BANKING APPLICATION

This is a banking application for a bank where the user can download the application from Playstore and Sign Up for the application from the mobile number registered to his bank. The sign up will be validated using the OTP sent on the registered mobile number. The user can then sign in to the application through the user id and the password. The application will have the following functionalities:

1.The home screen will have the fields for entering user ID and the password. The user ID in this case is provided by the bank to the user. Home screen will also have Forgot password option in case the user forgets the password. The application will be registered with the mobile number of the user which is linked to the account number. So, if a user tries to install the application in some other mobile and run it with the credentials, he won't be able to login.

2.After the sign in, the next page that will appear will have the following contents:
   a. The name of the bank at the top and the settings icon at the top right corner.
   b. Below this, there will be row which will have the user profile photo in the left and a last login notification beside it which will show when the user had last signed in to the application.
   c. In the next part of the screen below this, there will be icons for:1.Funds transfer(Within bank),2.Scan to pay, 3.Funds transfer(to other banks), 4.Request, 5.Enquiry, 6.Donations, 7.Feedback, 8.Contact Us.
   d. At the bottom, there will be a strip which will have the logout symbol.

3.Funds Transfer(Within Bank): After clicking on this icon, the user will be asked to enter the beneficiary account number, beneficiary mobile number, name and the amount to be transferred.

4.Scan to Pay: After clicking on this icon, a QR code scanner will open using which the user can scan the code. On successful scanning, the user can enter the amount to be paid.

5.Funds Transfer(To other banks): This option will further have the following options-
   a. **Fund transfer(through mobile number)**:After clicking this icon, the user will be asked to enter mobile number of the beneficiary, the MMID, the amount to be transferred.
   b. **Fund transfer(through account number)**: On clicking this icon, the user will be asked to enter the beneficiary account number, the beneficiary IFSC code, the amount to be transferred.
   c. **Get MMID**: On clicking this option, the user will receive a SMS which will have the MMID which will be used for transferring and receiving money through MMID.

d. **IMPS beneficiary**: On clicking this option, the user will get the list of the beneficiaries he has added. Also there will be the option to add the beneficiaries using account number and IFSC code.

6.**Request:** On clicking this option, the user will have two options. First will be request a cheque book. On clicking this button, the user will be asked if he wants to request the cheque book. On clicking yes, the cheque book request will be submitted.

7.**Enquiry**: The enquiry section will have the following options-
   a. **Balance enquiry**: It will show the current balance.
   b. **Mini statement**: On clicking this option, the user will get the mini statement for his last 5 transaction.
   c. **ATM locator**: On clicking this option, the user will be asked to enter the PIN code of the location in which he wants to find the ATM. On clicking the submit icon, the list of nearby ATMs will be shown.
   d. **Cheque status**: This option will ask for the cheque number of the cheque which the user wants to know the status of. On clicking the submit button, the status of the cheque will be shown.
   e. **Branch Locator:** On clicking this option, the user will be asked to enter the PIN code of the area in which he wants to find the bank branch. After entering the PIN code and clicking submit button, the address of the bank will be shown.

8.**Donation:**The donation section will be for donating money to the trusts that will be registered with the bank. On clicking this icon, the user will be taken to to screen where he will be asked to select the trust name to which he wants to donate the money. Then the user will enter the amount he wants to donate and then on clicking the submit button, the amount will be donated to the trust.

9.**Feedback**:On clicking this icon, the user will be asked to write a feedback in a textbox and on clicking the submit button, the feedback will be submitted.

10. **Contact Us:** On clicking this icon, the screen with the toll free number will be opened and will have a "Tap here to call" to connect to the bank service on call.

11. Every screen will have a logout button at the bottom so that the user can logout of the application at any point of time.

11. **Settings:** The settings page will have the option to change the password and to de-register with the app.

For the security purpose, the user will automatically logout of the application if the application is inactive for more than two minutes or the app is running in the background for more than 2 minutes.