***Software Requirements Specification (SRS) Document***

**1. Introduction**

**1.1 Purpose**

The purpose of this document is to provide a comprehensive overview of the requirements, and to explain the "Internet Banking System" in detail. It will explain the body's function,

its properties, its connections**,** what it will achieve, the limits within which it must work, how it will react to external stimuli. This document is intended for developers and stakeholders

who will be responsible for determining whether the Bank community approves the project.

**1.2 Scope**

The Banking System Application aims to provide users with a secure and user-friendly platform to perform various banking transactions, manage accounts, and interact with customer support.Internet banking will be available in all financial institutions.

Compared to existing companies**,** it will be better and more direct way for everyone to easilyaccess the information in the system with their own permission. Since online banking has

more convenient features and ways to complete transactions than traditional banks, all bankprefer it.

**1.3 Document Conventions**

* Web development: HTML , CSS , JAVASCRIPT , REACT
* Database Management: Oracle,Node.JS for data storage
* Use for UML for diagrams(DFD,Use-Case,ERD)
* IEEE Standard 830 for SRS document

**2. System Overview**

Bank Management System (BMS) is a complex software solution designed to transform and optimize the operations of today's banks. It is an important part of the company's business

technology and the center of many business activities. BMS is designed to replace or integrat existing legacy systems to provide better functionality and customer experience in banking while complying with industry regulations.

**2.2 System Architecture**

The system will be built using the MERN stack, with a modular architecture to ensure scalability and maintainability and typically includes essential components such as the User Interface , Payment Gateway , Database , Authentication Service ,Notification Service, Fraud Detection Service and logging and monitoring services.

**3. Functional Requirements**

**3.1 Manager side Requirements**

1.**Edit/Add Employee Details:**

- Add, edit, and delete employee details.

- Reset user passwords.

2. **View System Logs:**

- Set transaction limits.

- Define system parameters.

- Handling administrative tasks such as processing documents and preparing reports.

3.**Loan Approval:**

- Bank Manager approved for loan that includes several steps like identification,relations.

**3.2 Employee side Requirements**

1.**Approve Account Creation:**

- Assisting customers in opening new accounts, modifying existing accounts.

2.**View Customer Details:**

- Access to detailed customer account information .

3.**Monitor Transaction:**

- Facilitate deposits and withdrawals.

- Execute internal fund transfers.

4.**Resolve Issue:**

- Assist users with technical issues.

- Resolving client issues promptly and effectively to ensure customer satisfaction.

5. **Edit Customer Details:**

- Changing user details, such as updating account information or preferences.

**3.3 Customer(User) side Requirements**

1. **Create Account:**

- Register and log in/log out.

- Create account passwords.

2.**Close Account:**

- Withdraw all amount and then close account.

3. **View Account Details:**

- Change transaction Pin.

- View account balance.

- Request account statements.

**3.4 Customer Services**

1. **Apply for Credit/Debit Card:**

- Can apply for credit or debit card.

2. **Change status from Minor to Major:**

- Changing the status of an account holder from minor to major typically involves legal requirements.

3**. Apply for ChequeBook:**

- Can apply for cheque book as per user needs.

4.**Doorstep Services:**

**-** Provides free doorstep banking services for senior citizens aged 50 years and above, as well as differently-abled customers.

6.**Locker facility:**

**-** Provide locker facilities known as safe deposit lockers to their customers.

7.**Loan Services:**

**-** Provide loan facilities to their customers, including personal loans, home loans, and other types of credit.

**3.5 Banking Services**

1.**Deposit:**

**-** Banks indeed provide deposit facilities to their customers.

2.**Withdrawl:**

**-** Banks provide withdrawal facilities to their customers through various channels, including ATMs, branches, and cardless cash withdrawal options.

3.**Transfer funds:**

-Banks offer fund transfer facilities through ATM , Mobile Banking where customer can transfer money between accounts or to other bank accounts.

4.**Check Balance:**

- Customers can log in to their online banking accounts to check their account balance.

- Check their account balance is by using ATM or by Mobile Banking App.

5.**View Transaction History:**

- Customers can view their transaction history through various channels provided by banks and financial institutions.

6.**Bills Payment:**

- Customer can pay their bills by different methods,set payment reminders.

**4. Non-Functional Requirements**

**4.1 Performance**

- The system should handle a minimum of 1000 concurrent users.

- Transactions should be processed within 5 seconds.

**4.2 Security**

- User authentication and authorization should follow industry best practices.

- All data transmission should be encrypted using SSL/TLS.

**4.3 Usability**

- The user interface should be intuitive and user-friendly.

- The system should support accessibility standards.

**5. System Interfaces**

**5.1 User Interfaces**

- The application will have web-based interfaces for both desktop and mobile users.

**5.2 External Interfaces**

- Integration with external systems for bill payment services.

**6. System Constraints**

- The application should be compatible with modern web browsers (Chrome, Firefox, Safari).

**7. Appendices**

Include any additional information or supporting documents.

**8. Glossary**

Define any technical terms or acronyms used in the document.