**ONLINE BANKING SYSTEM**

**[PayNum]**

**INTRODUCTION**

The purpose of this project is to create an online banking website portal which would contain every kind of features as in net banking in the real world. The basic idea behind the project is to make an efficient system made with new modern features, more secure and user-friendly. With this bank, the managers and users will be able to communicate, transfer money, give feedback in just a single click.

This bank not only reduces the extra money spent on infrastructure and the money required to pay the salaries of various employees but it is also environment-friendly as all papers and other stuff made by harming environment are saved. Moreover, as in the offline mode of banking in which plenty of time is wasted in doing just a small piece of work. In this bank, that time is saved. Providing the best security in money transfers and privacy to user profile was the challenge in this system.

**FEATURES**

The project would contain features as follows :

1. Registration of a new user - A new customer can open an account giving the necessary details. While opening the account every information entered by the user will be checked and verified for errors and any kind of fake information given.
2. Login of existing user- A user can log in anytime by using the login option. In this option, there will also be the option for password recovery of the user if by chance the user forgets the password.
3. Change Profile - A user will be able to change his credentials any time whenever the user wishes to do so. Every user will get a notification after changing any detail.

1. Security - Every type of necessary securities will be provided to the user like password Encryption.
2. Transfer to other account - A user will be able to receive and send money any time from other users.

1. Notification - User will get a notification whenever a new scheme is out. Bank also notifies the user about any serious problem (like server down).
2. Account Summary - After every transaction the user will get notified of the remaining balance. Also after the end of every month user will get a monthly summary of the account.
3. Debit and Credit - User will be able to debit and credit money any time. The card number will also be saved for all user for ease.
4. Feedback/help(FAQ’s) - Every type of query by the user will be handled. Frequently asked questions will also be provided to the user so that the common problems arrived can be handled instantly.

**Specifications & Design Tools**

**Front-End**

HTML - For Basic webpage designing and layouts, to format text as titles and headings, to arrange graphics on a webpage, to link to different pages within a website.

CSS - For Styling sheets, colors, fonts and layouts.

**Back-End**

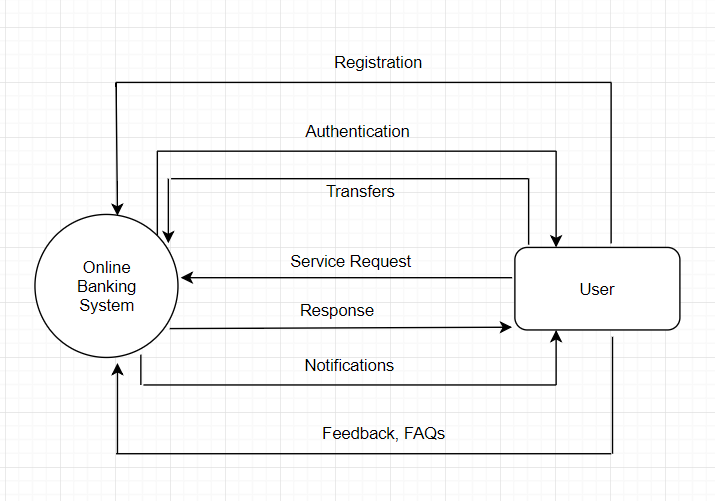
JavaScript - Website, database connections and all the functions needed for the dynamic webpage will be done using JavaScript.

NodeJS - Framework for javascript.

**Database**

MySQL - For managing all the database of users including their personal information, login credentials, account details and account history.

**ZERO-LEVEL DATA FLOW DIAGRAM**

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