

# ONLINE BANKING SYSTEM

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## Abstract:

*Online Banking Services are accessible to all the customer who have their valid user and id allocated by the bank. The System provides the different facilities like Balance enquiry, Funds transfer to another account in same or different bank, Request for cheque book, change in address, stop payment of cheques, viewing monthly and annual statements. Online Banking System has attracted the attentions of banks, securities, insurance companies in developing nations since the 1990s and the rapid and significant growth in electronic sectors and commerce.*

*The main motive of the online banking system is to provide customer with alternative that is more responsive and less expensive also time saving.*

*Online banking system is the most important financial activity which is now a days mostly carried out by any person who has an account in the bank. Not only unique id and password is allocated with that an new UPI code system is added as a security the bank. If a wrong password is given thrice in the session, that account gets locked and the customer is not able to use their account and an warning is pop up that the account is locked and the same locking system goes with UPI code.*

*Whenever we deal with the Online banking system services the main concern of the customer is always related to the security regarding to the banking transaction and account login activities.*

*The E-Banking services now deals with the single sign-in log on and it is not secured . Authentication is now an proposed system, in this activity of linking an individual process on the basis of username and password and basically the password is consist of characters, numbers, alphanumeric values, special character and etc.. to make the password strong so that the attackers should not guess the password easily it might be difficult to remember the password but the strong password are mandatory otherwise the software shows the message as the password is weak and it doesnot accept that weak password until we create the strong password.*

## Features:

- Admin controls the system.
- Admin can add a new customer in the system and can edit and view customer details as well.
- Users must log in into the system to make transactions.
- Admin can also add post news in the system and manage the website.

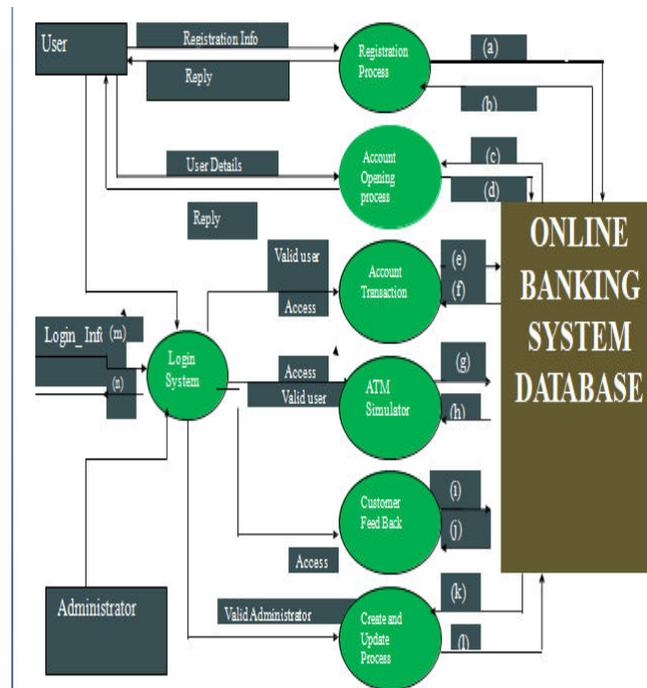
## Framework Used:

- PHP, MySQL Dreamweaver, [Wamp](#), [XXAMP](#) (Any local server)
- Backend MySql

**Introduction:**

Bank’s main purpose behind the online banking system is to secure the customers money and to gain their trust. While keeping customers money safe that also charge some amount of rate of interest on the deposited money. Their the only main difference is mode of transaction i.e online or offline. Now a days almost everyone is known to online banking system which people consider as more convient for the transactions. We can even check our transaction history through online mode also we can apply for loan too. There are many different advantages of internet banking as we can pay the bills, check credit card status, stop payment, we can even transfer money to other bank and same bank. QRcode is now a days another feature added to banking system which is also too convient to use. We can also mail aur directly contact to the bank customer care services through online banking system. Their are different application through which we can pay the payment but their also we first need to connect our bank accounts details to the app. The online banking system gives us different types of securities and also as per new trends the goes on updating their security level to a good level and their best. The account number is unique foe every account holder. Also now a days the fastag services of vehicle is linked to bank account and as similar the RTO challan are also getting debited from bank. Their is a unique id and password set for every account holder. The customer care service of online banking is supportive and responsive. Online banking system provides 24\*7 service which is very beneficial to everyone. We can also save paper through the online banking system as the transactions are seen in software we don’t need the statements or receipt of transactions.

**Overall Working:**



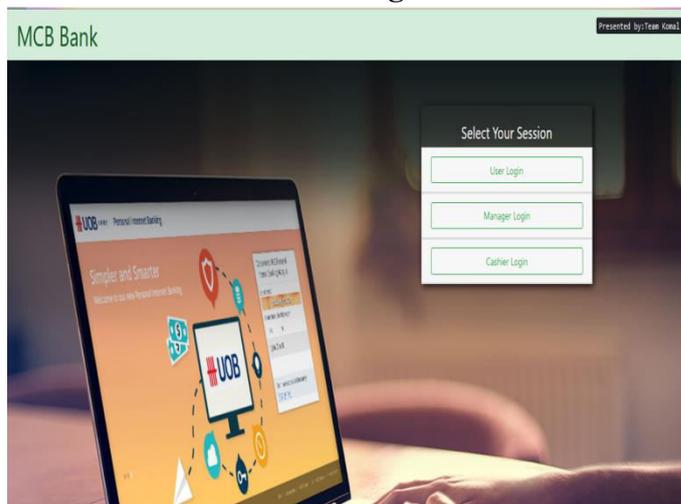
**Fig1.Overall working of the system.**



**Fig2. Working of the System.**

Image

**Home Page:**



**Fig2: Home Page**

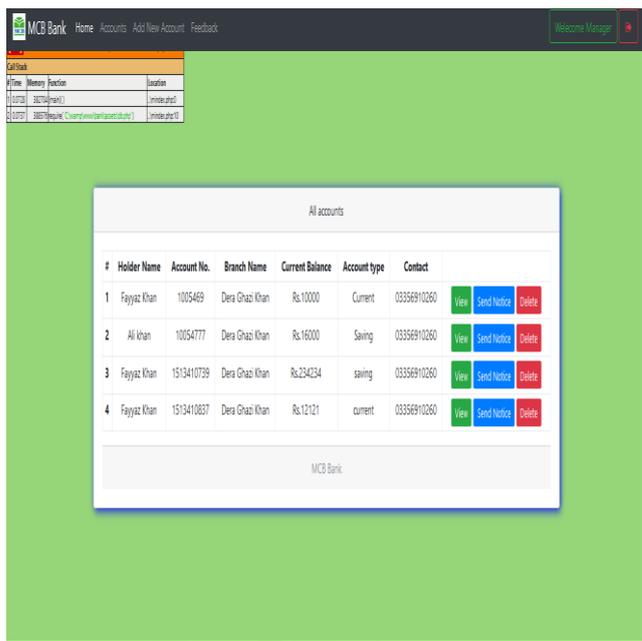
Above fig. Shows the Home Page of Software.

**User Login:**



**Fig3. User Login**

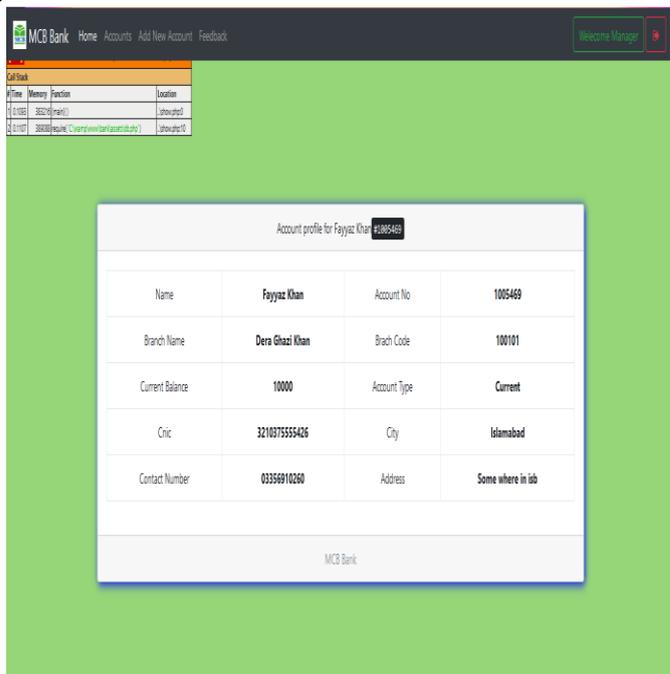
From Home Page when User Sign in with their unique id & Password this Screen opens.  
**Manager Login:**



**Fig4. Manager Login**

After using an unique id Password in manager login this page opens.It can only be used by manager of bank.

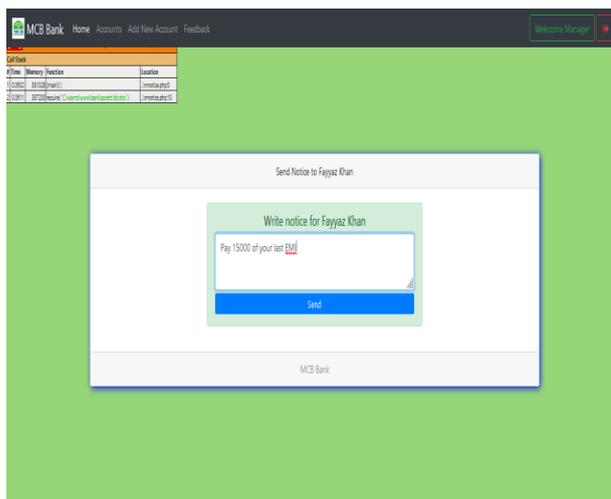
**Account view by Manager:**



**Fig5. Account view by Manager.**

After Tap on View this Screen opens. Manager can see the Account Details of Account Holder.

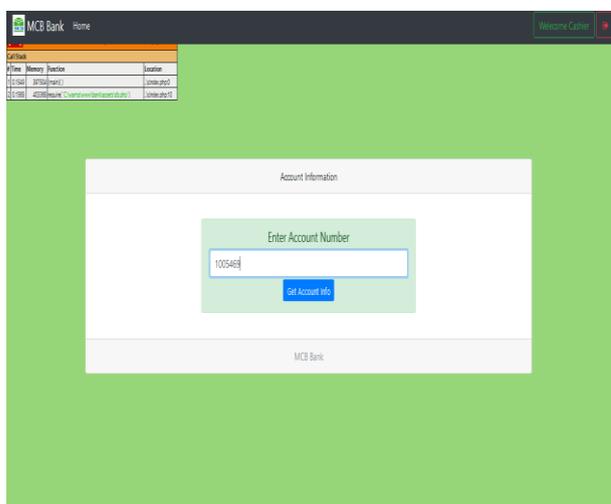
**Notice by Manager:**



**Fig6.Notice by Manager.**

If Manager wants to send an notice to Account Holder they can send from Here.It can be managed by Manager only.

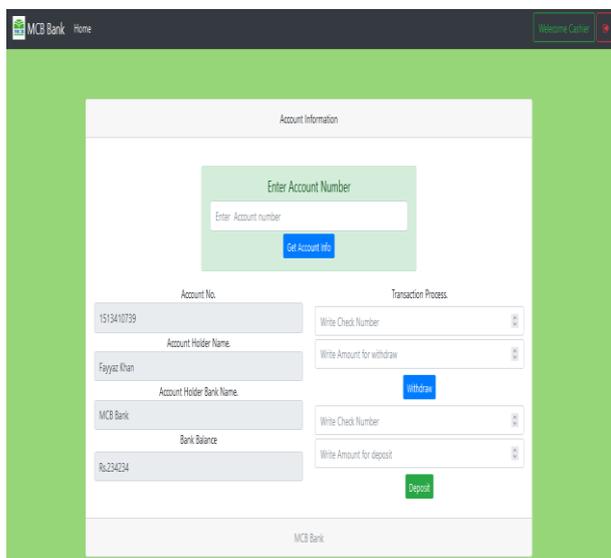
**Cashier login:**



**Fig7.Cashier Login.**

This Page is Only accessed by cashier by using an unique id and Password.

**Account Details by Cashier:**



**Fig8.Account Details by Cashier.**

Cashier when Enter Account Number the details of account holder opens in this manner.

**Advantages:****For customers**

- Convenience 24 hours a day, seven days a week
- Cost Reducing transfer fees
- Speed Faster circulation of assets
- Competitiveness -Fostering competition in financial market
- Communicate easily
- Abolishing the uses of paper
- Offering one-stop-shop solutions

**For Bank**

- Larger customer coverage Reducing the costs of operations
- Promoting their services and products internationally
- Increasing the customer satisfaction and providing a personalized relationship with customers

**For small to medium Businesses**

- To run its operations more effectively
- Lower cost than traditional financial management mechanisms

**Limitation:**

- A need for customer skill to deal computer and browser.
- Technology and Service Interruptions. ...
- Security and Identity Theft Concerns. ...
- Limitations on Deposits. ...
- Convenient but Not Always Faster. ...
- Lack of Personal Banker Relationship.

**Further plan of the project:**

Now a days E-Banking services are quite varied. The one of the best feature of online banking is putting the user in control. The user controls all bill paying, transfers, and investments from home. There are features, through of banking we can increased accessibility to your account information is one of them. The users of online Bnaking services cann access their account information from anywhere in the world! This is particularly helpful for businesses and traveller. Internet business banking is becoming increasily popular, as businesses are becoming more global in their reach. Now business people can access their accounts , even when on overas business trips. Business Internet banking is extremely popular for this reason.

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