



IDS 410 FINAL PROJECT

BANKING SYSTEM

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Table Of Content

| | |
|---|----|
| Why is this project important for the business? | 3 |
| How will this project help improve business decisions? | 4 |
| Future Scope | 5 |
| Functions of Program | 6 |
| Function 1. Various tasks can be seen on the menu bar | 6 |
| Function 2. Creating an account | 7 |
| Function 3: Displaying the account details | 7 |
| Function4. Withdrawing certain amount | 7 |
| Function5: Displaying the account details | 8 |
| Function 6. Depositing a certain amount | 8 |
| Function7- Display account details | 8 |
| Function 8. Delete an account | 9 |
| My SQL - | 9 |
| Conclusion | 10 |

★ Why is this project important for the business?

The purposed banking system will allow for banks to run more smoothly and efficiently ultimately allowing for the bank to increase customer satisfaction as well as revenue; it will revolutionize the way bankers handle accounts. Switching from manual banking and record keeping to digital will not only save time but also cut costs. Banks will no longer have to waste money on physical paper and storage for the banking data. Furthermore, banks will also be able to cut costs from paying employees to do the work that a system can now do, that is organizing, storing, and maintaining customer records. The digital banking system also offers the business more organized tracking of thousands upon thousands of customer accounts which can also reduce human error, manual workload, and manual calculations. The ease of creating customer accounts, depositing, withdrawing, and searching accounts allows users and fundamentally businesses, to increase performance and productivity which will result in an increase in revenue.

★ How will this project help improve business decisions?

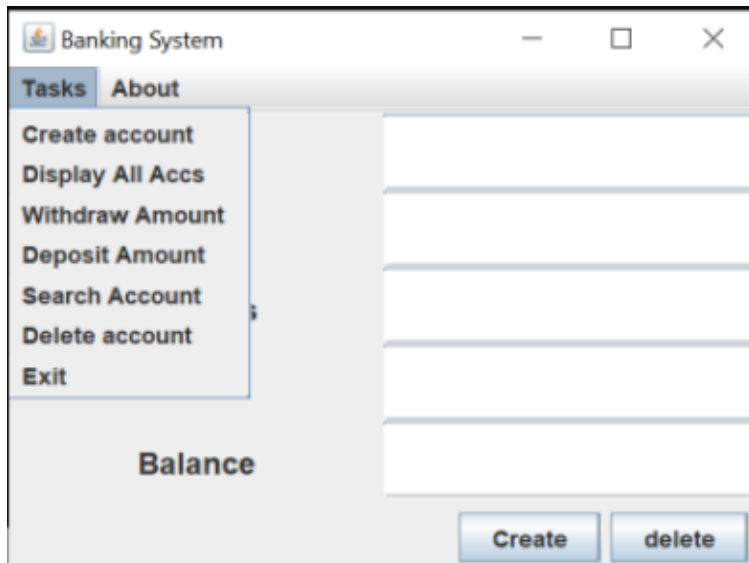
Making the switch to a digital banking system offers an abundance of benefits that will help to improve business functions and decisions. This banking system allows for banks to become more competitive in the market. Because online banking is becoming more and more prominent, and by first digitizing banking, this allows banks to take a step in the right direction. Digital banking also allows for more speedy operations to occur, as a result business over all moves faster and increases productivity. The banking system takes a human job and does it on its own, therefore decreasing human error and allowing the bank to focus and prioritize other business objectives. Data security would also increase due to the banking system's features which would also allow the business to further prioritize and focus on other problems.

★ Future Scope

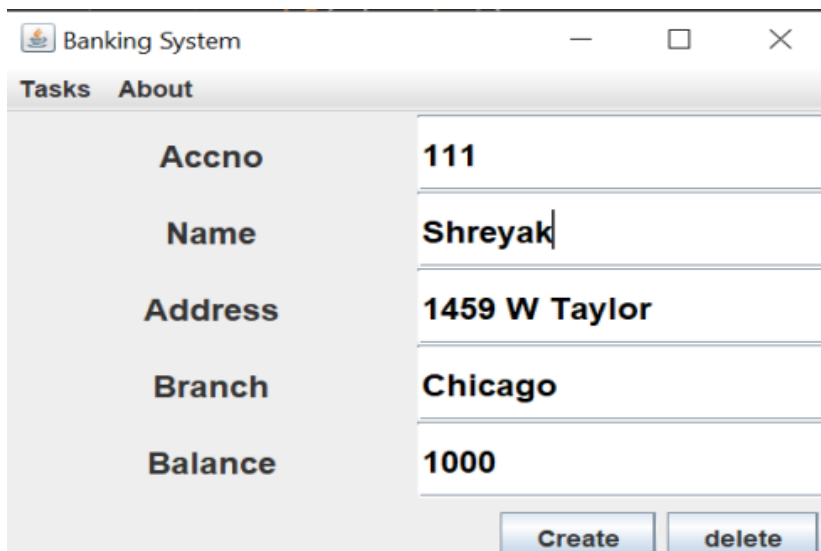
As the banking industry grows dramatically, this project can develop a wide range of routes that can be taken in the future. We can add more user friendly features and as well as flexibility according to the bank's needs. The bank can add features that allows the user to transfer balances between multiple accounts or to a third party account and also have built-in interest calculations based on date, amount and time. Since this program is mainly from the bank's perspective, there is also a possibility to create a program in which the customer themselves can be more involved in tracking their finances.

If this program can be extended out to the customer, then the customers would be able to download bank statements, apply for cash loan, credit cards, bank drafts, travellers cheque. The program about also allow bill payments and help locate the nearest ATM or branch for easy access to services. There can also be better security and fraud alerts which would notify both the customer as well as the bank. This program can be a great asset to banking companies in the future as it can be made to be very flexible. The future of this program can be an introduction for new banking products

★ Functions of Program



Function 1. Various tasks can be seen on the menu bar



Function 2. Creating an account

| Accno | Name | Address | Branch | Balance |
|-------|---------|---------------|---------|---------|
| 111 | Shreyak | 1459 W Taylor | Chicago | 1000 |
| 222 | Suhail | 711 S loomis | Chicago | 2000 |
| 333 | Nirali | 511 S Oakley | Chicago | 3000 |
| 444 | Samar | 1450 W Taylor | Chicago | 4000 |
| 555 | Sweta | 255 S Miller | Chicago | 5000 |

Function 3: Displaying the account details

Banking System

Tasks About

Accno

555

Amount

500

Message

i

Amount Withdrawn ...

OK

Withdraw

Exit

Function4. Withdrawing certain amount

| Accno | Name | Address | Branch | Balance |
|-------|---------|---------------|---------|---------|
| 111 | Shreyak | 1459 W Taylor | Chicago | 1000 |
| 222 | Suhail | 711 S loomis | Chicago | 2000 |
| 333 | Nirali | 511 S Oakley | Chicago | 3000 |
| 444 | Samar | 1450 W Taylor | Chicago | 4000 |
| 555 | Sweta | 255 S Miller | Chicago | 4500 |

Function5: Displaying the account details

Banking System

Tasks

About

Accno

555

Amount

1000

Message

i

Amount Deposited ...

OK

Deposit

Exit

Function 6. Depositing a certain amount

| Accno | Name | Address | Branch | Balance |
|-------|---------|---------------|---------|---------|
| 111 | Shreyak | 1459 W Taylor | Chicago | 1000 |
| 222 | Suhail | 711 S loomis | Chicago | 2000 |
| 333 | Nirali | 511 S Oakley | Chicago | 3000 |
| 444 | Samar | 1450 W Taylor | Chicago | 4000 |
| 555 | Sweta | 255 S Miller | Chicago | 5500 |

Function7- Display account details

Banking System

Tasks

About

Accno

555

Name

Sweta

Address

255 S Miller

Branch

Chicago

Balance

5500

Search

Exit

Figure 8. Searching account

Delete an account (new feature added after recommendation)

The image shows a 'Banking System' window with a 'Tasks' tab. It contains input fields for 'Accno' (555) and 'Name' (Sweta). A 'Message' dialog box is open, displaying 'Account deleted ...' with an 'OK' button. At the bottom of the window are 'Search' and 'delete' buttons.

Function 8. Delete an account

| Accno | Name | Address | Branch | Balance |
|-------|---------|---------------|---------|---------|
| 111 | Shreyak | 1459 W Taylor | Chicago | 1000 |
| 222 | Suhail | 711 S loomis | Chicago | 2000 |
| 333 | Nirali | 511 S Oakley | Chicago | 3000 |
| 444 | Samar | 1450 W Taylor | Chicago | 4000 |

My SQL -

```
mysql> desc bank;
```

| Field | Type | Null | Key | Default | Extra |
|---------|-------------|------|-----|---------|-------|
| accno | varchar(20) | YES | | NULL | |
| name | varchar(20) | YES | | NULL | |
| address | varchar(20) | YES | | NULL | |
| branch | varchar(20) | YES | | NULL | |
| balance | int(11) | YES | | NULL | |

5 rows in set (0.00 sec)

```
mysql> select * from bank;
+-----+-----+-----+-----+-----+
| accno | name   | address      | branch | balance |
+-----+-----+-----+-----+-----+
| 111   | Shreyak | 1459 W Taylor | Chicago | 1000   |
| 222   | Suhail  | 711 S loomis  | Chicago | 2000   |
| 333   | Nirali  | 511 S Oakley  | Chicago | 3000   |
| 444   | Samar   | 1450 W Taylor | Chicago | 4000   |
+-----+-----+-----+-----+-----+
4 rows in set (0.00 sec)
```

All the data can be stored in the backend using JDBC connection.

★ Conclusion

On implementing this project we learnt the technology java - servlet and database concepts.

Our aim was to create a banking system which will allow the bank to run more smoothly and efficiently ultimately allowing for the bank to increase customer satisfaction as well as revenue.

We accomplish this by using various java and database concepts.

We believe that our resulting project will be very useful for various banks using it.