# **User Manual**

### 1) Introduction:

Online Banking System

**Step 1:** If a User wants to do transaction in a bank what he/she needs to do from the beginning.

User can create his/her account in a bank. As shown diagram below.



Press 1: If User has already created his/her account in bank

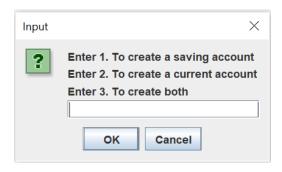
Press 2: If User wants to create his/her account for 1st time in bank.

- By doing this for new user, Bank asks user to fill user's all details to add account in bank.
- This will help Bank to keep user's data and help in future for further queries.

**Step 2:** After creating a User and writing all the user details now User has a choice to create a bank account according to their choice.

- There are two types of bank account we have mentioned in our system.
  - Savings Account and
  - Current Account

Below diagram shows how user wants to create a account type as per his choice. User can create both account as well.



Press 1: For creating Savings account

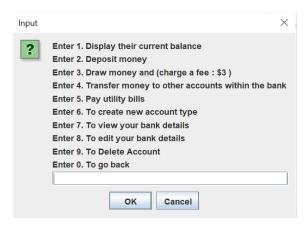
Press 2: For creating current account

Press 3: For creating Both account

#### Step 3:

After creating account type now User has a multiple of choice what he/she wants to do further.

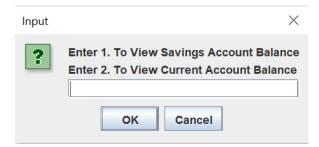
Below Image shows the list of function which user can do in Bank.



### 1.1 Display their Current Balance

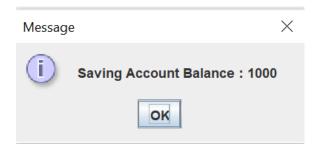
User can view their bank's current balance of both the account type, savings and current by this step.

Let see what happens if user Pres 1 to see their balance.



User wants to select account type from which he/she needs to view balance.

If User have \$1000 in Savings and he wants to see whether its their or not then he Press 1 to see their current balance of savings account.

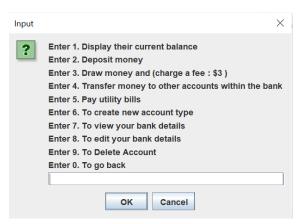


That's how user can see their balance in Banking system.

### 1.2 Deposit Money

Now the main task of deposit money in bank.

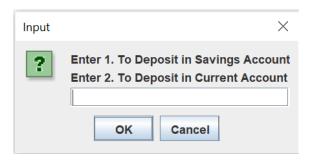
How User can deposit money in bank?



User needs to Press 2 for Deposit Money in their accounts

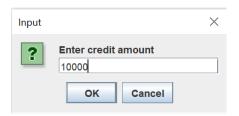
After that User get pop-up of what account did, he/she wants to deposit

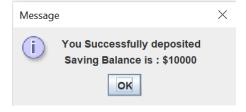
Whether savings or current. By selecting user's choice User need to Press accordingly as shown in below diagram.



Let's say User wants to add \$10000 money to his savings account and \$500 money to current account then What User needs to do.

Simply Press 1 to deposit in Savings account like below diagram and input the amount 10000 according to their needs.





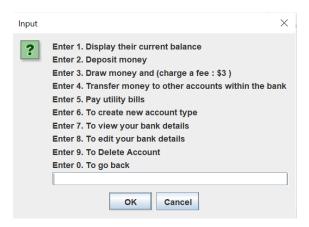
Similarly User can deposit in Current Account by entering amount he/she wants to deposit in his/her Bank.

# 1.3 Draw Money (and Charge a fee \$3)

Another main thing of banking is Withdraw Money from User's account.

But there are some limitations for user while doing this transaction

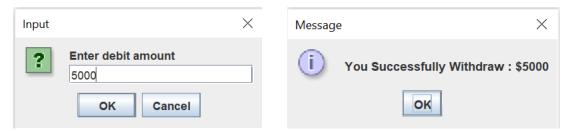
User can charge a fee of \$3 at every draw money and he/she only withdraw the amount of money of having in their account balance.



User need to Press 3 for draw money and there is auto charge fee of \$3 for it.

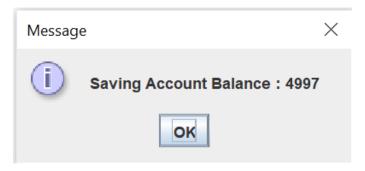
User needs to enter the amount of how much he/she wants to draw money from their accounts. (savings or current)

Let's say User wants to debit \$5000 amount from his savings account.



This is how user can draw money from savings or current account but the amount will be deducted is \$5003. (a \$3 charge fee)

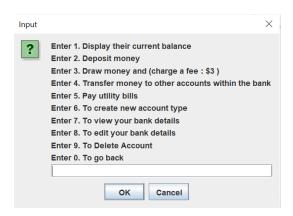
Remaining balance will be \$4997. (According to previous deposited money)



So now user can draw money upto \$4994 in one transaction after that he/she didn't get withdraw because of insufficient amount of balance.

# 1.4 Transfer money to other account within the bank

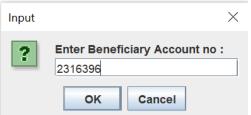
User can transfer money from one account to another account within the bank.



User needs to Press 4 for money transfer to another account.

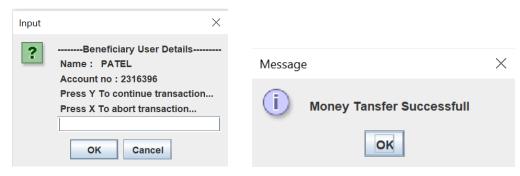
For example: User 1 wants to transfer \$100 to User 2 and both users are in same bank.

Firstly, User 1 has enough balance to transfer amount and also have User 2 bank account number from which he/she needs to transfer.



Like in this user needs to enter

beneficiary (User 2) account number in order to transfer money.



Bank will ask to confirm with beneficiary details whether User wants to transfer to this account or not. After confirming User 1 can transfer amount to User 2. By selecting from which account does he/she wants to transfer and will also ask to enter the amount to transfer. After all these User get message that money transfer successfully.

### 1.5 Pay Utility Bills

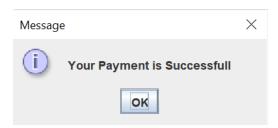
Now User needs to pay the Utility bills such as Water, Electricity, Cable and Internet.

User can pay the bills with the help of user account to utility company account. This is Similar function of Bank transfer.



If User wants to Pay Water Bill, then he/she can pay with choose the 2<sup>nd</sup> option from above diagram.

After then User need to enter the account number and amount how much needs to pay for utilities.



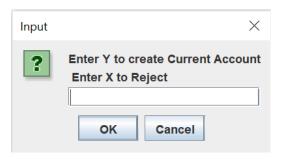
After that User get the message of Payment successful as bill payment.

Similarly for other bill payment User can change the option from above diagram.

### 1.6 To create new account Type

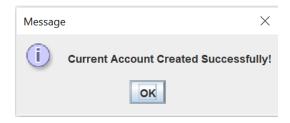
User can create different account type if he doesn't have all accounts in his/her bank.

For example: User have Savings account and want to add current count as shown below.



User get the confirmation message to create Current account or not.

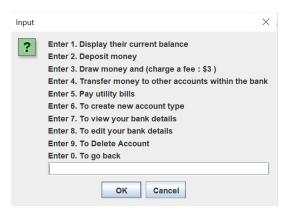
By pressing Y user will get message of current account created successfully.



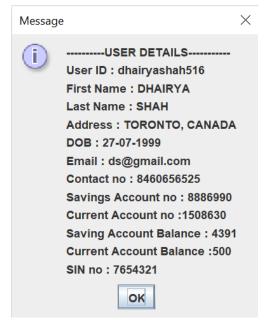
This is how user create current account.

### 1.7 To View bank details

User can view his/her bank details by following menu



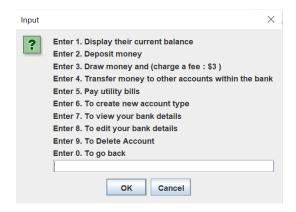
User can view by pressing 7 to view bank details



From this User can get all his/her details.

### 1.8 To edit bank details

User can edit their bank details by following menu.



User can press 8 to edit their bank details.

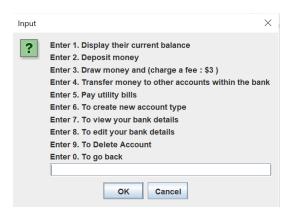
User get the following menu option to edit user details



By this user can edit following details.

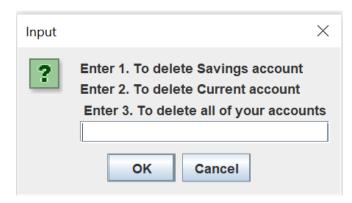
#### 1.9 To delete account

User can also delete his/her account if he/she didn't want to use anymore.



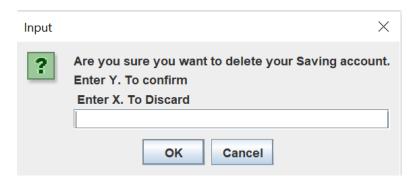
User press 9 to delete his/her account.

After that user get the following option whether he/she wants to delete savings, current or both account.

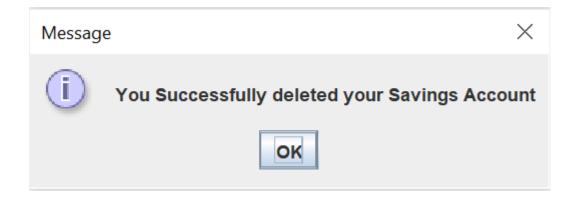


If User delete savings account then he gets the following message as confirmation deletion of account.

If user press Y then account get delete permanently and account balance gets NULL.



Let's see what user receives when he/she press Y to confirm.



This is how user delete his/her account. If user wants to delete both accounts, then the user also gets delete from the bank database.

All details of user will be get deleted if both accounts get deleted.

By this user manual one can easily understand the process of Banking.