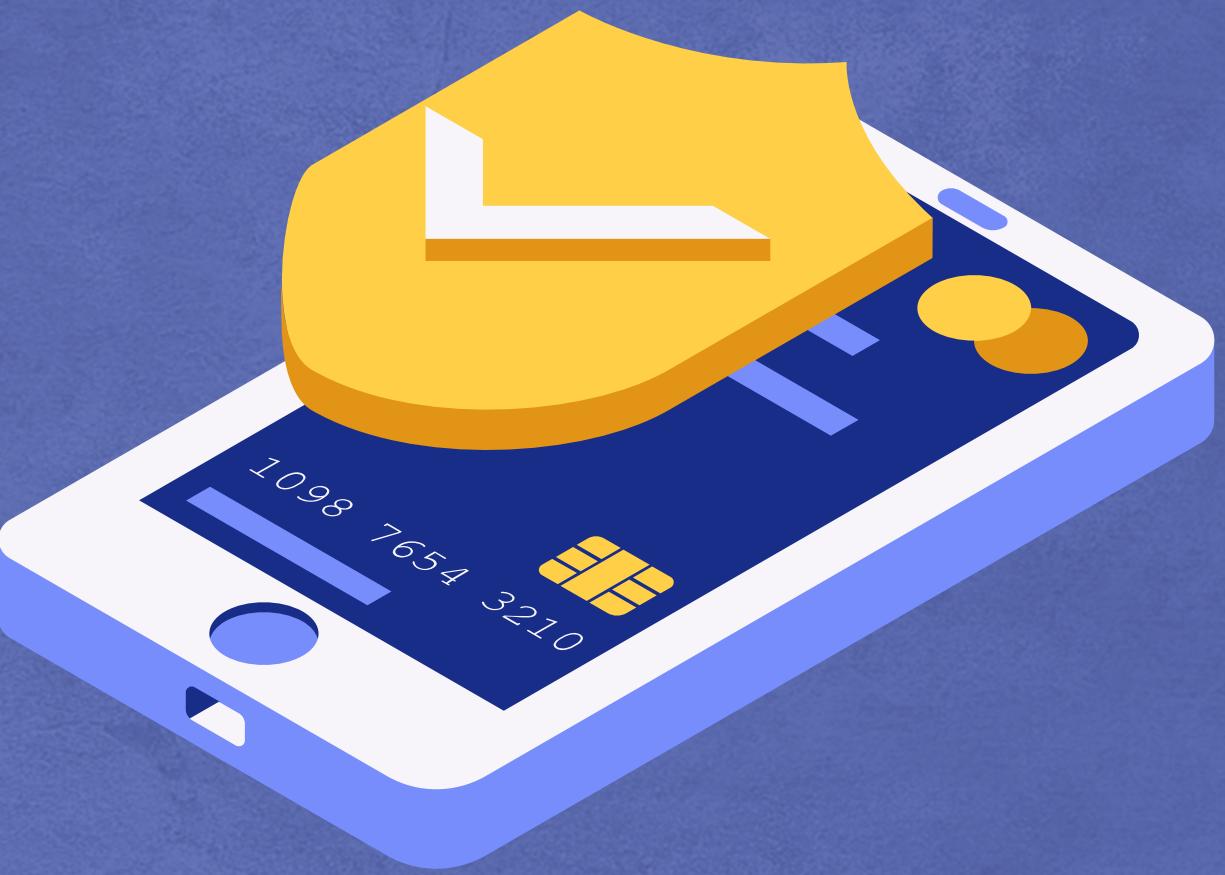


MODERN DIGITAL BANKING



Presented by: TEAM 3
INFOSYS SPRINGBOARD



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PROJECT OVERVIEW

The Modern Digital Banking Dashboard is a centralized financial management platform designed to unify multiple banking services into a single intelligent system. It integrates multi-bank accounts, transaction tracking, budgeting tools, bill payments and reminders, rewards monitoring, and financial insights into one seamless interface. Instead of managing finances across different applications and portals, users can access all their financial information in one secure dashboard. This platform provides real-time visibility, smart alerts, and actionable insights, enabling users to make informed financial decisions efficiently and effectively.

PROBLEM STATEMENT

Managing finances across multiple bank accounts, transactions, bills, and rewards platforms is complex and fragmented. Users often lack a centralized system to track spending, monitor budgets, and receive timely financial insights.

MISSION

To develop a secure and intelligent digital banking dashboard that unifies accounts, transactions, budgeting, bills, rewards, and financial insights into one seamless platform.

KEY FEATURES

- Implement secure JWT-based authentication
- Enable multi-account and transaction management
- Provide budgeting and bill tracking features
- Deliver real-time insights and alerts.
- Build a scalable full-stack solution

TECH STACK

Frontend

- React.js
- Tailwind CSS

Backend

- FastAPI

Authentication

- JWT(Access+ Refresh Tokens)

Database

- PostgreSQL

Integrations

- ExchangeRate API

MILESTONE PLAN

WEEKS 1-2

Foundations & Accounts

Auth + base schema;
Accounts CRUD
(manual link for
prototype).
Transaction ingestion
(CSV import first), list
& details UI

WEEKS 3-4

Categorization & Budgets

Category rules
(merchant/keywords),
manual
recategorization.
Monthly budget
creation & progress
bars

WEEKS 5-6

Bills & Rewards

Bills CRUD, reminders
(Celery emails/SMS).
Rewards tracking
(points balance),
currency summaries
via ExchangeRate API

WEEKS 7-8

Insights & Alerts

Insights (cash flow,
top merchants, burn
rate), Alerts table.
CSV/PDF exports, QA,
deployment



Modern Banking

Welcome Back

Sign in to your account

Username

Enter your username

Password

[Forgot password?](#)

Enter your password

Remember me

[Sign in](#)

Don't have an account? [Sign up here](#)

→ **SIGN IN**



Create Your Account

Create Account

Join our banking platform

Full Name

John Doe

Username

johndoe

Email Address

john@example.com

Password

Confirm Password

I agree to the [Terms and Conditions](#)

[Create Account](#)

SIGN UP ←

BankDash
Financial Dashboard

Welcome back, sample 🎉
Here's an overview of your finances

Total Balance **\$1,050.00**

Monthly Income **\$0.00**

Monthly Expenses **\$0.00**

Net Cash Flow **\$0.00**

Reward Points **9,000**
platinum Tier

Accounts **Recent Transactions**

Recent Transactions

Category	Date	Amount	Ref.
movie	Jan 29, 2026	-\$50.00	TXN-F58A0328CD83

To: self

BankDash
Financial Dashboard

Dashboard

Accounts **Transactions**

Budgets

Bills

Rewards

Insights

Alerts

Reports

Cards

Settings

DASHBOARD

BankDash
Financial Dashboard

Accounts

checking **\$1,050.00**
Last updated: 1/29/2026

Account Summary

Total Accounts	Total Balance	Active Accounts	Checking Accounts
1	\$1,050.00	1	1

BankDash
Financial Dashboard

Transactions

DESCRIPTION	TYPE	AMOUNT	DATE	STATUS	REFERENCE
movie To: self	withdrawal	-\$50.00	Jan 29, 2026	pending	TXN-F58A0328CD83
samp To: self	withdrawal	-\$100.00	Jan 25, 2026	pending	TXN-065AACF903C
string To: string	deposit	+\$100.00	Jan 24, 2026	pending	TXN-98DE3BE9992C
sample To: self	deposit	+\$100.00	Jan 23, 2026	pending	TXN-7921B58C6156

Showing 4 transactions

BankDash
Financial Dashboard

Dashboard

Accounts **Transactions**

Budgets

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BankDash
Financial Dashboard

Transactions

Showing 4 transactions

BankDash
Financial Dashboard

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Accounts **Transactions**

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This is a demonstration application. Do not use real banking information.

ACCOUNTS

TRANSACTIONS

CHALLENGES & SOLUTIONS

- Challenge

Secure API Integration:

Ensuring that only authenticated users can access accounts and transactions APIs.

Solution

Implemented JWT-based authentication with Authorization headers, token storage in browser, and protected backend routes.

- Challenge

Real-Time Data Synchronization:

Keeping dashboard data updated after adding accounts or transactions.

Solution

Implemented API re-fetching using React hooks (useEffect) and state management for dynamic UI updates.

- Challenge

Multi-Module Data Flow:

Managing data flow between authentication, accounts, transactions, and budgeting modules without conflicts.

Solution

Designed modular frontend components and structured backend services with clear separation of concerns.

- Challenge

Data Consistency & Integrity:

Maintaining correct relationships between users, accounts, transactions, and budgets.

Solution

Used foreign key constraints, schema validation, and proper relational database design in PostgreSQL.

FUTURE SCOPE

- >AI-powered financial insights
- >Predictive budgeting
- >Investment tracking
- >Mobile application
- >Real-time bank sync
- >Advanced analytics dashboard



CONCLUSION

The Modern Digital Banking Dashboard centralizes financial management into one secure and intelligent platform. It simplifies account tracking, budgeting, and transaction monitoring while providing real-time insights and smart automation.

This project demonstrates practical full-stack development skills and delivers a scalable foundation for modern digital finance solutions.

Q n A

THANKYOU