



***BANGLADESH UNIVERSITY OF BUSINESS &
TECHNOLOGY***

PROJECT PROPOSAL

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Supervisor,
Sworna Akter
Lecturer, Department of Cse

Submitted By,

<i>Name</i>	<i>ID</i>	<i>Intake/Section</i>
Hamim Sheikh	20215103049	47/1
Azizur Rahman Ankon	20215103015	47/1
Zarin Akter	20215103032	47/1
John Pritom Biswas	20215103016	47/1
Rabeya Bashri Sumona	20215103104	47/1

Department of Computer Science &
Engineering(CSE)

**Bangladesh University of Business &
Technology**

PROJECT ON
“Bank Account
Management
System”

Introduction

The “Bank Account Management System” project is a model Internet Banking Site. This site enables the customers to perform the basic banking transactions by sitting at their office or at homes through PC or laptop. The system provides the access to the customer to create an account, deposit/withdraw the cash from his account, also to view reports of all accounts present. The customers can access the banks website for viewing their Account details and perform the transactions on account as per their requirements. With Internet Banking, the brick and mortar structure of the traditional banking gets converted into a click and portal model, thereby giving a concept of virtual banking a real shape. Thus today's banking is no longer confined to branches. E-banking facilitates banking transactions by customers round the clock globally. The primary aim of this “Bank Account Management System” is to provide an improved design methodology, which envisages the future expansion, and modification, which is necessary for a core sector like banking. This necessitates the design to be expandable and modifiable and so a modular approach is used in developing the application software. Anybody who is an Account holder in this bank can become a member of Bank Account Management System. He has to fill a form with his personal details and Account Number. Bank is the place where customers feel the sense of safety for their property. In the bank, customers deposit and withdraw their money. Transaction of money also is a part where customer takes shelter of the bank. Now to keep the belief and trust of customers, there is the positive need for management of the bank, which can handle all this with comfort and ease. Smooth and efficient management affects the satisfaction of the customers and staff members, indirectly. And of course, it encourages management committee in taking some needed decision for future enhancement of the bank. Now a day's, managing a bank is tedious job up to certain limit. So software that reduces the work is essential. Also today's world is a genuine computer world and is getting faster and faster day-by-day. Thus, considering above necessities, the software for bank management has become necessary which would be

useful in managing the bank more efficiently. All transactions are carried out online by transferring from accounts in the same Bank or international bank. The software is meant to overcome the drawbacks of the manual system. The software has been developed using the most powerful and secure backend MYSQL database and the most widely accepted web oriented as well as application oriented.

Objective

1. Main Goals:

- Our motto is to develop a software program for managing the entire bank process related to Administration accounts customer accounts and to keep each every track about their property and their various transaction processes efficiently.
- Hereby, our main objective is the customer's satisfaction considering today's faster in the world.

2. Customer Satisfaction:

- Client can do his operations comfortably without any risk or losing of his privacy.
- Our software will perform and fulfill all the tasks that any customer would desire.

3. Saving Customer Time:

- Client doesn't need to go to the bank to do small operation.

4. Protecting The Customer:

- It helps the customer to be satisfied and comfortable in his choices, this protection contains customer's account, money and his privacy.

5. Transferring Money:

- Help client transferring money to/or another bank or country.

Problem Description

Main Purpose-

The Traditional way of maintaining details of a user in a bank was to enter the details and record them. Every time the user needs to perform some transactions he has to go to bank and perform the necessary actions, which may not be so feasible all the time. It may be a hardhitting task for the users and the bankers too. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain. Here, we provide automation for banking system through Internet. Online Banking System project captures activities performed by different roles in real life banking which provides enhanced techniques for maintaining the required information up-to-date, which results in efficiency. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain.

What to expect-

Here are some of the features available through online banking:

1. View balances: Firstly login your account with your account number and password. Then checking your balance doesn't require much work. You simply select Account balances and take a look at your balance and past transactions. If you have more than one account, you can also do transfers between accounts.
2. Transfer funds: When you select Transfer Funds, you'll be asked where to transfer the money to and from, when, and the amount.
3. Set up recurring bill payments or transfers: If you make a regular payment every month, it might be convenient to set up an automatic withdrawal from your account.
5. Pay bills: To pay your bills online, you just need to add to your account the names of the companies you wish to pay bills to.

6. View our VISA* accounts: Always a good place to monitor your spending. You can make your credit card payments online, right from your account.

Features of BAMS-

- User registration for online banking if not register.
- Adding Beneficiary account by customer.
- Transferring amount to the local customer account number.
- Admin must approve the user account activation before it can be used and transferring funds, view statement history.
- Customer gets to know his last login date and time each time he logs in.
- Customer can check all transactions made with their account.
- Customer can check their account statement within a date range.
- Customer can request for ATM and Cheque Book
- Admin can add/edit/delete customer Account's .
- All two of them (customer & admin) can change their password.
- Admin Login pages are hidden from customer for security purpose.
- Passwords are stored as encrypted hashes with an additional random salt for added security.

Methodology

The Modules description of Bank Account Management System project. These modules will be developed in C++ and MYSQL database.

1. Create New Account: A customer who having the account in the world can create a virtual account through this module. This module receives the customer profile details and the bank account details with the proof of the ownership of the bank account.

2. Login: Virtual account holders can login in to the system using this module. Thus this is the secured login page for the customers in the website.
3. Virtual Account: After the approval of new virtual account creation, the customer assigned a unique virtual account number to make the online money transactions. This module views the details of the logged customer's virtual account.
4. Bank Accounts: A customer may have more than one bank account in various banks, in this case, the customer prompted to decide which bank account should reflect in the account debit or amount credit. For these operations customers can add their owned bank accounts here and it will be approved by the administrations of the system.
5. Fund Transfer: This is the module to make fund transfer to the virtual bank account holders or the usual bank account holders from the customer's specified bank account.
6. Beneficiary: Beneficiary is a person who receives money. Here the customer can add the beneficiaries to make fund transfer in the future.
7. Transactions: This module displays the transactions made by the customer in the particular date with the transaction details.
8. Administrative Control: This module contains the administrative functions such as view all virtual account, transactions, approve bank accounts, approve virtual accounts etc.

There are other features and actions that can be performed on a bank account but we are not going to look at bank accounts in their entirety only the basics, this way we avoid over complicating the exercise. The purpose of this whole exercise is to show the usefulness of object oriented programming as opposed to really wanting to create a banking system.

Methods -

- We need to be able to generate an account number
- Account types: Savings or Current Account

- Maintain/update Balance
- Open/Close Account
- Withdraw/Deposit

The next thing we need to look at is where to store the information about the account. Obviously, the best place to store information relating to bank accounts is in a database. To work with a database (from an OOP point of view) will require the following methods:

- Connecting to the database
- Inserting account details
- Updating the balance on any withdrawal or deposits made.

Tools/Technology

Hardware Requirements Specification :

Processor : Intel Pentium III or later

Main Memory(RAM) : 256 MB

Cache Memory : 512 KB

Monitor : 14 inch Color Monitor

Keyboard : 108 Keys

Mouse : Optical Mouse

Hard Disk : 160 GB

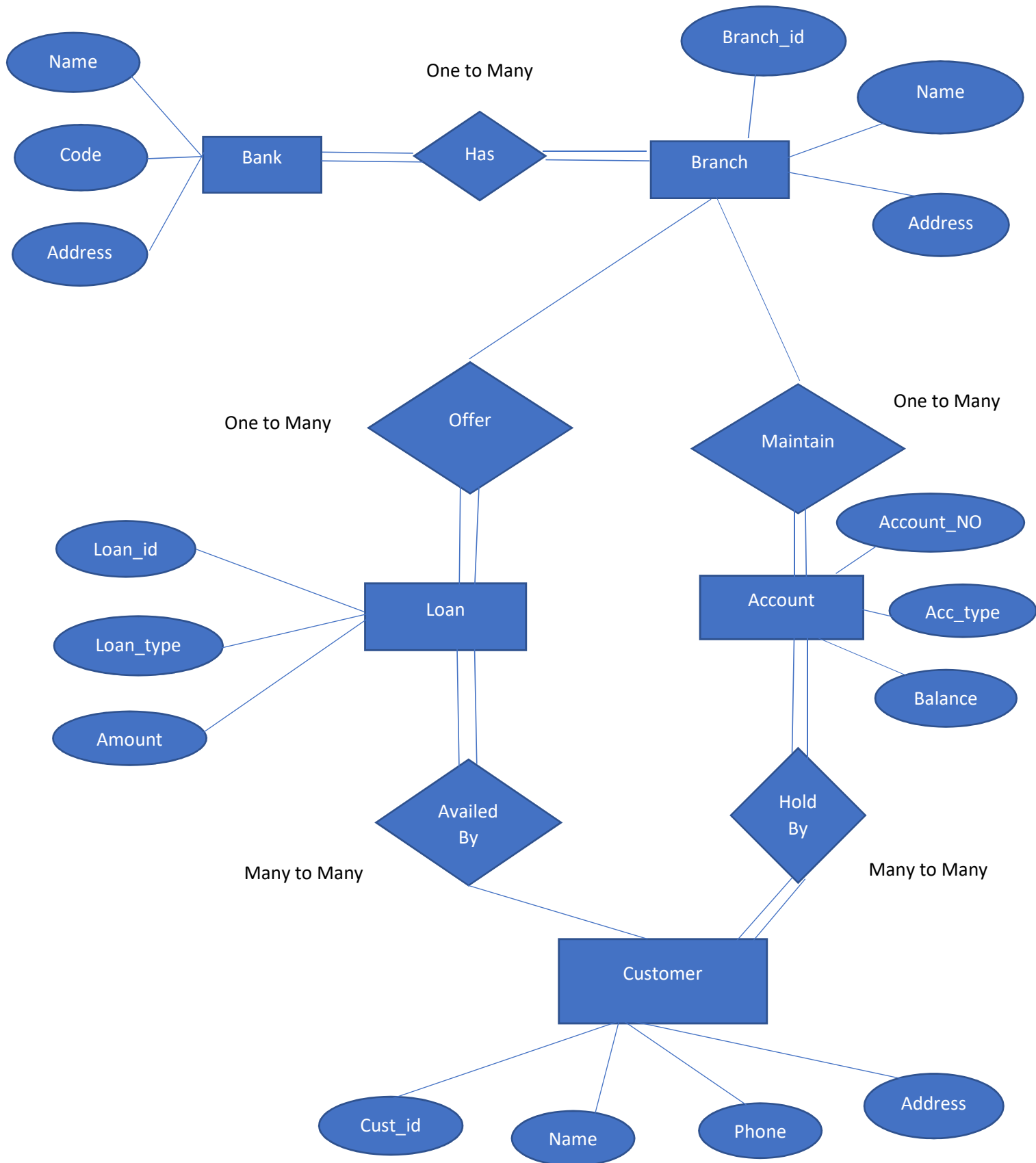
Software Requirements Specification :

Front End/Language : C++/Database : MYSQL

Additional Tools : XAPM Server

Operating System : Windows 7, 8, 9, 10, XP.

E-R Diagram



Expertise of the Team Members

Milestones

We propose that the project should be developed using incremental model with plan-driven approach. We chose to use plan-driven approach because we are well-aware of the fundamental requirements. On the other hand, incremental model will help us to deliver the core functionalities in first increment and complete project in final increment. Our software will enable the users to perform various banking tasks like create account, withdraw/deposit money, transfer of money from one account to another, loan, mobile banking, Online Banking, Money exchange. They can access their accounts through bank or ATM. Bank will be able keep the record of its employees.