**ONLINE BANKING SYSTEM**

Group Number – 5

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**Objectives**

* Project Understanding
* Actors
* Modules

**Project Understanding**

* The project aims at developing an Online Banking System (OBS)for Account holders and Bank admin which enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution websites.
* This is an integrated system that contains the Bank Admin element and the Account Holder element.

**Actors:**

There are two categories of people who would access the system viz. Account Holders & the Admin.

* **Account Holder**- Can perform the following tasks:
* Login into the system using his/her credentials.
* View Mini /Detailed statement of all the accounts (Multiple accounts, if any can be viewed)
* Request for change in communication address/mobile number for bank account
* Request for cheque book
* Track service request
* Fund Transfer
* Change password
* **Admin** – Can perform the following tasks:
  + - Create a new Account upon request.
    - Can view the reports of overall transactions on daily/monthly/quarterly/yearly basis.

**Modules**

* Login
* Create New Account Page
* View Transactions Of All Accounts
* View mini/detailed Statement Page
* Request for change in communication address/mobile number for bank account page
* Request for Chequebook
* Track service request page
* Fund Transfer page
* Change Password

**1. LOGIN Module:**

Login module is common for all the users of the system i.e. Admin, Account Holder.

* **Basic functionality of the login module are as follows:**
* Taking login credentials from the user.
* If given credentials are wrong, show appropriate message.
* More than 3 attempts must lock the account.
* If login succeeds, user will be navigated to his/her respective page as per his/her role.
* Forgot password option:
* This should ask the user to answer a specific question which was specified during registration.
* On answering the security question correctly, a new login password is generated, which is sent to the user via email.

**2. Create New Account Page:**

This module is for the admin to create a new user or to view transactions of all the existing account holder.

* **Basic functionality of this module are as follows:**
* Create a new user.
* View transaction of all Accounts

**3. View mini/detailed Statement Page:**

This module is for the Account Holder to view the mini and detailed statement.

* **Basic functionality of this module are as follows:**

1. Mini Statement:

* This will show the last 10 transactions

1. Detailed Statement:

* This will show the transaction details for the period selected.

**4. Request for change in communication address/mobile number for bank account page:**

This module is for the Account Holder to change in communication address or mobile number.

* **Basic functionality of this module are as follows:**
  + Displays current communication and Mobile number details and allows the user to change the address of communication and mobile number.

**5. Request for Chequebook:**

This module is for the Account Holder to request for chequebook

* **Basic functionality of this module are as follows:**
  + This Accepts the request and displays service request number.
  + A chequebook request is always in Open state. Other valid states are dispatched, issued or returned.

**6. Track service request page:**

This module is for the Account Holder to Track the service page requested.

* **Basic functionality of this module are as follows:**
  + This link helps the user to know the status of the service requested like request for cheque book
  + Following should be displayed at the end of the page

**7. Fund Transfer page:**

This module is for the Account Holder to transfer the fund within the same bank.

* **Basic functionality of this module are as follows:**
* Your own bank account across India:
* Allows transferring from user’s own accounts.
* This page displays two drop down boxes each listing out all accounts of that particular user. One is a 'from' dropdown box to select the account from which he/she want to transfer funds. The other is 'pay' dropdown box to select the account to which he/she want to transfer the funds.
* Other account of same bank across India:
* Funds can be transferred to other accounts of the same bank.
* Select the payee (person user want to pay to) from the list of payees in the drop down.
* Click the Pay button: user will be prompted to enter the transaction amount and transaction password.  On entering the correct transaction password, transaction will be completed
* The maximum amount of funds that can be transferred per day is Rs. 10 lakhs.
* There is no limit on Funds transfer to “Your own Bank Account”.

**8. Change Password:**

This module is for the Account Holder as well as admin to reset the password.

* **Basic functionality of this module are as follows:**
* Password change option allows the user to provide a new password for login.