**E-Banking Services**

**Abstract:-**

Online banking system can be considered as the one of the great tool supporting many customers as well as banks and financial institutions to make may banking activities through online. Every day banks need to perform many activities related to users which needs huge infrastructure with more staff members etc. But the online banking system allows the banks to perform these activities in a simpler way without involving the employees for example consider online banking, mobile banking and ATM banking. But banking system needs to be more secure and reliable because each and every task performed is related to customer’s money. Especially authentication and validation of user access is the major task in the banking systems.

The traditional way of maintaining customer accounts in banking is a very lengthy and unsafe work. Every time for making any transaction, a customer has to go to his bank. This is not feasible for all the time. The proposed system is highly computerized in which the data related to user accounts will be secured high with high accuracy that even reduces the machine damage and human made errors and this existing system is highly efficient to offer best services to the customers as well as banks because it has user friendly access that consumes less time when compared with normal banking system. So this project is developed. This is an online application. Now customers can operate their bank account from their home via the internet. Every customer has their user id and password. They can login to their account from anywhere and make online transactions. This software provides the facility of online fund transfer. Customers can transfer funds to other customer’s accounts within the same bank. All the transactions are done in real time. All the transactions are secure.

Main modules of this project are as follows:-

1) Secured User Login  
2) New User registration for Online Banking  
3) Online Account Opening  
3) Request for Check Book  
4) Transfer Fund within Same Bank  
5) Customer Report  
6) View Statement  
7) Balance Inquiry

8) Getting Statements through Email

9) Fraud Complaint System

**Existing System:-**

The existing system is having many problems such as security problems, more human involvement which is a time consuming process with many manual calculations. It even includes the machine damage and signature verification process for secured transactions which allows the customers and banks to waste their valuable time and resources. The major problem in online banking system is unauthorized user access with fake passwords. The hackers are trying to hack the user accounts and are performing different unauthorized transactions. The Online Banking System as of now deals with a single sign-in log on and it will not be secure as expected. If a customer logs on from an unknown system outside the usual access device there are chances that it can be hacked easily and this might end up with a lot of issues. There are chances that if the user forgets the password and supposedly changes it and writes down the same somewhere and forgets to erase it or scramble it, there are chances that anyone can misuse the login.

**Proposed System:-**

The proposed system is highly computerized in which the data related to user accounts will be secured high with high accuracy that even reduces the machine damage and human made errors and this existing system is highly efficient to offer best services to the customers as well as banks because it has user friendly access that consumes less time when compared with normal banking system. Once a customer logs in he or she has to generate a transaction password for online banking transactions. It will be an additional password apart from the login username and password credentials.

**Hardware Requirements:-**

This System needs a Windows XP or above Operating System with 2 GB RAM along with a Pentium Processor.

**Software Requirements:-**

The Software Requirements of this System are

IDE : Eclipse

Frontend : HTML, CSS, JavaScript, JQuery, Bootstrap

Backend : Java Language with Spring Boot and Spring MVC

Database : MySQL

Server : Tomcat Server