Project purposal

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**Project proposal**

**Tittle**

Online Banking System

**Description**

**Purpose:**

Online banking allows a user to conduct financial transactions via the web. Online banking is additionally referred to as Internet banking or online banking.

Online banking offers customers almost every service traditionally available through an area branch including deposits, transfers, and online bill payments. With online banking, consumers aren't required to go to a bank branch to finish most of their basic banking transactions. They will do all of this at their own convenience, wherever they want—at home, at work, or on the go.

An online banking industry are going to be applicable everywhere, where banking exists. it'll be more efficient and easier thanks to have a record on systems through which everyone can easily access it consistent with his rights as compared to the normal banking industry .Every bank will prefer the online banking industry rather than the normal banking industry because it contains many useful features and fastest methods for the transactions.

**Scope:**

From an end-user perspective, the online banking industry Project consists of two functional elements: Customer transaction module and Employee transaction module.

**Customer Transaction Module**

An enhanced atomized system is developed to take care of customer transaction. Features includes

* Creation of latest banking customer
* Customer type – accounting, bank account, Fixed Account
* Customer Creation Form.
* Existing customer details
* Customer Access Form
* Each customer login identified by Access Code and Account No.
* Banking Main menu option like.

Transaction – Debit, Credit, Transfer

Customer Detail – Modify Details, Lock Customer.

Freeze/Unfreeze Account

Help – User Manual.

* Transaction Summary
* Account Closing

**Employee Transaction Module**

An enhanced atomized system is developed to take care of employee transaction. Features includes

* Customer Details
* Transaction Report

**User**

* Customer
* Stakeholders

**User Requirements**

User can create account.

User can make transaction.

User can freeze and unfreeze account.

User can add details.

User can make transaction though debit ,credit card easily.

User can make transaction from any branch.

**Functional Requirements**

Following are the services which this technique will provide. These are the facilities and functions required by the customer.

* User can request for the small print of the last ‘n’ number of transactions that he has performed.
* A report also can be taken of this.
* User can make a funds transfer to a different account within the same bank. User is given a transaction password which is different from the login password.
* User can transfer funds from his account to the other account with this bank. If the transaction is successful a notification should appear to the customer, just in case it's unsuccessful, a correct message should tend to the customer on why it failed.
* User can request for cheque book/change of address/stop payment of cheque’s
* User can view his monthly also as annual statements. He also can take print out of an equivalent.
* Generate reports at every section
* Administrator can take a copy of the database for each instance that's happening, periodically.

**Non-Functional Requirements**

Non-functional requirements are requirements that are not directly concerned with the precise functions delivered by the system. They'll relate to emergent system properties like reliability, reaction time and store occupancy. They'll specify system performance, security, availability, and other emergent properties. This means that they're often more critical than individual functional requirements. System users can usually find ways to figure around a system function that doesn’t really meet their needs. However, failing to satisfy a nonfunctional requirement can mean that the entire system is unusable. Non-functional requirements needed during this internet banking industry are identified as performance requirements, safety requirements, security requirements and software quality attributes.

**Performance Requirements**

* **Increase Customer Satisfaction**

Internet banking industry must allow customers to access banking services 24 hours each day, three hundred and sixty five days a year with minimum downtime period for backup and maintenance.

* **Expand Product Offerings**

The new services allows bank to capture a bigger percentage of their customers’ asset base. The online banking system will provide facilities for bank to supply new services and products onto its homepage.

* **Reduce Overall Costs**

It will help to scale back a bank’s costs in two fundamental ways: it minimize the value of processing transactions and reduces the amount of branches required to service an equivalent number of customer.

**Safety Requirements:**

* **Backup, recovery**

Banks should ensure adequate copy of knowledge as could also be required by their operations. Banks should even have, well documented and tested business continuity plans that address all aspects of the bank’s business.

**Security Requirements**

We understand that there's nothing more important than knowing that transactions are private and secure. Therefore, we've applied the very latest in technology when creating the web banking security architecture. The best thanks to understand the safety architecture within the web Banking is to require it one step at a time.

These security measures are described briefly below.

* **Account ID and Password (PIN) Protection**
* **Auto Timeout Screen Blanking**
* **Sign-off Button**
* **Failed Log-on Attempts**

**Software Requirements:**

* html
* MS Access

**Hardware Requirements:**

* Processor: Preferably 2.0 GHz or Greater.
* RAM: 512 MB or Greater.