

Online Banking System - Java Console Application

1. Project Overview

The Online Banking System is a Java-based console application designed to simulate basic banking operations. It includes login, fund transfer, and transaction history tracking. This project is built with modular design principles using multiple packages, and data handling.

2. Technologies Used

- Java SE 11+
- SHA-256 password hashing (for basic security)
- Java Collections API (Map, List)
- VS Code / Command-line

3. Project Structure

```

```
OnlineBankingSystem/
├── main/
│ ├── BankApp.java # Main entry point (UI and control flow)
│ └── model/
│ ├── Account.java # Account class with balance and transactions
│ ├── Transaction.java # Transaction log with timestamp
│ └── service/
│ ├── BankService.java # Business logic (login, transfer)
│ └── data/
│ ├── BankDatabase.java # Simulated in-memory database
│ └── util/
│ ├── SecurityUtil.java # Password hashing with SHA-256
│ └── README.txt # Setup and usage instructions
└── ````
```

### ## 4. Key Features

#### ### 4.1 User Authentication

- Users must provide correct username and password.
- Passwords are hashed using SHA-256 and compared with stored hashes.

#### ### 4.2 Account Management

- Each user has a unique account number, balance, and transaction history.

#### ### 4.3 Fund Transfers

- Users can transfer money to another user by specifying their account number.
- The system checks for sufficient balance and logs transactions on both sides.

#### ### 4.4 Transaction History

- A list of recent transactions is displayed with type, amount, and timestamp.

### ## 5. Sample Demo Users

| Username | Password | Account No | Balance |
|----------|----------|------------|---------|
| alice    | pass123  | 1001       | 5000.00 |
| bob      | bob@123  | 1002       | 3000.00 |

### ## 6. How to Compile and Run

#### ### 6.1 Compile All Files

```
```bash
javac main/BankApp.java model/*.java service/*.java data/*.java util/*.java
```

...

6.2 Run the Application

```bash

java main.BankApp

```

7. Code Walkthrough

7.1 BankApp.java

- Handles console input/output
- Manages user login and displays menu options
- Interacts with `BankService` to perform operations

7.2 Account.java

- Contains account details (account number, username, password hash, balance)
- Stores list of `Transaction` objects

7.3 Transaction.java

- Each object represents a single financial activity (deposit, withdrawal, transfer)

7.4 BankService.java

- Validates user login
- Performs secure fund transfers
- Connects business logic with data layer

7.5 BankDatabase.java

- Holds pre-created user accounts in memory using `HashMap`
- Acts as a pseudo-database

7.6 SecurityUtil.java

- Hashes passwords securely using SHA-256

8. Limitations & Future Enhancements

- Currently uses in-memory data (no persistent storage)
- No GUI – runs in console only
- No exception handling for incorrect input types

Future Features:

- MySQL or SQLite database integration
- JavaFX GUI
- Transaction export (CSV or PDF)
- Multi-user session support

9. Conclusion

This project serves as a functional prototype of an online banking system using core Java concepts. It follows a modular design to facilitate further expansion.