

Project Report
on
Online Banking System

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Introduction

The “Online Banking System” project is a model Internet Banking Site. This site enables the customers to perform the basic banking transactions by sitting at their office or at homes through PC or laptop. The system provides the access to the customer to create an account, deposit/withdraw the cash from his account, also to view reports of all accounts present. The customers can access the banks website for viewing their Account details and perform the transactions on account as per their requirements. With Internet Banking, the brick and mortar structure of the traditional banking gets converted into a click and portal model, thereby giving a concept of virtual banking a real shape. Thus, today's banking is no longer confined to branches. E-banking facilitates banking transactions by customers round the clock globally.

The primary aim of this “Online Banking System” is to provide an improved design methodology, which envisages the future expansion, and modification, which is necessary for a core sector like banking. This necessitates the design to be expandable and modifiable and so a modular approach is used in developing the application software.

Anybody who is an Account holder in this bank can become a member of Bank Account Management System. He has to fill a form with his personal details and Account Number. Bank is the place where customers feel the sense of safety for their property. In the bank, customers deposit and withdraw their money. Transaction of money also is a part where customer takes shelter of the bank. Now to keep the belief and trust of customers, there is the positive need for management of the bank, which can handle all this with comfort and ease. Smooth and efficient management affects the satisfaction of the customers and staff members, indirectly. And of course, it encourages management committee in taking some needed decision for future enhancement of the bank.

Now a day's, managing a bank is tedious job up to certain limit. So software that reduces the work is essential. Also, today's world is a genuine computer world and is getting faster and faster day-by-day. Thus, considering above necessities, the software for bank management has become necessary which would be useful in managing the bank more efficiently. All transactions are carried out online by transferring from accounts in the same Bank or international bank. The software is meant to overcome the drawbacks of the manual system.

Abstract

The Online Banking System is an application for maintaining a person's account in a bank. In this project I tried to show the working of a banking account system and cover the basic functionality of a Online Banking System. To develop a project for solving financial applications of a customer in banking environment in order to nurture the needs of an end banking user by providing various ways to perform banking tasks. Also, to enable the user's work space to have additional functionalities which are not provided under a conventional banking project.

The Online Banking System undertaken as a project is based on relevant technologies. The main aim of this project is to develop software for Online Banking System. This project has been developed to carry out the processes easily and quickly, which is not possible with the manuals systems, which are overcome by this software. This project is developed using Java language. Creating and managing requirements is a challenge of IT, systems and product development projects or indeed for any activity where you have to manage a contractual relationship. Organization need to effectively define and manage requirements to ensure they are meeting needs of the customer, while proving compliance and staying on the schedule and within budget.

The impact of a poorly expressed requirement can bring a business out of compliance or even cause injury or death. Requirements definition and management is an activity that can deliver a high, fast return on investment. The project analyzes the system requirements and then comes up with the requirements specifications. It studies other related systems and then come up with system specifications. The system is then designed in accordance with specifications to satisfy the requirements. The system design is then implemented with Java. The system is designed as an interactive and content management system. The content management system deals with data entry, validation confirm and updating whiles the interactive system deals with system interaction with the administration and users. Thus, above features of this project will save transaction time and therefore increase the efficiency of the system

AIM of this project

The main aim of designing and developing this Internet banking System Java primarily based Engineering project is to provide secure and efficient net banking facilities to the banking customers over the internet. Apache Server Pages, MYSQL database used to develop this bank application where all banking customers can login through the secured web page by their account login id and password. Users will have all options and features in that application like get money from western union, money transfer to others, and send cash or money to inter banking as well as other banking customers by simply adding them as payees.

Main Purpose

The Traditional way of maintaining details of a user in a bank was to enter the details and record them. Every time the user needs to perform some transactions he has to go to bank and perform the necessary actions, which may not be so feasible all the time. It may be a hard-hitting task for the users and the bankers too. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain. Here, we provide automation for banking system through Internet. Online Banking System project captures activities performed by different roles in real life banking which provides enhanced techniques for maintaining the required information up-to-date, which results in efficiency. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain

Main Goal

- 1. Motto-** Our motto is to develop a software program for managing the entire bank process related to Administration accounts customer accounts and to keep each every track about their property and their various transaction processes efficiently. Hereby, our main objective is the customer's satisfaction considering today's faster in the world.
- 2. Customer Satisfaction:** Client can do his operations comfortably without any risk or losing of his privacy. Our software will perform and fulfill all the tasks that any customer would desire.
- 3. Saving Customer Time:** Client doesn't need to go to the bank to do small operation.
- 4. Protecting the Customer:** It helps the customer to be satisfied and comfortable in his choices, this protection contains customer's account, money and his privacy.
- 5. Transferring Money:** Help client transferring money to/or another bank or country.

Methods

- We need to be able to generate an account number
- Account types: Savings or Current Account
- Maintain/update Balance
- Open/Close Account
- Withdraw/Deposit

Administrative Modules

Here in my project there are two types of modules. This module is the main module which performs all the main operations in the system. The major operations in the system are:

Admin Module

Admin can access this project there is an authorization process. If you login as an Admin then you will be redirected to the Admin Home Page and if you are a simple user you will be redirected to your Account Home Page. This performs the following functions: Create Individual Accounts, manage existing accounts, View all transactions, Balance enquiry, Delete/close account etc.

- 1- Admin login
- 2- Add/delete/update account
- 3- Withdrawal/deposit/statements transaction
- 4- Account Information
- 5- User details list
- 6- Active/Inactive account
- 7- View transaction histories

User Module

A simple user can access their account and can deposit/withdraw money from their account. User can also transfer money from their account to any other bank account. User can see their transaction report and balance enquiry too.

- 1- User login, use PIN system
- 2- Creating/open new account registration
- 3- Funds transfer (local/international/domestic)
- 4- View statements transaction
- 5- User account details
- 6- Change Password and Pin

Banks terms:

1. All requests received from customers are logged for backend fulfillment and are effective from the time they are recorded at the branch.
2. Rules and regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.
3. The BAMS Bank service cannot be claimed as a right. The bank may also convert this into a discretionary service anytime.
4. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.

5. The Bank reserves the right to modify the services offered or the Terms of service of BAMS Bank. The changes will be notified to the customers through a notification on the Site.

Customer's obligations

1. The customer has an obligation to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by RR to have emanated from the registered customer and will be binding on him/her.
3. The customer will not attempt or permit others to attempt accessing the BAMS Bank through any unlawful means.

Benefits of online banking

Many of us lead busy lives. Some of us are up before the crack of dawn, getting ourselves prepared so we can in turn get our families ready for the day. We rush to work, rush to get the kids to school, and at the end of the day we rush home only to brace ourselves for the next day. After a hectic day, the last thing you want to do is spend time waiting in line at the bank, or even the post office. That's where Online Banking comes in. Many of the benefits of doing our banking online are obvious:

- 1- You don't have to wait in line.
- 2- You don't have to plan your day around the bank's hours.
- 3- You can look at your balance whenever you want, not just when you get a statement.

There are some hidden benefits too. As a young bank customer, you're just learning how to manage your money and observe your spending patterns.

Online banking allows you to watch your money on a daily basis if you want to. By keeping close tabs on your funds, you'll always be aware of what's happening in your bank account. For those experienced spenders, this option is far more appealing than the sudden discovery that you're broke!

It's also helpful to watch how much interest you're gathering on investments and savings or what service charges you have incurred.

Most available benefits

1. Online banking with key bank is fast, secure, convenient and free.
2. Quick, simple, authenticated access to accounts via the web application.
3. Simply scalable to grow with changing system requirement.
4. Global enterprise wide access to information.
5. Improved data security, restricting unauthorized access.
6. Minimize Storage Space.

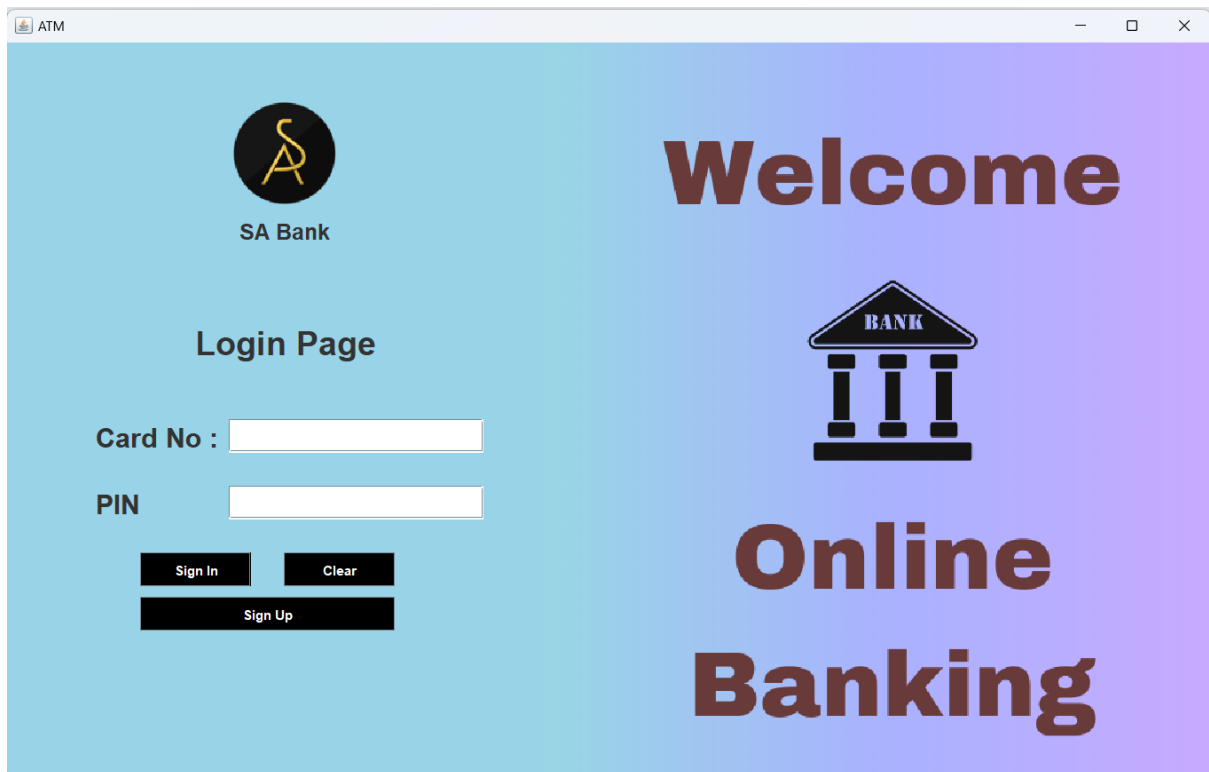
Future Look

The “Banking Online System is a big and ambitious project. I am thankful for being provided this great opportunity to work on it. As already mentioned, this project has gone through extensive research work. On the basis of the research work, we have successfully designed and implemented banking online System. To know what the future of online banking looks like, it’s probably worth looking at the present – online banking isn’t new. When you think of online banking, you probably think about a computer (either a desktop or laptop), a three or four step security process and then an interface that lets you view the balance of your various bank accounts and credit cards, whilst permitting you to transfer money and pay bills. And you’re not wrong either. The most valuable future looks are following below:

- 1- More branches of the bank, maybe it will be international, that means more ATM machines outside.
- 2- Customer issues development based on their needs, so the help desk will be aware of their needs and easy to use.
- 3- Developing a mobile App for banking system that help users to do the obtained his operations without go to the bank only he needs to sign in using his A/C NO. And password and then use your own PIN. Finally the system will update automatically.

Screenshots

1 Login Page:



The screenshot shows a web browser window titled "ATM" displaying the SA Bank Online Banking login page. The page has a light blue background with a purple gradient on the right side. On the left, the SA Bank logo (a stylized 'S' and 'A' inside a circle) is shown above the text "SA Bank". Below this, the text "Login Page" is displayed. There are two input fields: "Card No :" and "PIN". Below the "PIN" field, there are three buttons: "Sign In", "Clear", and "Sign Up". On the right side, the text "Welcome" is displayed in large, bold, dark red letters. Below this is a black icon of a classical building with columns and a pediment, with the word "BANK" written on the pediment. Below the icon, the text "Online Banking" is displayed in large, bold, dark red letters.

ATM

SA Bank

Login Page

Card No :

PIN

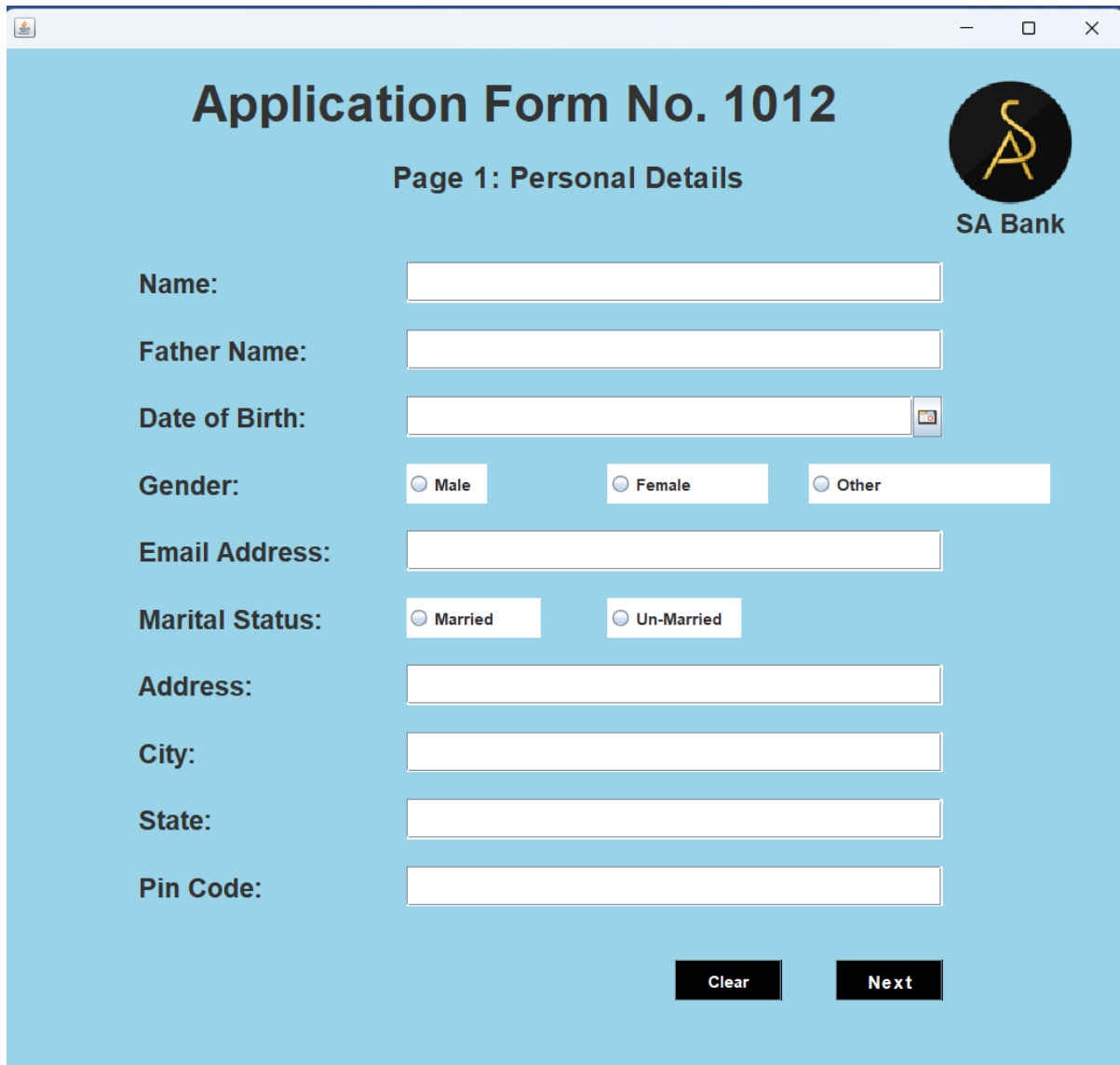
Sign In Clear Sign Up

Welcome

BANK

Online Banking

2 Registration Page 1:



Application Form No. 1012

Page 1: Personal Details

SA Bank

Name:

Father Name:

Date of Birth:

Gender: ☐ Male ☐ Female ☐ Other

Email Address:

Marital Status: ☐ Married ☐ Un-Married

Address:

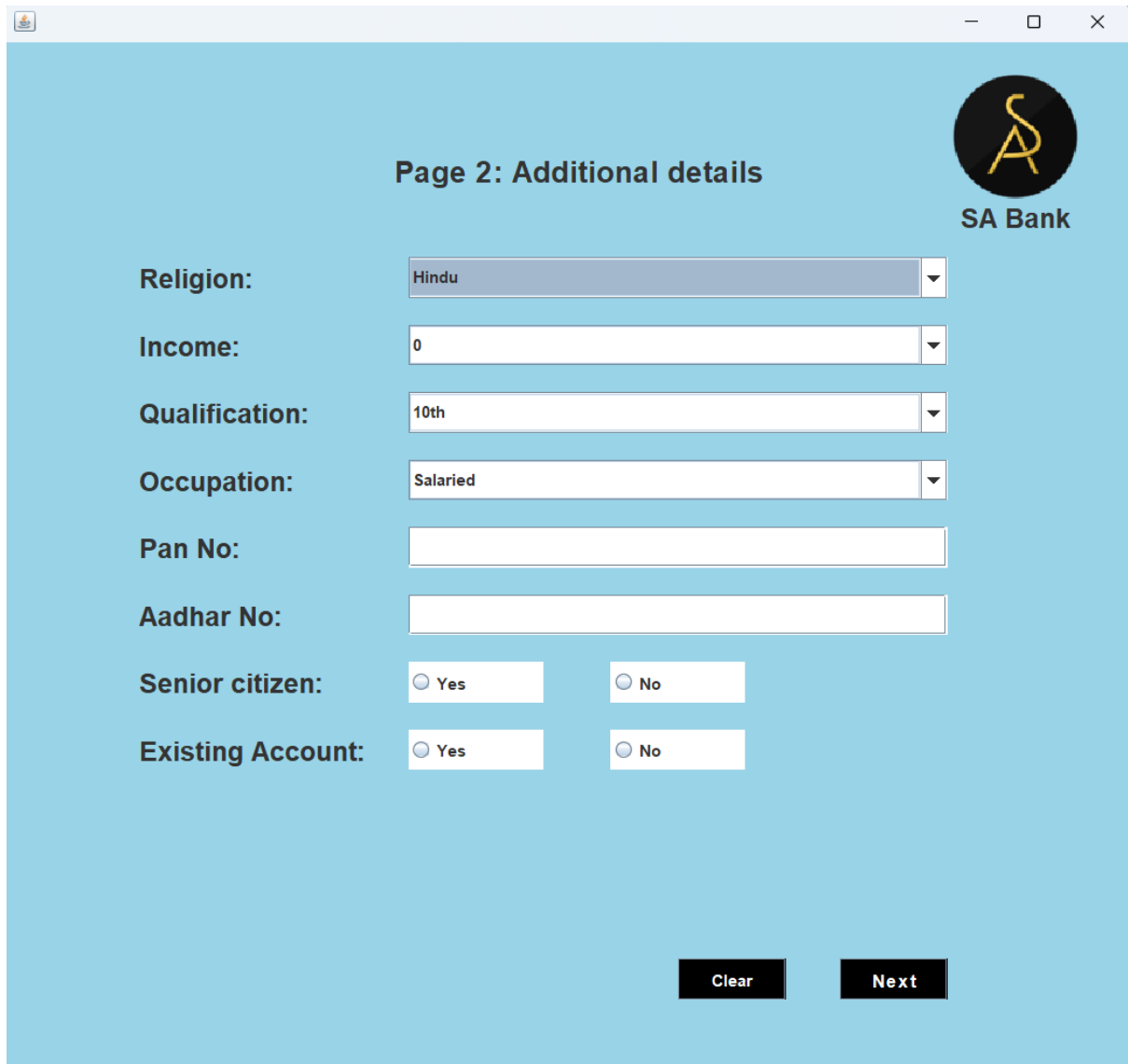
City:

State:

Pin Code:

Clear **Next**

3 Registration Page 2:



The screenshot shows a web browser window with a light blue background. In the top right corner, there is a logo for 'SA Bank' consisting of a black circle with a yellow stylized 'S' and 'A' inside, and the text 'SA Bank' below it. The title of the page is 'Page 2: Additional details'. The form contains several fields: 'Religion:' with a dropdown menu showing 'Hindu'; 'Income:' with a dropdown menu showing '0'; 'Qualification:' with a dropdown menu showing '10th'; 'Occupation:' with a dropdown menu showing 'Salaried'; 'Pan No:' with a text input field; 'Aadhar No:' with a text input field; 'Senior citizen:' with two radio buttons, 'Yes' and 'No'; and 'Existing Account:' with two radio buttons, 'Yes' and 'No'. At the bottom right, there are two black buttons with white text: 'Clear' and 'Next'.

Page 2: Additional details

SA Bank

Religion: Hindu

Income: 0

Qualification: 10th

Occupation: Salaried

Pan No:


Aadhar No:

Senior citizen: ☐ Yes ☐ No

Existing Account: ☐ Yes ☐ No

Clear Next

4 Registration Page 3:


SA Bank

Page 3: Account Details

Account Type
☐ Saving Account
☐ Current Account

☐ Fixed Deposit Account
☐ Recurring Deposit Account

Card Number:
Your 16 digit Card Number

XXXX-XXXX-XXXX-4184

PIN:
Your 4 digit PIN

XXXX

Services Required:

☐ ATM CARD

☐ Internet Banking

☐ Mobile Banking

☐ Email Alert

☐ Cheque Book

☐ E-Statement

☐ I hereby declares that the above entered details are correct to the best of my knowledge

Submit

Cancel

5 Home Page :



6 Deposit Page :



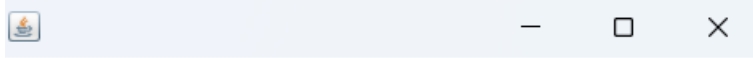
7 Cash Withdraw Page :



8 Fast Cash Page :



9 Mini Statement Page :



SA Bank

Card Number : 5040XXXXXXXX3386

Tue Dec 19 15:39:49 IST 2023	Deposit	5000
Tue Dec 19 15:50:37 IST 2023	Withdraw	500
Tue Dec 19 16:33:47 IST 2023	Withdraw	10
Tue Dec 19 16:35:45 IST 2023	Deposit	50000
Tue Dec 19 16:40:44 IST 2023	Withdrawl	100

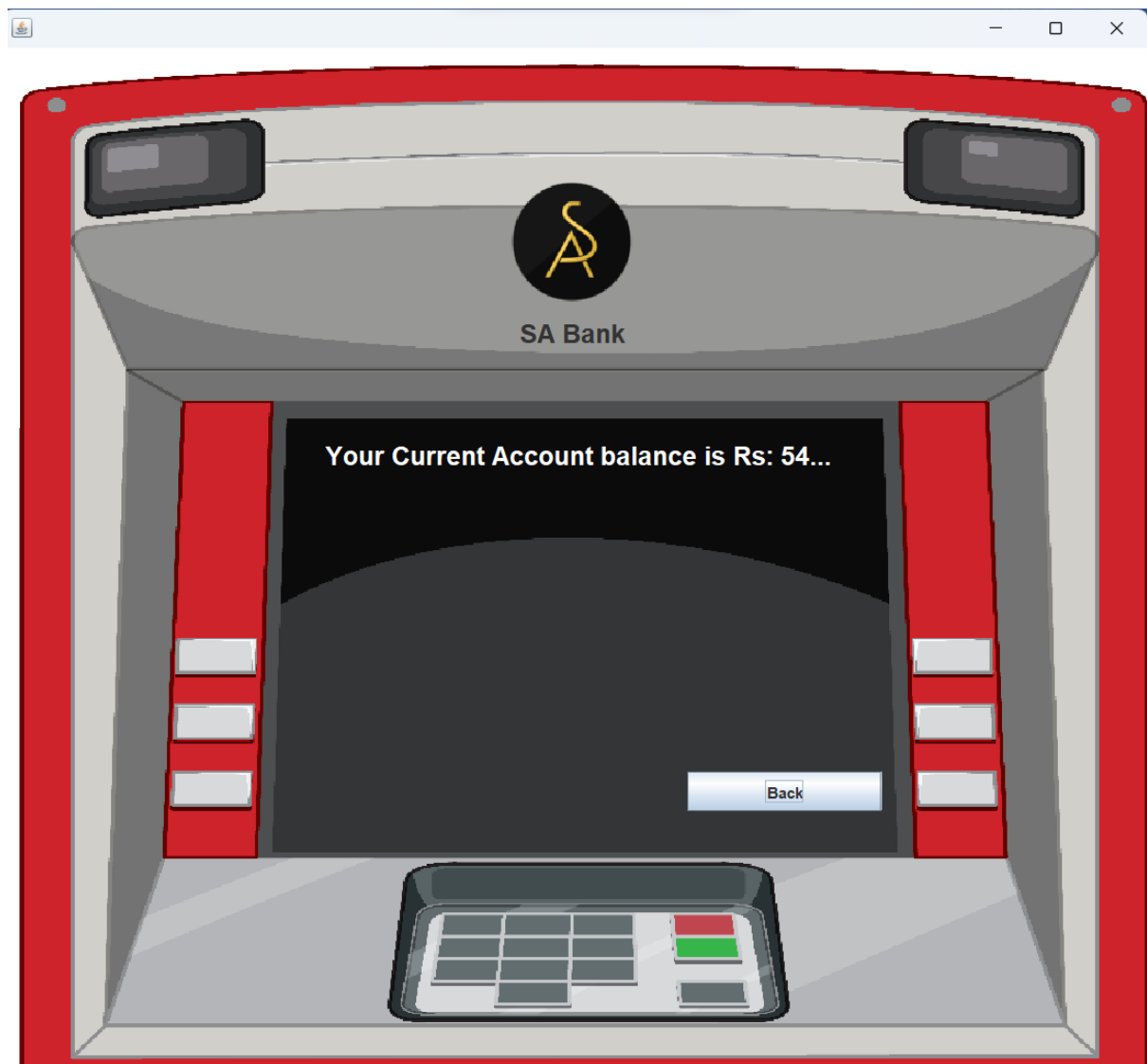
Your Current Account balance is Rs: 54390



10 Pin Change Page:



10 Balance Check Page:



Conclusion

This project is developed to nurture the needs of a user in a banking sector by embedding all the tasks of transactions taking place in a bank. Future version of this project will still be much enhanced than the current version. Writing and depositing checks are perhaps the most fundamental ways to move money in and out of a checking account, but advancements in technology have added ATM and debit card transactions. All banks have rules about how long it takes to access your deposits, how many debit card transactions you're allowed in a day, and how much cash you can withdraw from an ATM. Access to the balance in your checking account can also be limited by businesses that place holds on your funds.

Banks are providing internet banking services also so that the customers can be attracted. By asking the bank employs we came to know that maximum numbers of internet bank account holders are youth and business man. Online banking is an innovative tool that is fast becoming a necessity. It is a successful strategic weapon for banks to remain profitable in a volatile and competitive marketplace of today. If proper training should be given to customer by the bank employs to open an account will be beneficial secondly the website should be made friendlier from where the customers can directly make and access their accounts. Thus, the Bank Management System it is developed and executed successfully.