"A banking system will be developed to allow clients who hold accounts (checking, savings, Etc.) in the bank to use it to do banking transactions such as withdrawal, money transfer, balance, inquiry, Etc. The software system is used also by the tellers at the banking centers to do regular banking transactions for the clients who go to the banking centers. The bank has several centers all over the country but their capabilities (e.g., availability of ATM machines, international money transfer services, currency exchange services, etc) may differ. The system has capabilities to identify its clients as well as the bank employees. Clients can request loand through the system and the system keeps track of all loans as well as their payments. Customers can associate their monthly bills to their checking accounts and the bills are automatically deducted from the account. Clients can also associate their monthly payments to anu of their accounts so that the payments are automatically deposited into the accounts.