MULTI BANKING SYSTEM

A PROJECT REPORT

Submitted by

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BONAFIDE CERTIFICATE

Certified that this project report **"Multi Banking System"** is the bonafide work of **N.S.SAI PRASANTHY (920819104030), P.SELVANJALI (920819104035), K.SUBHASHINI (920819104043)** who carried out the project work under my supervision.

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ABSTRACT

The multi banking system interface is targeted to the future banking solutions for the users who is having multiple bank accounts in multiple banks. This interface integrates all existing banks and provides business solutions for both retail and corporate. This system acts as a standard interface between clients and all the banks, by using this portal any client who maintains accounts in various banks can directly log on to multi banking system interface and make any kind of transactions .In the backend, system will take care of the entire obligation required in order to carry on transaction smoothly. The purpose of the project is to build a system which will integrate bank account to the single software based system. It will provide an easy and fast way to access all the bank through a single interface. System will provide a structure which will link all the bank of a person into one place. In the existing system, There is no such system is present who provide such interface ,a person can access to their bank account by online or offline but can't access through a single interface .So the customer needs to needs to remember the details of each bank. While the proposed system will provide an integrated system to the client so that he/she can do banking from a single place. The system will store and maintain the details of each bank so that a person need not remember. The multi banking system can be used by an industry to maintain and to provide the salary of different workers from a different account through a single system.

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CHAPTER 1

INTRODUCTION

1.1   OVERVIEW

Currently we are having lot of banks in the market and any person can do transactions of any individual bank either manually or in online. But no one can do all banks transactions in a single portal or in single bank. This is the main disadvantage in existing system to avoid this problem we are introducing "Multi-Banking system".

Existing System proposed the user to go to Different banks or their respective sites in order to check balance, to do bill payments, do transaction. This leads to a lot of time wastage. People are really busy now-a-days who cannot afford such wastage of time. Multi-Banking System is a web-based project for number of banks who wants to make some revolution in the existing system. This web-application is providing the scope to provide reliable, scalable, low cost solutions to reach more users so that they can handle their multiple accounts very easily. This is a Web-application for its web-savvy users who expect 24 * 7 information on demand over internet. This system is also very user friendly.

In the current scenario, there is a rat race in each and every professional field. It is true for the banking too. A multi-banking portal is a website dedicated for online information about different banking needs.

This multi-banking portal helps both the end user and bank management to keep track on the transaction. It is being developed in such a way that each record is stored separately without making any confusion. So, a multi-banking portal is the perfect online arena, where both the users and the banks find their goal in the pursuit of finding easy way of doing transaction and keeping track on different functional areas

1.2 MULTI-BANKING SYSTEM

The Multi-Banking System Interface is targeted to the future banking solution for the users who is having multiple bank accounts in multiple banks. This interface integrates all existing banks and provides business solutions for both retail and corporate.

This system acts as a standard interface between the clients and all the banks, By using this portal any client who maintain accounts in various banks can directly log on to Multi-Banking System Interface and make any kind of transactions. In the backend, system will take care of the entire obligation required in order to carry on transaction smoothly.

In other words, Multi-Banking is the process of personnel banking using electronic resources, in particular the internet. Banks and user have moved much of their process online so as to improve the speed by which users can take advantage of various functionalities. Using database technologies, and search engines, users can now find schemes of different bank and choose the one suits them. Using an online multi-banking system may potentially save the user time The internet, which reaches a large number of people and can get immediate feedback, has become the major source of online banking.

Internet has radically changed the banking function from the user and bank perspective. Conventional methods of banking processes are readily acknowledged as being time-consuming with high costs and limited geographic reach. However, banking through World Wide Web (WWW) provides global coverage and ease. Likewise, the speedy integration of the internet into banking processes is primarily recognized due to the internet's unrivalled communications capabilities, which enable managers for written communications through e-mails, blogs and portals.

1.3 OBJECTIVE OF THE SYSTEM

The '**Multi-Banking System'** Interface is targeted to the future banking solution for the users who have multiple bank accounts in different banks. This interface integrates all existing banks and provides business solutions for both retail and corporate.

- This interface integrates all existing banks and provides business solutions for both retailers and corporate
- This system acts as a standard interface between the clients and the banks
- Users who have accounts in various banks can login here and can make any kind of transactions.
- In the backend, system will take care of the entire obligation required in order to carry on transaction smoothly.

1.4 JUSTIFICATION AND NEED FOR THE SYSTEM

The system provides proper security and reduces the manual work. This application tries to eliminate the difficulties of the existing system and helps the user to reduce the workload and mental conflict. It is very user-friendly. Through this, the users can check their account, transaction and hence it becomes very easy for them. Multi-banking is so effective and is considered to be the most efficient way of banking for the following reasons:

• It is highly cost efficient and promises increased ROI
• Multi-Banking brings in an organized and proactive banking process
• Easy and efficient way of banking
• Reduced complexity, reduced paper work and streamlined workflow
• Establishes efficient communication channel between users and banks
• Helps in establishing a relationship between the user and the manager
• Dependable database applications available to support banking process
• One cannot ignore the efficiency that internet brings in

1.5 ADVANTAGES OF THE SYSTEM

- In this system the database is maintained in centralized manner.
- The user can access the entire account information
- This system is very fast because of the centralized database and accessing database will be very easy, when compared to the existing system.
- The user can also ask any query to support in the website, if any.

1.5.1 OTHERS ADVANTAGES

Reach

• As it is an online portal so it can be reached by every individual, moreover it depends how they use it.