





# Business Requirements Specification (BRS)

## E-BANKING BANK SOLUTIONS

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## **Name of the project**

Development of E-BANKING BANK SOLUTIONS

## **Abstract of the project**

This project aims at creation of a secure Internet banking system. This will be accessible to all customers who have a valid User Id and Password. This **system provides the following facilities:**

- Balance Enquiry
- Funds Transfer to another account in the same bank
- Request for cheque book/change of address/stop payment of cheques
- Viewing Monthly and Annual statements.

## **THE EXISTING SYSTEM**

Existing system is running as semi automated system, the following problems we are faced through existing system.

**Data Duplication:** The same data gets repeated over and over since the workers find it hard to keep track of the documents, information and transactions

**Lack of security:** Since data is stored in filing cabinets it is freely available to anyone. If information falls into the wrong hands it can be used against the company and customers and can blackmail them.





**Common errors:** When entering data customers might have accidentally switched details and data since it is hand written.

**Inconsistency of data:** There will be unavailability for future use, since data might get misplaced during manual filing. So data won't be preserved properly for future use.

**Repetition of work:** If there are any changes to be made, the data will have to be entered again. At times the worker would forget to make the changes or forget that they had already altered it and might redo it again, its again time consuming.

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**Too much paper work:** Since everything and every detail are written down manually in paper there will be too much paper work!

**Space consuming:** Since the data and paper is stored in filing cabinets it consumes too much place, as the amount of work done on paper increases the filing cabinets too increases.

**Slow retrieval of data:** The information of customers and details are stored in different parts of the site and so takes a long time to retrieve the data. It takes a long time to find the information about a relevant person. In case of a Delivery, the delivery will be held back. This results in a sharp drop in sales, unhappy customers and a bad impression on the banks.

## **PROPOSED SYSTEM**





While most of us have heard about online banking services, more than a majority of us have probably not even tried it out yet. It could possibly be because we are more comfortable working with real people; paper and money instead of its virtual counterpart, as performing transactions over the Internet can be very impersonal. Whatever may be the reason; there are a number of advantages and disadvantages to online banking services.

First, let us start with the advantages of online banking. First and foremost, online banking is very, very, very convenient. It will allow you to pay your bills and make transactions anytime during the day and the week. The bank will never close because you can access it through your laptop or computer. So, no matter in which country you are anywhere in the world, You can go online and handle your finances.

Secondly, online banking is very fast, effective and efficient. Over the Internet, you can make transactions that are typically executed and performed at a much faster pace than at ATM's. Online banking services also give you the option of handling several different bank accounts from one site itself.

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Most online banking sites are compatible with programs like Microsoft Money and Quicken, which makes management of assets more effective.

## **NUMBER OF MODULES**

The system after careful analysis has been identified to be presented with the following modules:

### **The Modules involved are**

1. Bank Administrator
2. Bank Manager
3. Customers
4. Search
5. Reports
6. Authentication

## **Bank Administrator**

Administrator is a super user treated as owner of this site. He can have all the privileges. The admin services are some reusable components for the MAS and common services like user authentication, user service role mapping and user management.

Administration can keep track the following tasks:

- **Add Mangers**

Admin can add new Managers to the branch and he can edit the Managers.

- **Add Branches**

Administrator adds new branches to the bank and admin can change and update the branch details which are already exist.

- **Add New Loans**

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Administrator can add new types of loans which are required for the situation and he can fix the maximum amount for that particular loan type.

- **Add Areas**

Administrator adds new areas. The bank supposed to start a new branch in other country or in the same country he can add country and location where he wants to start a branch.

### **Bank Manager**

The working employee on a Bank with some special powers is called Bank Manager. They can perform different functionality on the particular bank branch.

- Manager can receive the new account request and he can view the old accounts under his bank branch.
- Manager can manage the bank users request for new loans, request for new card(Credit/Debit) and requests for new check books.
- Manager can view the transaction details like username, transaction date and amount Deposited etc..

### **Users**

- User can change his personal information and he can change the nominee details of his account
- User can send request for new loans, new cards like credit and debit cards, new check book and he can request for reactivation of his account.
- User can transfer the amount to another account.

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## **Search**

- Various types of search like Account details, Transaction details, card details and loan details and these search is maintained by the user.

## **Reports**

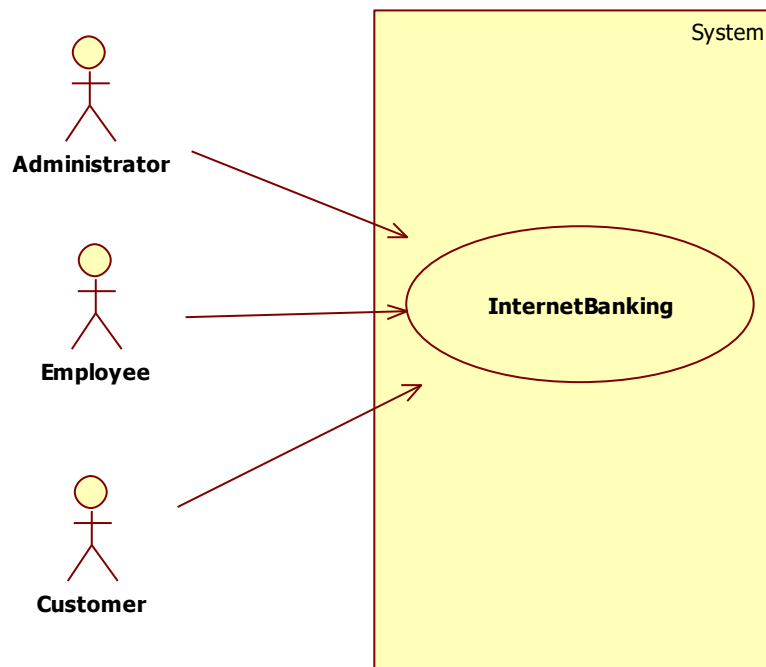
Different kind of reports is generated by the system.

- Different types of reports on Managers, Branches these reports maintained by the administrator.
- Different types of reports on Requests, Payments, Customers, Nominee details these reports maintained by the Bank Branch Manager.

## **Authentication**

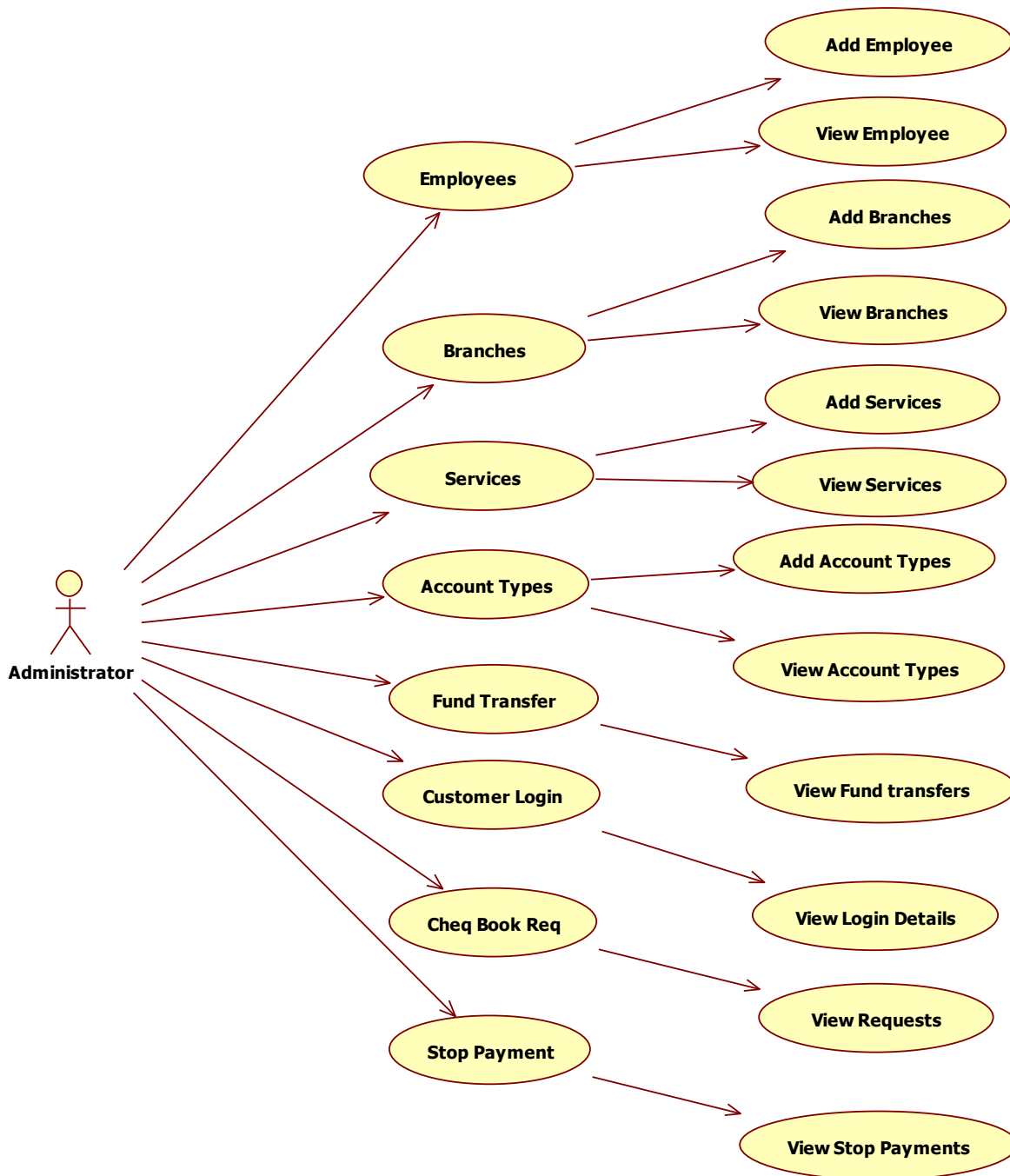
- The process of identifying an individual usually based on a username and password.
- In security systems, authentication is distinct from authorization, which the process of giving individuals access to system object based on their identity.
- Authentication merely ensures that the individual is who he or she claims to be, but says nothing about the access rights of the individual.

## System use case Diagram:



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## Administrator Use case Diagram:



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## Employee Use case Diagram:



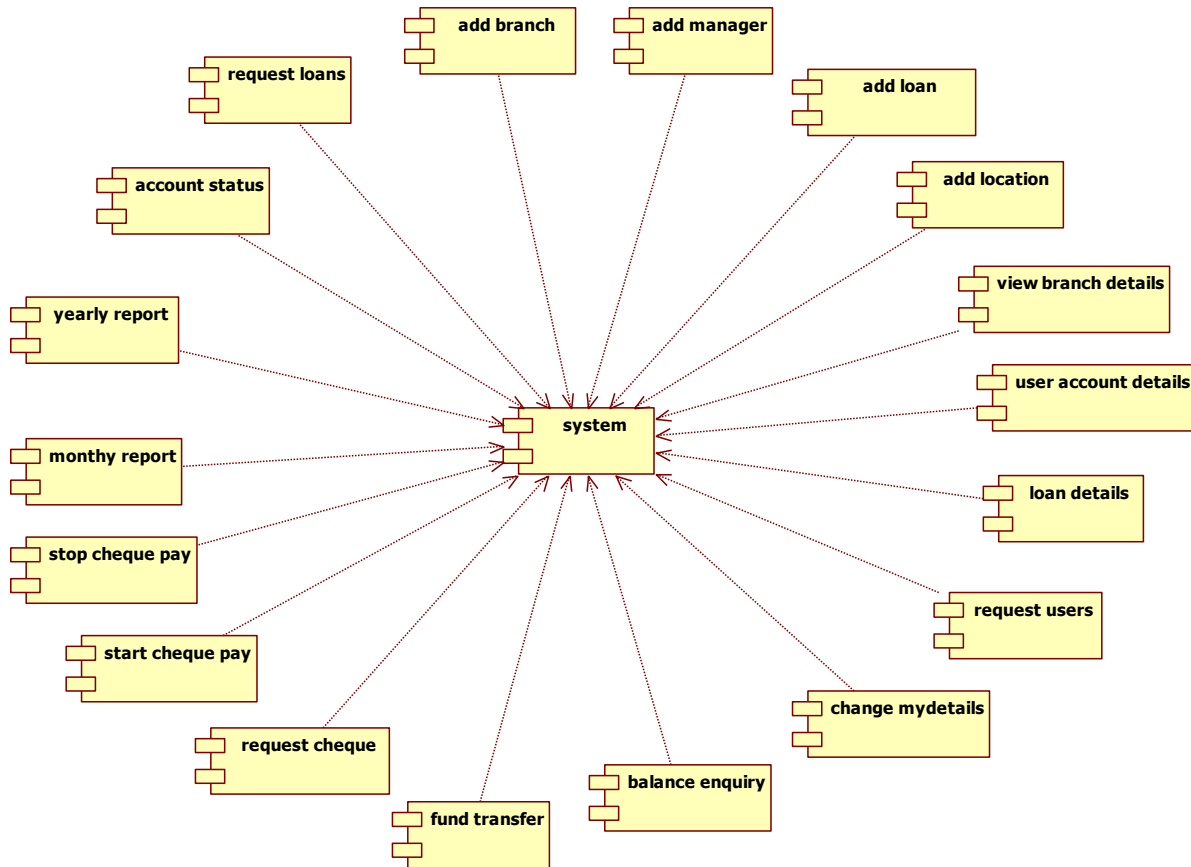
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## Customer Use Case Diagram:



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## COMPONENT DIAGRAM



## Specifications:

### Software Specifications

- **Operating System** : Windows
- **Database Server** : MySQL
- **Client** : Java Script
- **Tools** :Xampp
- **User Interface** : HTML with Ajax
- **Code Behind** : PHP
- **Web server** : Apache

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**Hardware Specification:**

- **Processor** : Dual Core
- **RAM** : 1GB Ram
- **Hard Disk** : PC with 20GB