and stands out in the competitive digital banking landscape.

FIGURE

ERD:



USER TABLE

	UserID	FirstName	LastName	DOB	Email	Phone	City	Password
1	0	Hammad	Aziz	1985-12-25	hammadaziz24@gmail.com	03312379756	Karachi	123
2	1	Tallha	Aziz	1999-12-25	talhaaziz24@gmail.com	03402489108	Karachi	123
3	2	Basil	Raza	2004-05-04	basilrazra@gmail.com	0342467198	Karachi	123
4	3	Saad	Khan	2024-05-01	saad@gmail.com	03002428443	Islamabad	456
5	4	Ali	Khan	1985-01-15	ali.khan@example.com	+923001234567	Karachi	password123
6	5	Ahsan	Kabir	2009-05-07	ahsan@gmail.com	0342467198	Karachi	0000
7	6	Misbah	Aziz	2004-05-04	misbah@gmail.com	03312379756	Karachi	123
8	8	Hammad	Sheikh	2001-05-01	hammad@gmail.com	03312379756	Karachi	456
9	9	Samic	Shahkeel	1998-02-11	samic@yahoo.com	03122664342	Lahore	123
10	11	Mutiullah	Khan	2002-01-24	samic1@gmail.com	0342467198	Karachi	1234
11	12	Ayesha	Ishtiaque	2003-12-15	Ayesha@hotmail.com	03312379756	Karachi	1234
12	13	Feroz	Khan	2009-05-13	feroz@gmail.com	03402489108	Karachi	4444
13	14	Usaman	Khan	2002-01-24	Usman@yahoo.com	03312379756	Islamabad	1234
14	16	Lalit	Kumar	2009-05-13	Lalit@gmail.com	03402489108	NY	1234
15	17	Huzafa	Ahmed	2002-01-24	Huzafa@gmail.com	03312379756	k	0000
16	18	Daniyal	Nisar	2002-01-24	daniyal@gmail.com	03402489108	NY	1234
17	19	Taqwa	Malik	2007-02-13	taqwa@hotmail.com	0342467198	Islamabad	1234

ACCOUNT TABLE

	AccountID	AccountNumber	UserID	AccountType	Balance	DateOpened
2	3	PKZ000003	1	Current	10624.00	0001-01-01
3	4	PKZ000004	0	Current	11500.00	0001-01-01
4	5	PKZ000005	0	Savings	15600.00	0001-01-01
5	6	PKZ000006	4	Savings	10000.00	2024-05-20
6	7	PKZ000007	0	Current	11500.00	0001-01-01
7	8	PKZ000008	9	Business	58900.00	2024-05-20
8	9	PKZ000009	11	Business	4000.00	2024-05-20
9	10	PKZ000010	12	Business	10500.00	2024-05-20
10	11	PKZ000011	13	Current	23000.00	2024-05-20
11	12	PKZ000012	14	Current	4000.00	2024-05-20
12	13	PKZ000013	16	Savings	7500.00	2024-05-20
13	14	PKZ000014	17	Current	110.00	2024-05-20
14	15	PKZ000015	18	Business	5000.00	2024-05-20
15	16	PKZ000016	19	Savings	0.00	2024-05-21

STATEMENT TABLE

	SID	ThisAccount	TDate	FromAccount	ToAccount	Type	OldBalance	Amount	NewBalance
1	2000	2	2024-05-19 14:53:11.400	PKZ	PKZ	Money Transfer	5498	10	5488
2	2001	2	2024-05-19 15:06:38.030	PKZ000002	PKZ000003	Money Transfer	5435	111	5324
3	2002	2	2024-05-19 15:07:04.467	PKZ000002	PKZ000003	Money Transfer	5435	14	5421
4	2003	2	2024-05-19 15:09:59.333	PKZ000002	PKZ000003	Money Transfer	5421	2	5419
5	2004	2	2024-05-19 15:12:25.457	PKZ000002	PKZ000003	Money Transfer	5419	19	5400
6	2005	2	2024-05-19 19:32:42.450	PKZ000002	PKZ000003	Money Transfer	5000	100	4900
7	2006	2	2024-05-19 19:32:52.683	PKZ000002	PKZ000003	Money Transfer	5000	0	5000
8	2007	2	2024-05-19 19:33:09.393	PKZ000002	PKZ000003	Money Transfer	5000	100	4900
9	2008	2	2024-05-19 19:34:11.910	PKZ000002	PKZ000003	Money Transfer	5000	50	4950
10	2009	2	2024-05-19 19:36:01.003	PKZ000002	PKZ000003	Money Transfer	4950	50	4900
11	2010	3	2024-05-19 19:42:50.677	PKZ000003	PKZ000002	Money Transfer	5950	100	5850
12	2011	2	2024-05-19 20:00:55.493	PKZ000002	PKZ000003	Money Transfer	4900	100	4800
13	2012	3	2024-05-19 20:02:29.990	PKZ000002	PKZ000003	Fund Received	5850	100	5950
14	2013	2	2024-05-19 20:05:11.023	PKZ000002	PKZ000003	Money Transfer	5950	50	5900
15	2014	3	2024-05-19 20:05:11.037	PKZ000002	PKZ000003	Fund Received	5850	50	5900
16	2015	3	2024-05-19 20:07:13.227	PKZ000003	PKZ000002	Money Transfer	5850	50	5800
17	2016	2	2024-05-19 20:07:13.243	PKZ000003	PKZ000002	Fund Received	5900	50	5950
18	2017	3	2024-05-19 20:10:53.367	PKZ000003	PKZ000002	Money Transfer	5950	450	5500
19	2018	2	2024-05-19 20:10:53.383	PKZ000003	PKZ000002	Fund Received	5900	450	6350
20	2019	2	2024-05-19 20:42:36.557	PKZ000002	PKZ000003	Money Transfer	5900	100	5800
21	2020	3	2024-05-19 20:42:36.573	PKZ000002	PKZ000003	Fund Received	6350	100	6450
22	2021	3	2024-05-19 20:43:32.627	PKZ000003	PKZ000002	Money Transfer	6450	450	6000
23	2022	2	2024-05-19 20:43:32.637	PKZ000003	PKZ000002	Fund Received	5900	450	6350

TRANSFER MONEY FLOW

Transfer Money

"Where Your Money Travels Safely."

Sourced Account		Beneficiary Account	
ThisAccount	Account Name	ToAccount	
<input type="text" value="PKZ000002"/>	<input type="text" value="Hammad"/>	<input type="text" value="Enter beneficiary account"/>	<input type="button" value="Search"/>
Amount to Transfer		Account Name	Description
<input type="text" value="Enter Amount"/>		<input type="text"/>	<input type="text" value="Transfer Money"/>
<input type="button" value="Transfer"/>	<input type="button" value="Reset"/>		

MINI STATEMENT FLOW

Mini Statement

Date From	Date To		
<input type="text" value="mm/dd/yyyy"/>	<input type="text" value="mm/dd/yyyy"/>	<input type="button" value="Search"/>	<input type="button" value="More Details"/>
Show	<input type="text" value="10"/>	entries	Search: <input type="text"/>

TID ↑↓	TransactionType ↑↓	Amount ↑↓	TransactionDate ↑↓	Description ↑↓	AccountNumk
2	Deposit	1500.00	5/20/2024 12:00:00 AM	Salary deposit	PKZ000002
7	Bill Payment	100.00	5/19/2024 12:00:00 AM	Water	PKZ000002
8	Bill Payment	80.00	5/19/2024 12:00:00 AM	Gas	PKZ000002
9	Bill Payment	50.00	5/19/2024 12:00:00	Electricity	PKZ000002

DASHBOARD FLOW



RESULT

The development of Digital Banking, a digital banking website using MVC architecture, has successfully delivered a secure and user-friendly digital banking experience. Users can transfer funds swiftly and securely between accounts, with positive feedback highlighting the ease and reliability of this feature. The bill payment functionality allows users to pay various bills on time, reducing missed deadlines and enhancing convenience with recurring payment options. Real-time access to account balances and a multi-account overview enable timely financial decisions. Additionally, the platform provides both mini statements for quick transaction summaries and detailed statements for comprehensive transaction histories, meeting diverse user needs. Overall, the platform effectively addresses key user requirements, ensuring high satisfaction and efficient financial management.

CONCLUSION

In conclusion, the successful development of Digital Banking demonstrates the effective integration of Bootstrap, JavaScript, HTML, CSS, C#, and SQL Server. This combination has resulted in a responsive, visually appealing digital banking website that offers seamless functionality, robust security, and efficient data management. Moving forward, we remain dedicated to maintaining and enhancing the platform to meet the evolving needs of our users in the digital banking landscape.

IMPROVEMENT REQUIRED

Improvements are needed in the admin panel functionality and user experience. Currently, the admin interface lacks certain features and user-friendly elements that would enhance the administrator's ability to manage the digital banking website efficiently. Key areas for improvement include adding more comprehensive tools for user management, transaction monitoring, and system configuration. Additionally, streamlining the navigation and incorporating intuitive design elements would greatly improve the overall usability of the admin panel. By addressing these areas, we can empower administrators to effectively oversee and optimize the performance of the digital banking platform.