**PROCESS TO MAKE AN OFFLINE TRANSACTION**:

1. When a user needs to send money to another user and the sender has no internet connectivity , he will send an SMS to the toll free number of banking server in the fixed structured format mentioning account number of payee and amount to be transferred.
2. The server will extract these two information from the sms and form the Json format and send this json to the running PHP code.
3. The PHP code will take input from the incoming Json formats , and it will do the transaction deducting that particular amount of money from payers account, and adding that amount to the receivers account, if every constraint is satisfied for a transaction (like payers account has more money than the amount to be transferred, the account number must be valid etc).

The Json will be formed with two piece of information

1. The account number of the payee
2. The amount to be transferred.

The sample database will have two columns- 1. Account number(Acn) 2. Account Balance (Amount).

The user sends the sms to the banking server using the structured format giving the payee account number and amount to be transferred

The server extracts the payee account number and transferrable amount and forms a Json

Then the PHP code executes the transaction.

Finally the sender and receiver both gets confirmation message in their phone number.

The PHP code is feeded input from the Json and checks if all the constraints are valid for a transaction.

Start