# PROBLEM STATEMENT – ONLINE BANKING

Online banking system is specifically developed for internet banking for balance enquiry, funds transfer to another account, change of profile information and account statement. 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 transaction they have to go to bank and perform the necessary actions, which may not be so feasible all the time. Here, we provide an automation for banking system through Internet.  The aim is not only automation but also a better customer experience by providing a User Interface which is easily comprehendible by any person, customer support (so that the users get responded to their queries immediately), transparency (the users must know all the charges associated with the transaction).

**Major Modules:**

1. **Register & Login:**

   In this module following pages will be:

   ➢ Home page

   The home page includes login button which directs the user to the login page, register button enables the user to register themselves with internet banking provided they have already opened the account. Open a new account button directs user to page where the user can complete the form and submit the account opening request.

   ➢ Login page

   Login page will have login form where the user will be redirected to the dashboard after authentication. The account will be locked after 3 unsuccessful login attempts. The user will have to regenerate password to login. Login page will also have forgot User ID and Forgot Password buttons so that they can be redirected to respective pages. User who have availed the internet banking facility after the account opening process can generate a user id and password for internet banking by clicking on Register button.

   ➢ Open an account page

   User will have to complete the form and submit the request. The documents get verified by a customer representative and then the admin approves the request and creates the account.

- ➢ Register for internet banking page

  The user must enter account number, login password with confirm password field, transaction password with confirm transaction password field. The user will be registered for internet banking and redirected to the login page.

- ➢ Forgot User ID page

  User must enter the account number and the OTP obtained on the registered mobile number. The user will get the user id on email if the OTP is correct.

- ➢ Forgot Password page

  User must enter the user id and the OTP obtained on the registered mobile number. The user will get be redirected to Set New Password page.

- ➢ Account locked page

  The user will be shown a message that says maximum login attempts reached. Click here to generate password. The user will be redirected to the forgot password page.

- ➢ Set New Password

  The user can set new password with confirm password field. The user password will be changed, and user will be redirected to the login page.


2. **Dashboard**

   This module will have following pages:
   - ➢ Dashboard page
   - ➢ Account Statement
   - ➢ Account Summary
   - ➢ Change Password
   - ➢ Session Expired

   After successfully logging in, the user will be redirected to the Dashboard where he/she will be able to view his entire account status on a single page.

The Dashboard module will consist of various pages such as Account Details, Account Summary, Change User Id/Password and User Profile.

**Account Details (User Profile): This** page will consist of all the details which the user had entered during the time of registration. It will include fields such as Name, Mobile Number, Email ID, Aadhar Card Number, Date of Birth. It will also contain The Residential Address and Permanent address fields. Including Occupational Details entered by the user. This is particularly useful in case the user wants to change or update any of his credentials.

➢ **Account Summary page**: This page will contain all the financial details of the user in a summarised form. The page will display the account number, balance and recent transactions

➢ **Account Statement page**: The Account Statement Page will consist of a table that contains the columns like Account Number, Name, Account Type and Balance. To view the account statement during a specified time the user needs to select two dates and click on the submit button. The output will display a table with all the required information.

➢ **Change Password Page**: If the user wishes to change his password due to security reasons, he/she can click on the change password button. Upon clicking this button, the user will have to enter his new Login and Transaction password.

➢ **Session Expired Page**: In case the user presses the back button after logging out he/she will get a message indicating that the session has been expires. To access the account once again he needs to login.

3. **Fund Transfer**

The following module has two buttons which redirects the user to respective page.

➢ Add Payee page

Payee page includes adding a new payee or beneficiary. The user must enter the beneficiary's name, beneficiary's account number and confirm the same. In order to save the beneficiary's details the user must click on save beneficiary. The field for nickname is optional.

➢ Fund Transfer page

There are three modes for transferring the amount to the beneficiary's account. They are –

1. Through NEFT
2. Through RTGS
3. Through IMPS

**1.Through NEFT:**  In order to initiate the payment through NEFT the user needs to fill their account number, the account number to which they want to transfer the amount and the amount they want to transfer. They can also add a new payee which will redirect them to add payee's page.

**2.Through RTGS:**   In order to initiate the payment through RTGS the user needs to fill their account number, the account number to which they want to transfer the amount and the amount they want to transfer. They can also add a new payee which will redirect them to add payee's page.

 **3. Through IMPS:** In order to initiate the payment through IMPS the user needs to fill their account number, the account number to which they want to transfer the amount and the amount they want to transfer. They can also add a new payee which will redirect them to add payee's page.

**4. Admin**

➢ Home page

The Admin page is intended for use by authorised bank personnel only. The Admin page will consist of initiating the account opening request. Once a new user clicks on the register button the request will be sent to the admin for approval. If the admin approves the request, the account corresponding to the request will be made active. If the admin disapproves the request the user will

have to

**Login to your Account**

| | | |
|---|---|---|
| User ID | - | |
| Password | - | |

**Login**

*First Time User ? Register*

*Forgot User ID?*

*Forgot Pasword?*

c)Register for Internet Banking

**Register For Internet Banking**

| | | |
|---|---|---|
| Account Number | - | |
| Set Login Password | - | |
| Confirm Login Password | - | |
| Set Transaction Password | - | |
| Confirm Transaction Password | - | |
| Enter OTP | - | |

**Submit**

d)Open an Account

**Open A Savings Account**

**Personal Details**

| | | |
|---|---|---|
| Title* | - | |
| First Name* | - | |
| Middle Name | - | |
| Last Name* | - | |
| Father's Name* | - | |
| Mobile Number* | - | |
| Email ID | - | |
| Aadhar Card Number* | - | |
| Date of Birth* | - | |

Residential Address

       a)Address Line 1*     -
       b)Address Line2*     -
       c)Landmark     -
       d)State*     -
       e)City*     -
       f)Pincode*     -

Permanent Address

☐ Permanent Address same as Mailing Address

       a)Address Line 1*     -
       b)Address Line2*     -
       c)Landmark     -
       d)State*     -
       e)City*     -
       f)Pincode*     -

Occupation Details

       a)Occupation Type*     -
       b)Source of Income*     -
       c)Gross Annual Income*     -

Debit/ATM Card

       Do you want a debit card?*

☐ Opt for Net Banking

☐ I agree......

**Submit**

# e) Forgot User ID

**Forgot  User ID**

Enter Details

       Enter  Account Number   -

       Enter OTP   -

Proceed       Back

# f)Forgot Password

**Forgot Password**

Enter Details

Enter User ID     -     [_____]

Enter OTP     -     [_____]

[ Proceed ]     [ Back ]

**Set New Password**

Login Password     -     [_____]

Confirm Login Password     -     [_____]

**Submit**

Module 2 - Dashboard
a)Dashboard

**Dashboard**

| Account Statement ⇩ | Funds Transfer ⇩ | User Profile ⇩ | Change UserID Password ⇩ |
|---|---|---|---|

Account Details

Account Summary

Funds Transfer

Account Statement

## b)Account Statement

**Account Statement**

Account Details

Account Summary

Funds Transfer

Account Statement

Statement From [                    ] to [                    ]

| Select | Account Number | Name | Account Type | Balance |
|--------|----------------|------|--------------|---------|
| O | | | | |

**Submit**

## c)Change Password

**Set New Password**

Login Password              -      [                    ]

Confirm Login Password      -      [                    ]


Transaction Password        -      [                    ]

Confirm Transaction Password -     [                    ]

**Submit**

## d) Session Expired

**You have been logged out**

**Session Expired.**                **Last logged in -** [                    ]


**Suggestions-**

For security reasons we have disabled back button

**Click here to go login page**

## Module 4– Fund Transfer
## Add Payee

**Add New Beneficiary**

| | | |
|---|---|---|
| Beneficiary Name | - | |
| Beneficiary Account Number | - | |
| Re-Enter Account Number | - | |
| ☐ Save Beneficiary | | |
| Nick Name | - | |

Save As Beneficiary

b) IMPS Transaction/ Neft Transaction/ RTGS Transaction

**Initiate IMPS Payment**

| | | | |
|---|---|---|---|
| From Account | - | | |
| To Account | - | | Add New + |
| Amount | - | | |
| Transaction Date | - | | |
| Maturity Instructions | - | | |
| Remark | - | | |

Save    Reset    Save as Template          Continue

**Initiate Neft Payment**

| | | | |
|---|---|---|---|
| From Account | - | | |
| To Account | - | | Add New + |
| Amount | - | | |
| Transaction Date | - | | |
| Remark | - | | |

*Please note:*

*1. Transactions will be executed on the next working day if they are scheduled for Sundays, National Holidays, NEFT Holidays (as declared by RBI).*

*2. Timings for NEFT : Monday-Saturday(except 2nd and 4th Saturday) 6:00 AM - 6:30 PM.*

Save    Reset    Save as Template          Continue

**Initiate RTGS Payment**

| | | |
|---|---|---|
| From Account | - | |
| To Account | - | Add New + |
| Amount | - | |
| Transaction Date | - | |
| Maturity Instructions | - | |
| Remark | - | |

Save    Reset    Save as Template          Continue

c) Transfer Successful

**Transfer Successful**

| | | |
|---|---|---|
| Reference ID | - | 459845641 |
| Mode | - | RTGS |
| Paid to Account | - | Axis xxxxxxxxx15 |
| Amount | - | Rs. 812748 |
| From Account | - | xxxxxxxxx785 |
| On | - | 20/11/2018 15:13:09 |
| Remarks | - | School |