PROJECT REPORT

ON

ONLINE BANKING SYSTEM

SUBMITTED FOR PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
SOFTWARE ENGINEERING LAB

OF

BACHELOR OF TECHNOLOGY

IN

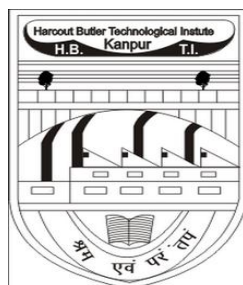**COMPUTER SCIENCE AND ENGINEERING**

UNDER THE GUIDANCE OF: **SUBMITTED BY:**

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ABSTRACT

The Bank Account Management System is an application for maintaining a person's account in a bank. In this project I tried to show the working of a banking account system and cover the basic functionality of a Bank Account Management System. To develop a project for solving financial applications of a customer in banking environment in order to nurture the needs of an end banking user by providing various ways to perform banking tasks. Also to enable the user's workspace to have additional functionalities which are not provided under a conventional banking project. The Bank Account Management System undertaken as a project is based on relevant technologies. The main aim of this project is to develop software for Bank Account Management System. This project has been developed to carry out the processes easily and quickly, which is not possible with the manuals systems, which are overcome by this software. This project is developed using PHP, HTML language and MYSQL use for database connection. Creating and managing requirements is a challenge of IT, systems and product development projects or indeed for any activity where you have to manage a contractual relationship. Organization need to effectively define and manage requirements to ensure they are meeting needs of the customer, while proving compliance and staying on the schedule and within budget. The impact of a poorly expressed requirement can bring a business out of compliance or even cause injury or death. Requirements definition and management is an activity that can deliver a high, fast return on investment. The project analyzes the system requirements and then comes up with the requirements specifications. It studies other related systems and then come up with system specifications. The system is then designed in accordance with specifications to satisfy the requirements. The system design is then implemented with MYSQL, PHP and HTML. The system is designed as an interactive and content management system. The content management system deals with data entry, validation confirm and updating whiles the interactive system deals with system interaction with the administration and users. Thus, above features of this project will save transaction time and therefore increase the efficiency of the system.

I. INTRODUCTION

1.1 OBJECTIVE

1.1.1 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.

1.1.2 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.

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

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

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

1.2 SCOPE

The scope of the project is the system on which the software is installed, i.e. the project is developed as a desktop application, and it will work for a particular institute. But later on the project can be modified to operate it online.

1.3 PROBLEM STATEMENT

1.3.1 A online banking system can indeed address multiple problems. The most fundamental of its functions is to provide a secure online transaction to people throughout the world. Such a platform can significantly reduce transactional security problems. It provides a quick way to complete a secure and successful transaction.

1.3.2 It solves the issue of quick uploading of images like digital signature by users . The image upload takes relatively less time, since image compression is used to increase the efficiency of the upload process. Providing functionality for uploading digital signature and KYC verification makes it easier for users to create a safe and secure account.

1.3.3 A lingering problem in any such platform can be of data security and privacy. This project solves the problem of security by providing provisions like Email Verifications and storing private data of the user in the database which is under the supervision of admin. Moreover, users can enjoy complete privacy as any unknown user cannot access or view their data without their permission.

1.3.4 This application aims at providing a fast, secure and reliable social online platform which has a very user-friendly interface.

1.4 MODULES

The Modules description of Bank Account Management System project. These modules will be developed in PHP source code and MYSQL database.
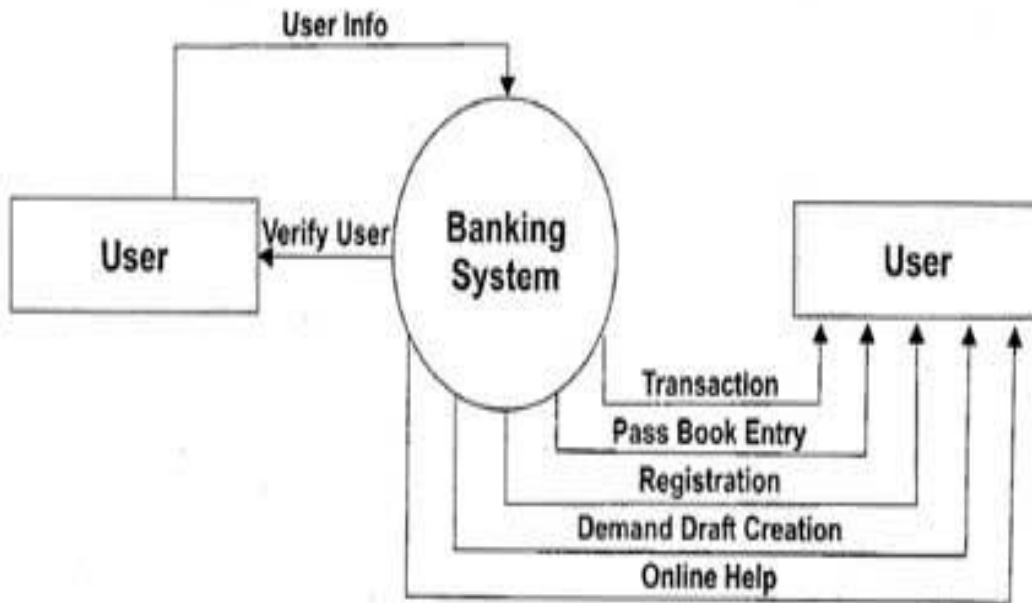
1. **Create New Account**: A customer who having the account in the world can create a virtual account through this module. This module receives the customer profile details and the bank account details with the proof of the ownership of the bank account.

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. **Loan**: In this module user can request for a loan and the admin can approve the requested loan.

4. **KYC**: For any account to be active, KYC is must.KYC enables the bank employees to verify the details of customer.

5. **Fund Transfer**: This is the module to make fund transfer to the usual bank account holders from the customer's specified bank account.

6. **Withdraw/Deposit**: This module serves the purpose of basic account operations like money deposit and withdrawal.

7. **Mini-Statement:** 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 accounts, transactions, approve bank accounts, approve loans etc.

There are other features and actions that can be performed on a back account but we are not going to look at bank accounts in their entirety only the basics, to avoid over complicating the development of project.
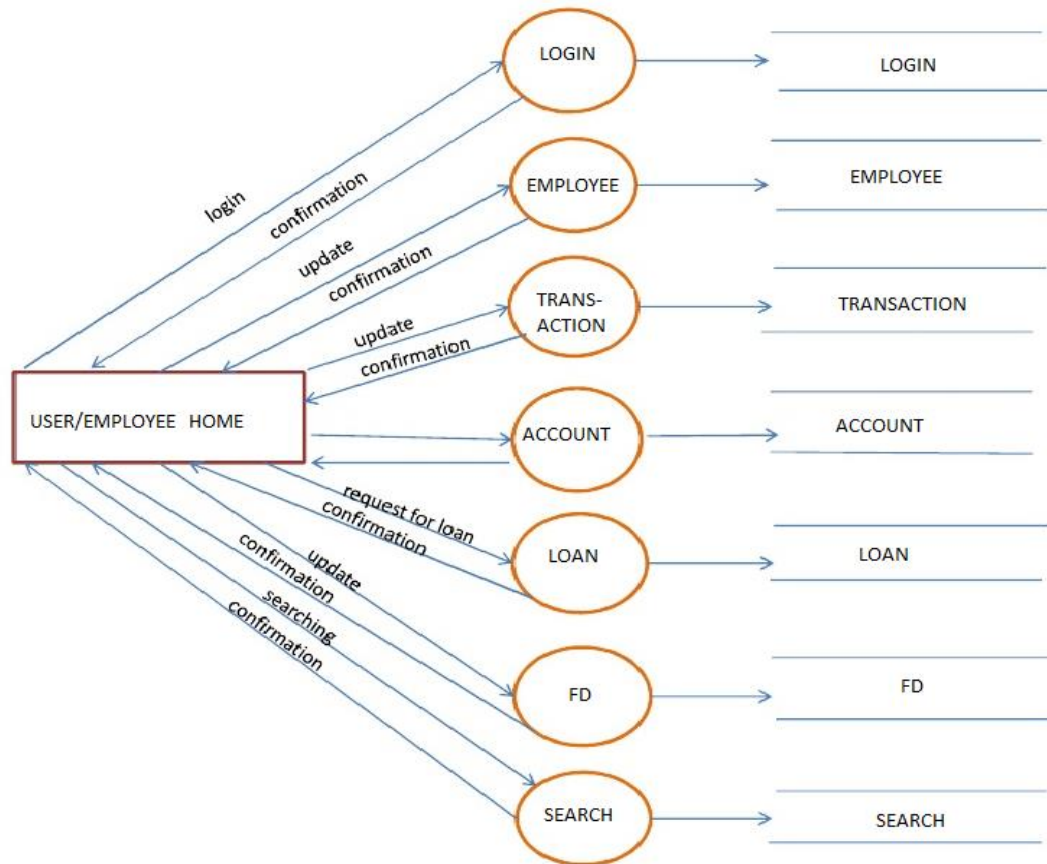
2. SYSTEM DESIGN

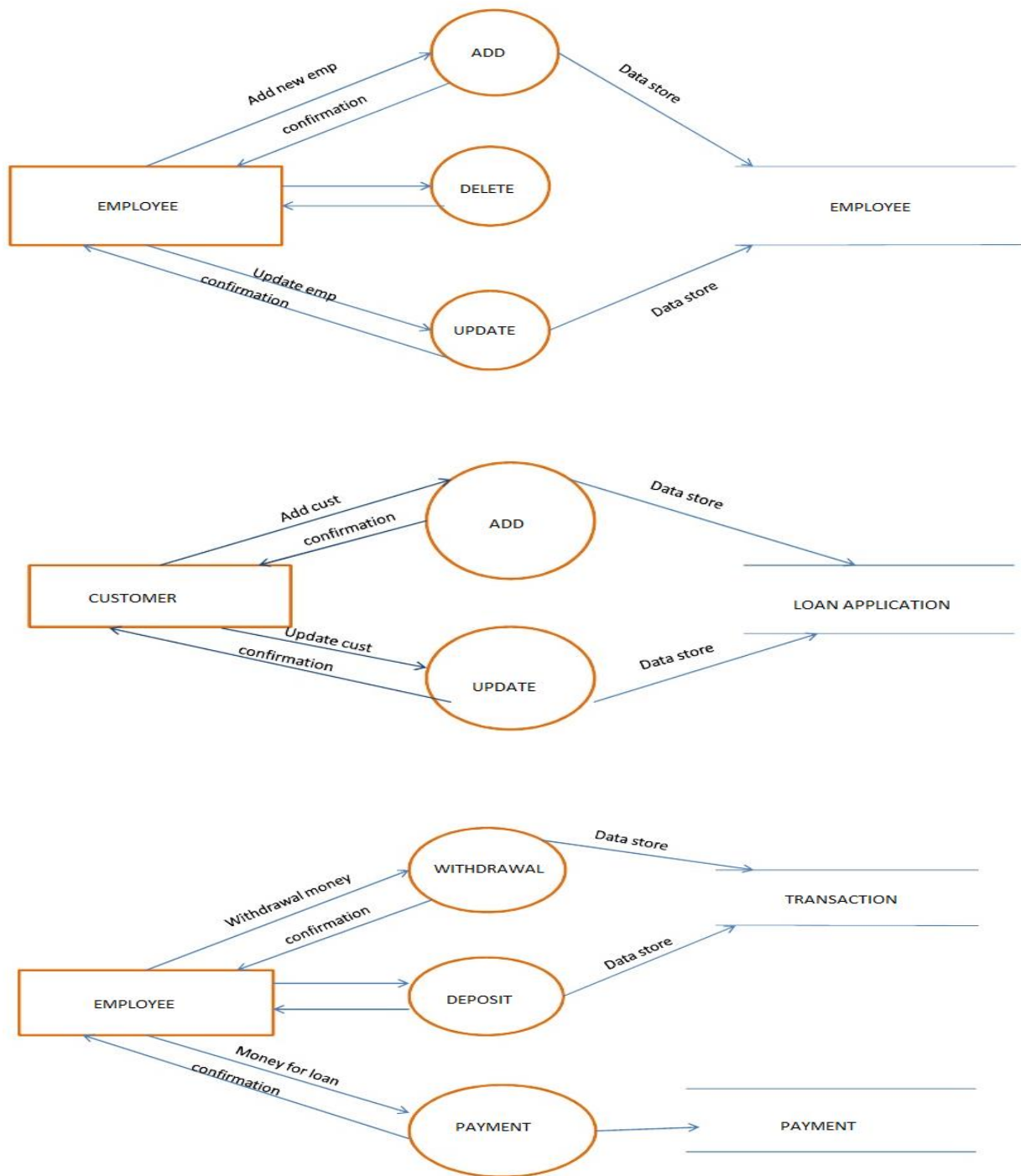## 2.1 DATA FLOW DIAGRAM

2.1.1 LEVEL-0-DFD:-
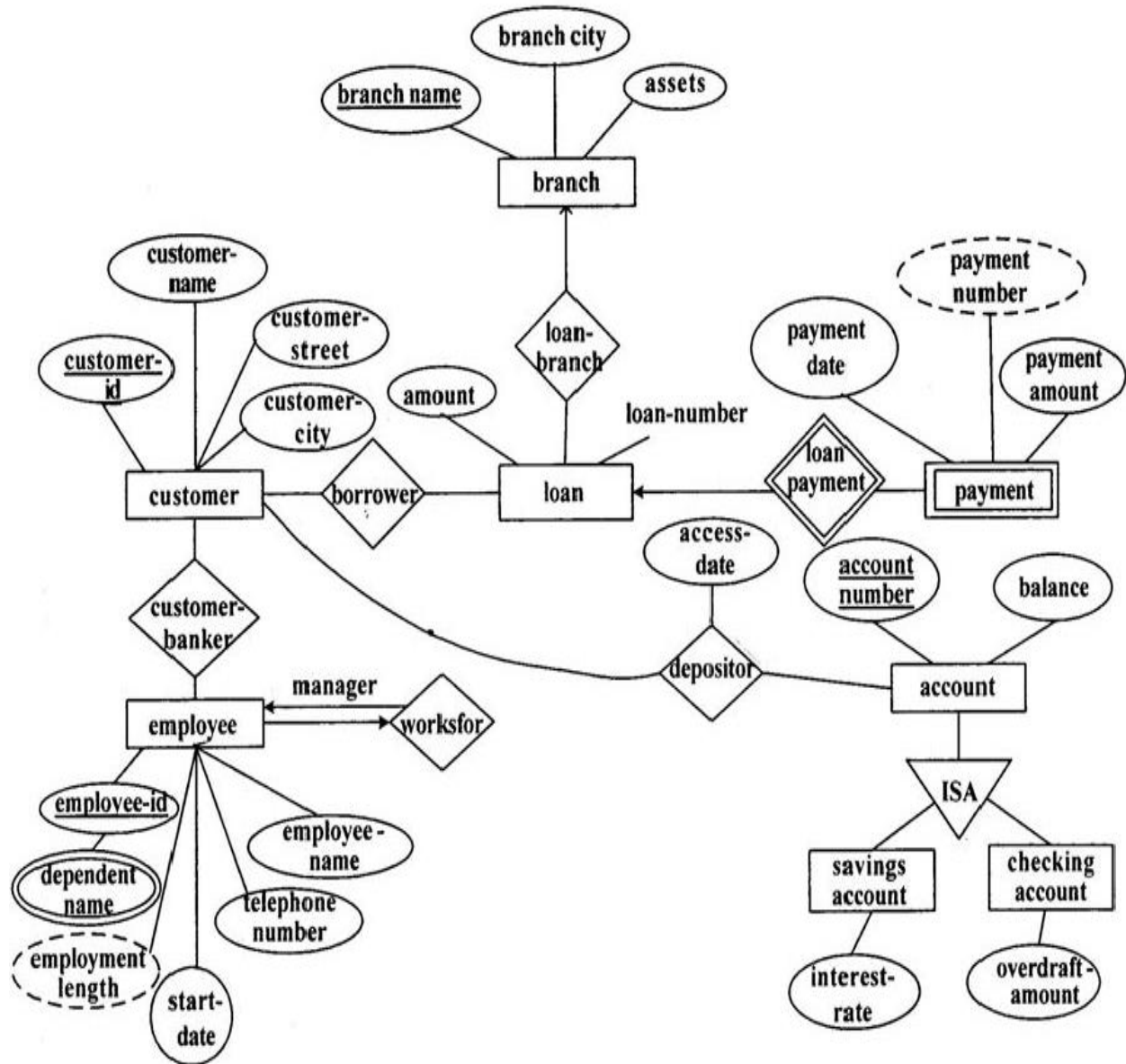

Level 0 DFD of a Banking System

2.1.2 LEVEL-1-DFD

2.1.3 LEVEL-2-DFD

Diagram 1 (Employee management):
- EMPLOYEE → ADD: "Add new emp", "confirmation"
- EMPLOYEE → DELETE
- EMPLOYEE → UPDATE: "Update emp", "confirmation"
- ADD → EMPLOYEE (data store): "Data store"
- UPDATE → (data store): "Data store"

Diagram 2 (Customer / Loan Application):
- CUSTOMER → ADD: "Add cust", "confirmation"
- CUSTOMER → UPDATE: "Update cust", "confirmation"
- ADD → LOAN APPLICATION: "Data store"
- UPDATE → LOAN APPLICATION: "Data store"

Diagram 3 (Employee transactions):
- EMPLOYEE → WITHDRAWAL: "Withdrawal money", "confirmation"
- EMPLOYEE → DEPOSIT
- EMPLOYEE → PAYMENT: "Money for loan", "confirmation"
- WITHDRAWAL → TRANSACTION: "Data store"
- DEPOSIT → TRANSACTION: "Data store"
- PAYMENT → PAYMENT

2.2 ER DIAGRAM

2.3.1 USE CASE DIAGRAM

2.3.2 CLASS DIAGRAM

HeadOffice

+bankName
+address

Transaction

-amount

1

0..*

1..*

1

Branch

+address
+manager

1

1..*

BankAccount

-accountNo
-balance

+returnBalance()
+updateBalance()

1..*

1

Customer

-name
-address

CurrentAccount

+calculateCharges()
+calculateInterest()

SavingsAccount

+calculateCharges()
+calculateInterest()
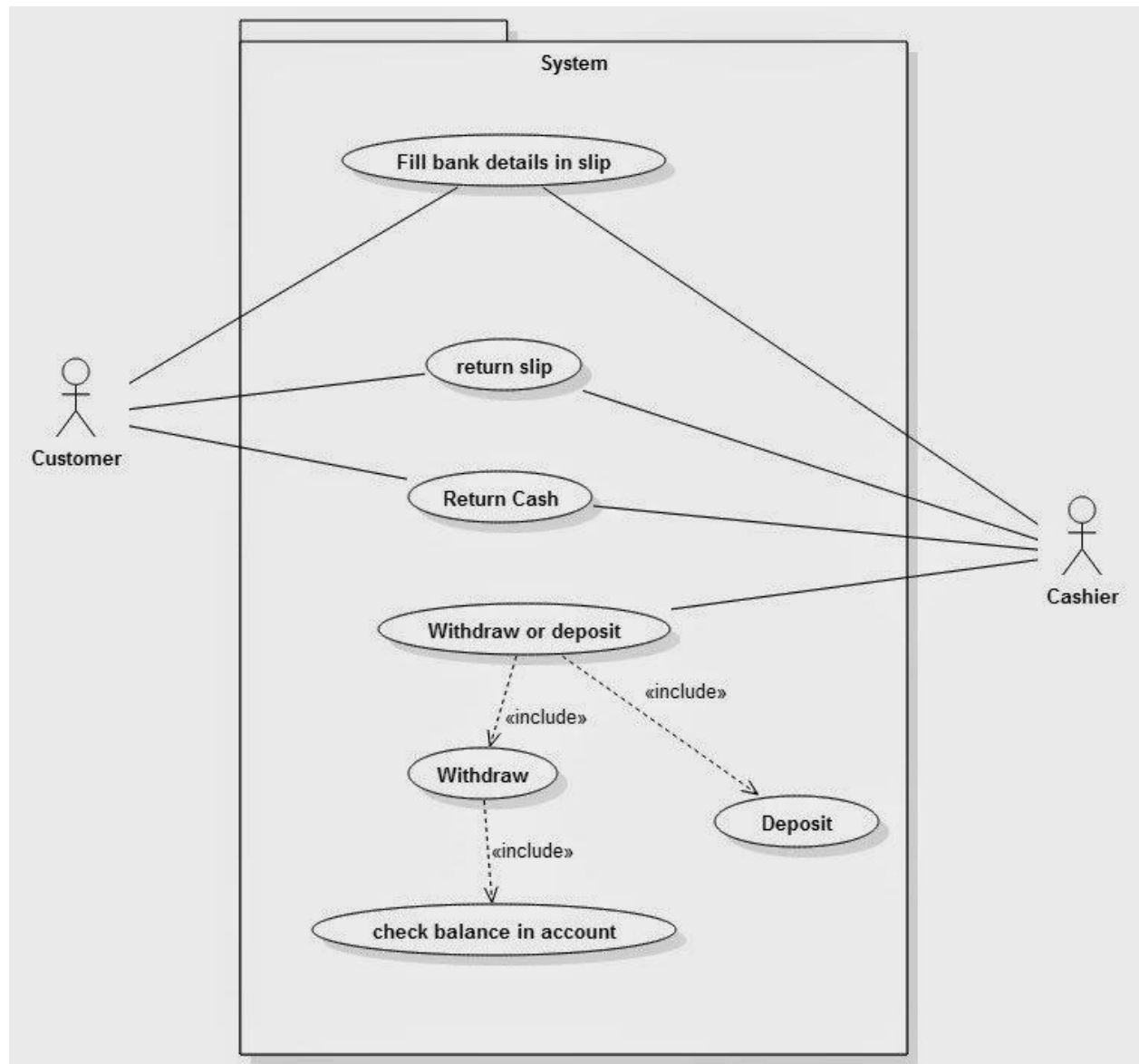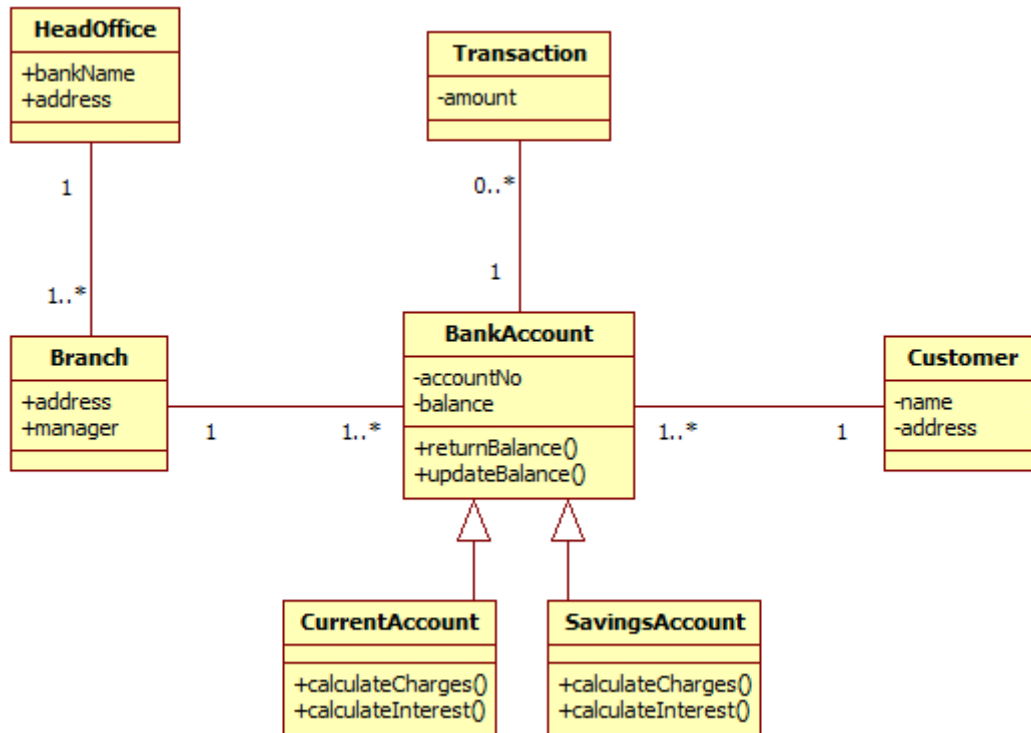
3. REQUIREMENTS SPECIFICATIONS

3.1 HARDWARE REQUIREMENTS

2.1.1 Processor: Intel i3
2.1.2 RAM: 4 GB RAM
2.1.3 Hard Disk: 50 GB
2.1.4 Monitor: Color monitor
2.1.5 Keyboard: 122 keys
2.1.6 Internet Connection: Required
2.1.7 Testing Device: Basic Personal Computer

3.2 SOFTWARE REQUIREMENTS

2.2.1 Operating System: Windows 10/Linux
2.2.2 Language: HTML, CSS, JavaScript, PHP
2.2.3 Database: MySql

REFERENCES

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- Shamkant B. Navathe , **"Fundamentals of Database Systems"** , Pearson Publication

- John Carter, **"Learning Php and MySql for beginners"**, O'Reilly Publication