****

**United Institute of Technology**

**Naini,Allahabad**

A

Project Synopsis

On

**ONLINE**

**BANK MANAGEMENT SYSTEM**

Under the guidance

Of

**Mr. Prafull Pandey**

**Submitted**

**By**

Student Roll No: 1728410096 Name:Varad Nair Student Roll No: 1728410092 Name:Utkarsh Malviya

**INTRODUCTION**

The “Online Bank Management System” project is a model Internet Banking Site. This site enables the customers to perform the basic banking transactions by sitting at their office or at homes through PC or laptop. The system provides the access to the customer to create an account, deposit/withdraw the cash from his account, also to view reports of all accounts present. The customers can access the banks website for viewing their Account details and perform the transactions on account as per their requirements. The primary aim of this “Bank Account Management System” is to provide an improved design methodology, which envisages the future expansion, and modification, which is necessary for a core sector like banking.

Bank is the place where customers feel the sense of safety for their property. In the bank, customers deposit and withdraw their money. Transaction of money also is a part where customer takes shelter of the bank. Now to keep the belief and trust of customers, there is the positive need for management of the bank, which can handle all this with comfort and ease. Now a day’s, managing a bank is tedious job up to certain limit. So software that reduces the work is essential. Also today’s world is a genuine computer world and is getting faster and faster day-by-day. Thus, considering above necessities, the software for bank management has became necessary which would be useful in managing the bank more efficiently.

If you want to try out online banking without committing, select our Online Banking. You don't have to register in any way, so it's a good way to check it out first before register. Once you register, you'll have the choice of doing just basic banking and viewing your balance or doing more involved transactions like bill payments and transfers. The choice is yours. It really depends on how you like to bank. You will get a confirmation number after each transaction and you can always check the session summary to see what you've done. If you make a mistake, customer service is always available for your good kindness help.

**Objective**

The Online Banking suite provides a global accounting foundation that provides the all private banks with electronic banking facilities. It allows client of private banks to carry out their day to day banking transactions. The main aim of designing and developing this Internet banking System J2EE primarily based Engineering project is to provide secure and efficient net banking facilities to the banking customers over the internet. Java Server Pages, J2EE, Java, database used to develop this bank application where all banking customers can login through the secured web page by their account login id and password. Users will have all options and features in that application like get money from western union, money transfer to others, make payments for electricity bills, mobile prepaid recharges, mobile bills, water bills etc, and send cash or money to inter banking as well as other banking customers by simply adding them as payees.

**Literature Review**

The concept of online banking as we know it today dates back to the early 1980s, when it was first envisioned and experimented with. However, it was only in 1995 (on October 6, to be exact) that Presidential Savings Bank first announced the facility for regular client use. The idea was quickly snapped up by other banks like Wells Fargo, Chase Manhattan and Security First Network Bank. Today, quite a few banks operate solely via the Internet and have no ‗four-walls‘ entity at all. In the beginning, its inventors had predicted that it would be only a matter of time before online banking completely replaced the conventional kind. Facts now prove that this was an overoptimistic assessment - many customers still harbor an inherent distrust in the process. Others have opted not to use many of the offered facilities because of bitter experience with online frauds, and inability to use online banking services. Be that as it may, it is estimated that a total of 55 million families in America will be active users of online banking by the year 2010. Despite the fact that many American banks still do not offer this facility to customers, this may turn out to be an accurate prediction. The number of online banking customers has been increasing at an exponential rate. Initially, the main attraction is the elimination of tiresome bureaucratic red tape in registering for an account, and the endless paperwork involved in regular banking. The speed with which this process happens online, as well as the other services possible by these means, has translated into a literal boom in the banking industry over the last five years. Nor are there any signs of the boom letting up - in historical terms, online banking has just begun.

**Problem Statement**

**Solution Formulation**

* **Proposed Work**:-

1**. View balances**: Firstly login your account with your account number and password. Then checking your balance doesn't require much work. You simply select Account balances and take a look at your balance and past transactions. If you have more than one account, you can also do transfers between accounts.

2. **Transfer funds**: When you select Transfer Funds, you'll be asked where to transfer the money to and from, when, and the amount.

3. **Set up recurring bill payments or transfers**: If you make a regular payment every month, it might be convenient to set up an automatic withdrawal from your account.

4**. Pay bills**: To pay your bills online, you just need to add to your account the names of the companies you wish to pay bills to.

5. **Order Cheques**: We don't need them much anymore due to online banking and debit purchases, but if you still use cheques, you can order them directly from the website.

* **Modules Description**

The Modules description of Bank Account Management System project. These modules will be developed in PHP source code and MYSQL database.

1. **Create New Account:** A customer who having the account in the world can create a virtual account through this module. This module receives the customer profile details and the bank account details with the proof of the ownership of the bank account.

2. **Login:** Virtual account holders can login in to the system using this module. Thus this is the secured login page for the customers in the website.

3. **Virtual Account:** After the approval of new virtual account creation, the customer assigned a unique virtual account number to make the online money transactions. This module views the details of the logged customer's virtual account.

4. **Bank Accounts:** A customer may have more than one bank account in various banks, in this case, the customer prompted to decide which bank account should reflect in the account debit or amount credit. For these operations customers can add their owned bank accounts here and it will be approved by the administrations of the system.

5. **Fund Transfer:** This is the module to make fund transfer to the virtual bank account holders or the usual bank account holders from the customer's specified bank account.

6. **Beneficiary:** Beneficiary is a person who receives money. Here the customer can add the beneficiaries to make fund transfer in the future.

7. **Transactions:** This module displays the transactions made by the customer in the particular date with the transaction details.

8. **Administrative Control:** This module contains the administrative functions such as view all virtual account, transactions, approve bank accounts, approve virtual accounts etc.

* **Software Specifications**

Technology Implemented:      Apache Server

Language Used:                      Java, JSP

Database:                                My SQL 5.5

User Interface Design:            HTML, JSP

Web Browser:                         Mozilla, Google Chrome, IE8

* **Hardware Requirements**

Operating System:                  Windows XP/ Windows 7/ Linux

Programming Language:        Java, JS

Software:                                XAMPP Server

* **Data Flow Diagram:**
  + - * **Level 0 DFD**

Account Management

Customer Management

* **Level 1 DFD**

Generate Customer Report

Customer Management

Generate Account Report

Accounts Management

* **Level 2 DFD**

Manage Customer Details

Manage Account Details

Manage System Admins

Manage Roles of User

Manage User Permission

Manage Balance Report

Customer

Admin

**USECASE DIAGRAM**

**Customer**

**Admin**

**ER DIAGRAM**

**Login**

Manage

**Roles**

**Has**

Has

**Balance**

**Accounts**

**Customer**

**Employee**

**User**

**Permission**

**CLASS DIAGRAM**

|  |
| --- |
| **Role Class** |
| * role\_id: int * role\_title: string * role\_description: string |
| * addRole() * editRole() * deleteRole() * searchRole() * assignRole() |

|  |
| --- |
| **Permission Class** |
| * permission\_id: int * permission\_role\_id: int * permission\_module: string * permission\_title: string |
| * addPermission() * editPermission() * deletePermission() * searchPermission() |

|  |
| --- |
| Accounts Class |
| * accounts\_id: int * accounts\_cutomer\_id: int * accounts\_number: string * accounts\_balance: string * accounts\_description:string |
| * addAccounts() * editAccounts() * deleteAccounts() * searchAccounts() |

|  |
| --- |
| **Customer Class** |
| * customer\_id: int * customer\_name: string * customer\_mob: int * customer\_email:string * customer\_adress: string * customer\_username:string * customer\_password: string |
| * addCustomer() * editCustomer() * deleteCustomer() * searchCustomer() |

|  |
| --- |
| Employees Class |
| * employee\_id: int * employee\_name:string * employee\_mobile * employee\_address: string * employee\_email: string * employee\_password:string * employee\_username:string |
| * addEmployee() * editEmployee() * deleteEmployee() * searchEmployee() |

|  |
| --- |
| **User Class** |
| * user\_id: int * user\_role: int * user\_name: string * user\_email: * user\_dob: * user\_adress: |
| * addUser() * editUser() * deleteUser() * searchUser() |

|  |
| --- |
| **Balance Class** |
| * balance\_id: int * balance\_amount: string * balance\_cutomer\_id: int * balance\_description: string |
| * addBalance() * editBalance() * deleteBalance() * searchBalance() |