

Internet Banking System

1 Introduction

Our Bank India Ltd provides Banking Services to Indian citizens..

Our Bank India Ltd plans to develop Internet Banking - a web application wherein a user can access his or her Account and do transactions online.

Scope and Overview:

The scope of Internet Banking System will provide the functionality as described in Functional Requirements below. The system will be developed on a Windows Environment using ASP.Net Core, C#, SQL Server, Entity Framework Core, WEB API, MicroServices etc..

2 Functional Requirements

The users of the Internet Banking System are:

1. **Administrator** - Maintain Branch details & Branch Manager Details.
2. **Branch Manager** – Approves registrations of Internet banking users of his branch.
3. **Customer** – Apply for Internet Banking, Do all types of banking transactions.

Below are the requirements specific to the types of users:

2.1 Administrator

Description
The admin should be able to add branch manager details.
The admin should be able to modify branch manager details.
The admin should be able to delete branch manager details.
The admin should be able to search and view branch information.

2.2 Branch Manager

Description
The branch manager should be able to view all pending internet banking requests.
The branch manager should be able to approve or reject a pending request.
The branch manager should be able to view all approved/ rejected requests.

2.3 Customer

Description
The customer should be able to register to Our Bank internet banking.
The customer should be able to track the status of the request.
The customer should be able to create their own username and password for logging into Internet banking.
The customer should be view account details.
The customer should be able to view and print account statement.
The customer should be able to add a beneficiary.
The customer should be able to transfer funds to the registered beneficiary.

3. Sub-system Details

3.1 Administrator

The Administrator should be able to do the following operations once he has logged in with his unique user id and password.

- Add branch manager details.
- Modify branch manager details.
- Delete branch manager details Update Passport Status (Issue/Pending/Cancel upon verification)
- Search and view branch information.

Add Branch Manager: As part of this operation, the admin should have the ability to add details of branch manager. Get confirmation on successful entry. BranchManagerID is auto-generated.

Branch Manager Details include:

- BMID
- Name
- Address
- PhoneNo

Modify Branch Manager Details: As part of this operation, the admin should have the ability to edit branch manager details in the system by either picking BMID from the list or searching through a wild card.

Delete Branch Manager Details: As part of this operation, the admin should have the ability to delete branch manager details in the system by either picking BMID from the list or searching through a wild card.

Search and View Branch Information: As part of this operation, the admin should have the ability to search and view branch details on basis of branch code, state, city, pincode and IFSC code.

Quit Session: As part of this operation, admin should have the ability to quit the session completely.

3.2 Branch Manager

The Branch managers should be able to do the following operations once he has logged in with his unique LoginID and password.

- View all pending Internet Banking requests.
- Approve / Reject the requests.
- View all Approved / Rejected requests.
- Quit Session

View all pending Internet Banking requests

As part of this operation, the branch manager should have the ability to view all pending requests of his branch.

Approve / Reject the requests

As part of this operation, the branch manager should have the ability to 'Approved' or 'Rejected' any pending request.

View all Approved / Rejected requests

As part of this operation, the branch manager should have the ability to view all 'Approved' or 'Rejected' requests by inputting 'RequestID' or by selecting start date and end date from a calendar.

Quit Session: As part of this operation, branch managers should have the ability to quit the session completely.

3.3 Customer

The Customer should be able to do the following operations.

- Register to Our Bank internet banking
- Track the status of the request
- Create own username and password for logging into Internet banking
- Login to Internet banking account.
- View account details
- View and print account statement
- Add a beneficiary
- Transfer funds to the registered beneficiary.
- Quit Session

Registration

As part of this operation, savings bank account holder should have the ability to register to Internet banking in his own branch and generate a 'RequestID'.

Registration details include (all mandatory):

- SBAccountNumber
- CIFNumber
- Branch code
- Registered MobileNo.

Track Status of request

As part of this operation, a registered customer can track his or her status for approval from branch manager by providing 'RequestID' and 'Registered MobileNo'.

Create own username and password for logging into Internet banking:

As part of this operation, customer whose request was approved by branch manager can create his own username and password for logging into Internet banking.

Login into Internet Banking:

As part of this operation, customer should be able to login into his or her internet banking account by providing username and password created by them.

View account details:

As part of this operation, customer can view his or her account details after login.

Account details includes

- SBAccountNumber
- CIFNumber
- BranchCode
- AccountType
- Balance
- AccountStartDate
- AccountStatus

View and print account statement:

As part of this operation, customer should be able to view his or her account statement by providing start date and end date to generate statement. The generated statement can be printed.

Add a beneficiary:

As part of this operation, customer should be able to add a beneficiary to his account to make NEFT or RTGS fund transfers.

Beneficiary details includes

- BeneficiaryName
- BeneficiaryAccountNo
- BeneficiaryBankName
- BeneficiaryIFSCCode
- TransferLimit

Transfer funds to the registered beneficiary:

As part of this operation, customer should be able to transfer funds to any of the registered beneficiaries by selecting their account number.

Quit Session: As part of this operation, customer should have the ability to quit the session completely.