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# E-Banking App to Manage Accounts and Transfer

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**ABSTRACT:-**The project title is “Bank App” the system interface is targeted to the future banking solution for the users who is having multiple bank accounts in banks or who is having so many transactions with the banking system. This interface integrates all bank operations and provides business solutions for both retail and corporate. Bank App system is an innovative web application. The main focus of the application is managing the bank transactions as simple. A person can have bank account in any of the bank. But it’s hard to remember the options of every bank’s operating system. So we have developed a web application where a person can handle all his bank transactions in a secure manner with the user friendly application.

## I. INTRODUCTION

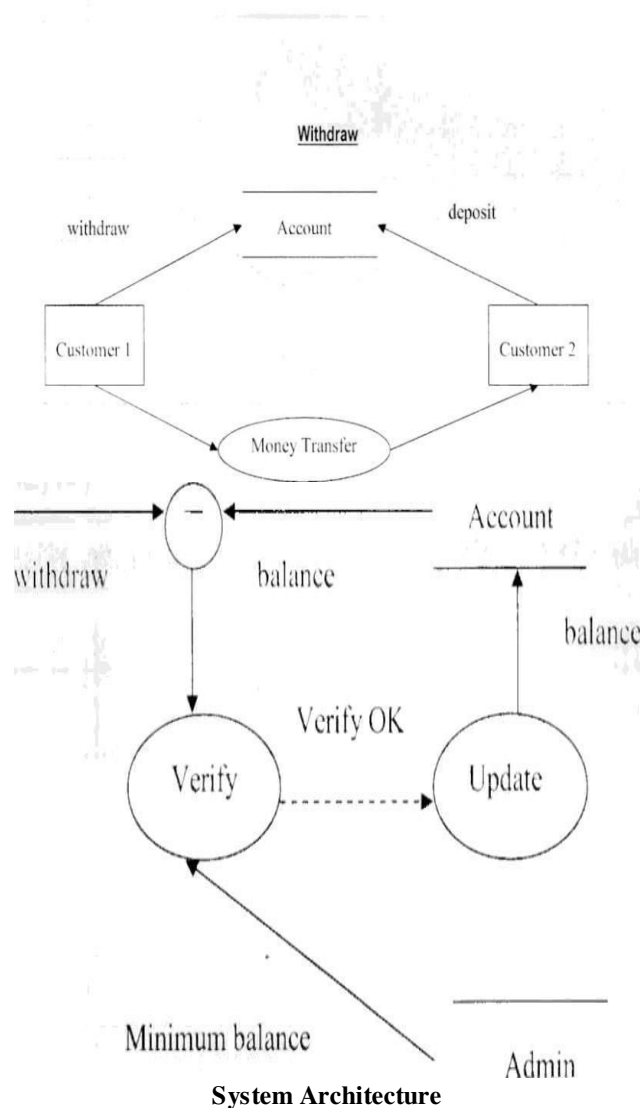
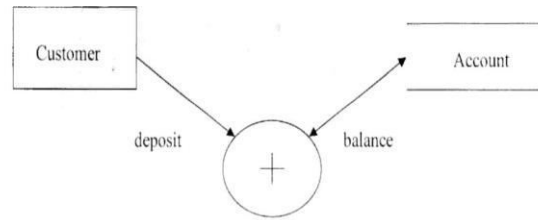
The objective of this application to make the Customers of various Banks can do their account accessibility and transactions using this solution. They need not to interact with various applications or web sites of each bank. The Admin will add new Bank details and can update the existing details of the bank. The Admin will accept/reject the registration of a Customer to use this application. The Bank Admin makes access this site to see the all Customer transactions, account Transfer status, etc. He/she can accept or reject the fund transfer of the Customer. Should able to provide Response for the queries related to the Customers.

The Customers should make request for multiple bank account access to the Administrator. He/she can view the Account related information. The customer should able to transfer the amount from one bank to another bank account using this system by providing the Secondary authentication details. The customer also facilitated to generate report for own bank details for a respective period. The Customer should able to send Queries to the Bank Admin.

## II. OVERVIEW OF THE PROJECT

This system enables user friendly for Bank-Customer relationship. Customer can easily maintain the multiple bank accounts. Then bank provide update details about customer.

The project objective is to create an application that uses customer multi banking system. A person can have bank account in any number of banks. But it’s hard to remember every bank logins. So we have developed a web application where a person can handle all his bank accounts in a secure manner.



System Architecture

III. MODULES DESCRIPTION

3.1.1. LOGIN PAGE

- Give a good userinter face for all pages. designing is also as important as coding
- Every field in every pages of this app is mandatory. i.e., if any of the field is not filled then a toast message should be displayed saying “PLZ FILL ALL THE FIELDS”
- After logging in , show toast message “SUCCESFULLY LOGEDIN”



- After login go to main page

### 3.1.2. REGISTER PAGE

- Password should be strong
- At least 8-10 characters should be inserted to create password, else show a warning sign
- We are adding our account details in this page
- Mobile number is used to get OTP
- OTP detection is important
- After submitting, go to OTP detection page

### 3.1.3. OTP DETECTION

- We can even use a specific OTP for mobile number verification
- After registration, go on to login page for logging in to the account

### 3.1.4. FORGET PASSWORD

- OTP detection is important in this page
- If any of the field is incorrect, then show a toast message according to that.
- Example :- if account number and mobile number is not matching then show toast message "INVALID ACCOUNT NUMBER AND MOBILE NUMBER"

### 3.1.5. MAIN PAGE (HOME PAGE)

- Main page will be known as the home page from which the user will be navigating into other subpages of the system.

### 3.1.6. SLIDE WINDOW

- Slide window allows you to move on to other activities with the additional options.

### 3.1.7. CHECK BALANCE PAGE

- Here the user can check the balance amount. It shows the details of Account holder name, type of account and the available balance in the account.

### 3.1.8. A/C STATEMENT PAGE

- Show the last 10 transactions including money transfer and payment made by the user
- Also specify the time and date of the transaction made by the user

### 3.1.9. MAKE A TRANSFER PAGE

- After transferring show a toast message "SUCCESSFULLY TRANSFERRED" and redirect to home page

### 3.1.10. MAKE A PAYMENT PAGE

- Network operator field should be a list containing only IDEA, AIRTEL, VODAFONE, and BSNL. The user just has to select one from it.
- The amount has to be decreased from the bank account.
- After recharge show a toast message, "SUCCESSFULLY RECHARGED" and redirect to home page

### 3.1.11. MAKE A DEPOSIT USING CHEQUE

- After depositing show a toast message "THE BANK EMPLOYEE WILL EXAMINE THE REQUEST MANUALLY AND ADD THE AMOUNT IN 15 MINUTE" and redirect to home page.
- QR code reader and camera should be invoked

### 3.1.12. APPLY FOR LOAN PAGE

- After applying, show a toast message "SUCCESSFULLY APPLIED, BANK EMPLOYEE WILL CONTACT YOU FOR FURTHER ENQUIRY" and redirect to home page.
- A user can apply loan for only one time. If a user clicks again on the loan page then show the loan status, the details given for applying that loan. And also give a button to cancel the loan.



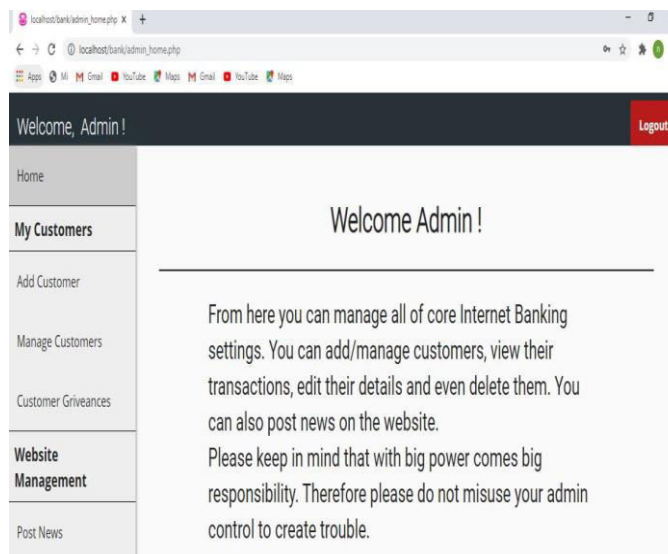
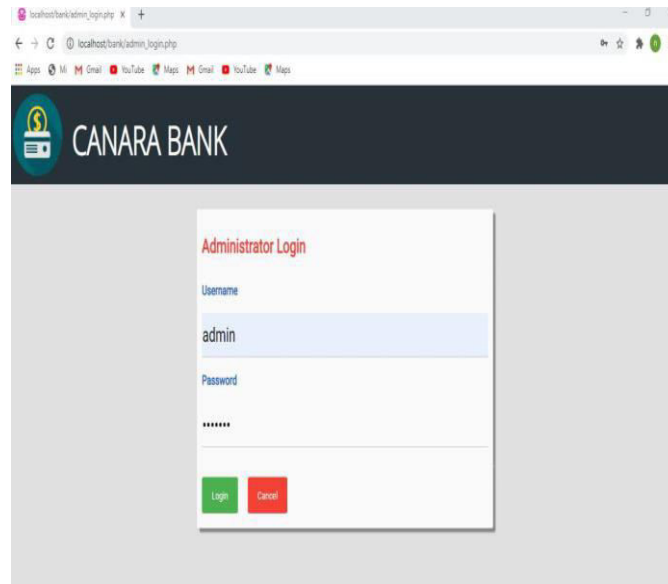
- This loan purpose field should be a list containing only gold loan and vehicle loan. The user just has to select one from it.

### 3.1.13. HOME, PROFILE, SETTINGS, LOGOUT, HELPLINE

- When we click home button in slide window redirect the page to home page
- When we click profile button just show the details of the user
- Just add settings button no changes have to happen
- When we click logout button redirect to login page.
- Just add a fancy number as helpline number, phone's dialer should be invoked.

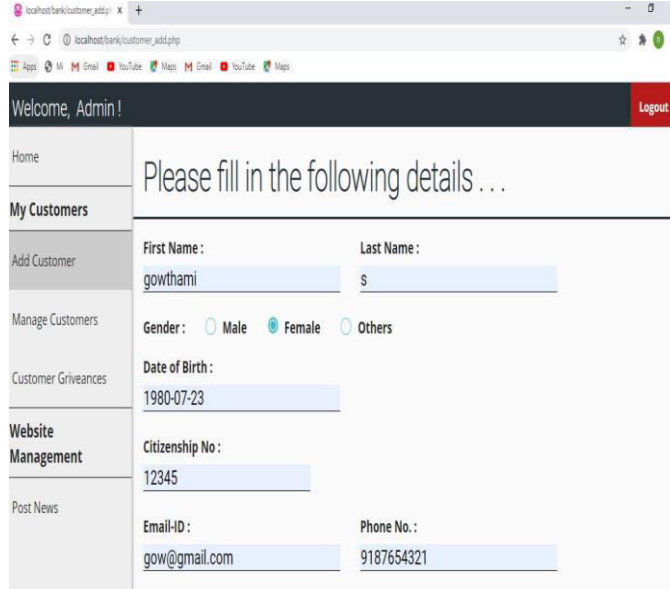
## IV. SCREEN SHOTS

### 4.1.1 ADMIN LOGIN

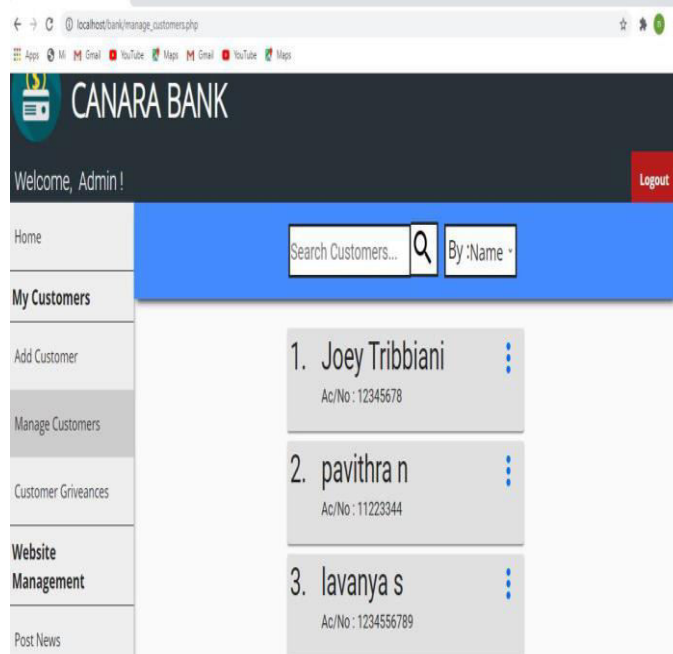




#### 4.1.2 ADD CUSTOMER



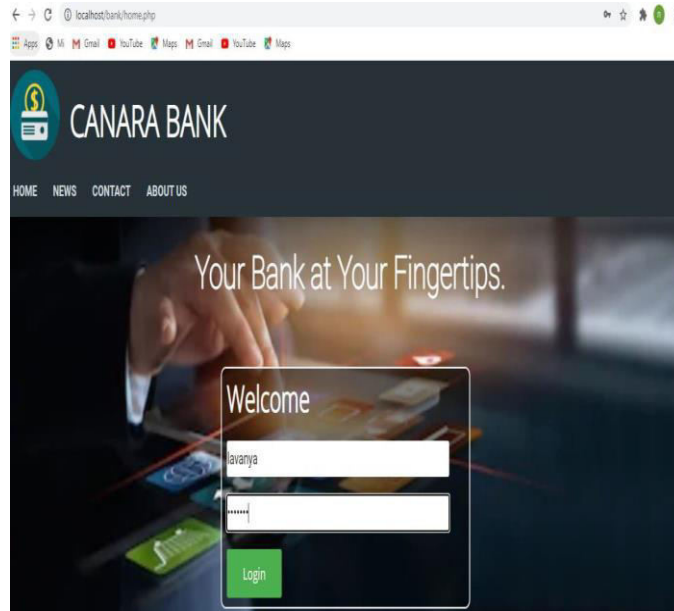
#### 4.1.3 MANAGE CUSTOMER



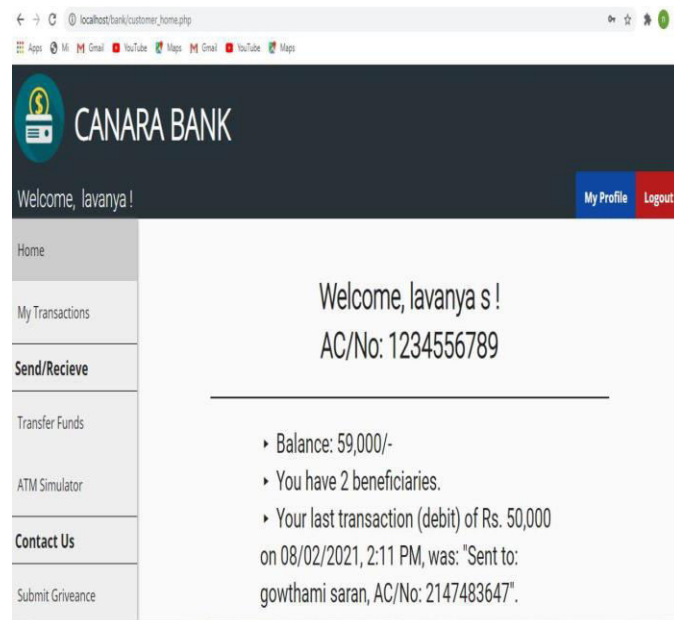




#### 4.1.4 HOME PAGE



#### 4.1.4 CUSTOMER DETAILS





#### 4.1.5 TRANSACTION

The screenshot shows the 'customer\_transactions.php' page of a simulated CANARA BANK. The page features a navigation menu on the left with options like Home, My Transactions, Send/Receive, Transfer Funds, ATM Simulator, Contact Us, and Submit Grievance. The main content area displays a table of transactions with columns for Trans. ID, Date & Time (IST), Remarks, Debit, Credit, and Balance. The table contains four rows of data, including an opening balance, a transfer to Joey Tribbiani, a cash deposit, and another transfer to Gowthami Saran.

Trans. ID	Date & Time (IST)	Remarks	Debit	Credit	Balance
1	08/02/2021, 1:50 PM	Opening Balance	0	100,000	100,000
2	08/02/2021, 1:53 PM	Sent to: Joey Tribbiani, AC/No: 12345678	1,000	0	99,000
3	08/02/2021, 1:53 PM	Cash Deposit	0	10,000	109,000
4	08/02/2021, 2:11 PM	Sent to: gowthami saran, AC/No: 2147483647	50,000	0	59,000

#### 4.1.6 TRANSFER FUNDS

The screenshot shows the 'send\_funds.php' page of the simulated CANARA BANK. The page is titled 'Transfer Funds' and displays the recipient's name 'Joey Tribbiani' and account number '12345678'. It includes input fields for 'Enter Amount' (with '10000' entered) and 'Enter your password'. At the bottom, there are three buttons: 'Go Back', 'Submit', and 'Reset'.





#### 4.1.7 ADD BENEFICIARY

The screenshot shows a web browser window with the URL localhost/bank/add\_beneficiary.php. The page header includes the CANARA BANK logo and a welcome message 'Welcome, lavanya!'. A navigation menu on the left contains 'Home', 'My Transactions', 'Send/Recieve', 'Transfer Funds', 'ATM Simulator', 'Contact Us', and 'Submit Grievance'. The main content area is titled 'Please fill in beneficiary details...' and contains the following form fields:

First Name :	Last Name :
lavanya	subramani
Account No :	
456789023456	
Email-ID :	Phone No. :
slavanya631@gmail.com	9087654321

At the bottom of the form, there are three buttons: 'Go Back', 'Submit', and 'Reset'.

#### 4.1.8 SEND MONEY

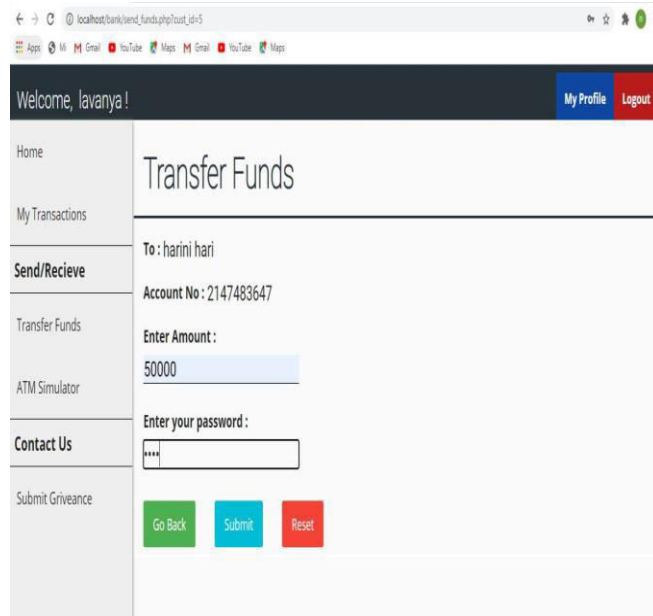
The screenshot shows a web browser window with the URL localhost/bank/beneficiary.php. The page header includes the CANARA BANK logo and a welcome message 'Welcome, lavanya!'. A navigation menu on the left contains 'Home', 'My Transactions', 'Send/Recieve', 'Transfer Funds', 'ATM Simulator', 'Contact Us', and 'Submit Grievance'. The main content area features a blue header with an 'Add' button, a search box labeled 'Search Beneficiaries...', and a dropdown menu labeled 'By :Name'. Below this, a box titled 'Send to, Add/Delete Beneficiaries.' contains a list of two beneficiaries:

1. Joey Tribbiani  
Ac/No : 12345678
2. harini hari  
Ac/No : 2147483647

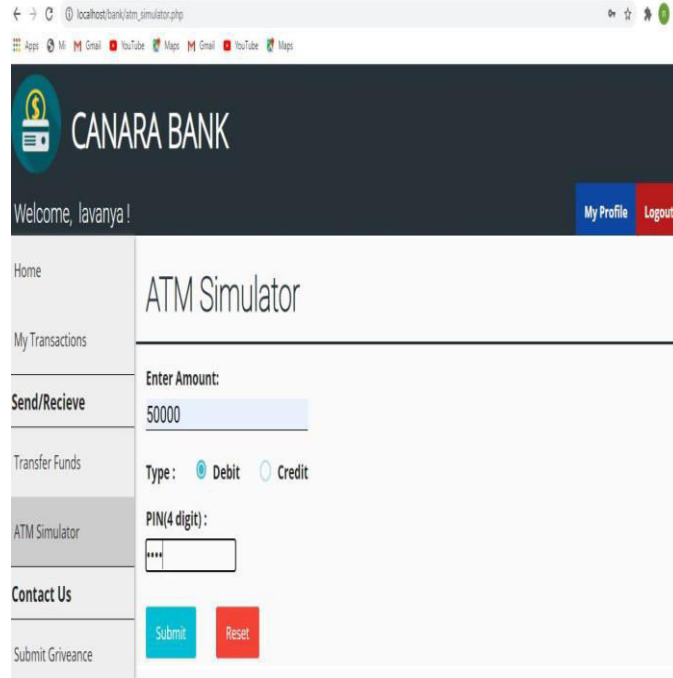
A context menu is open over the second beneficiary, showing 'Send' and 'Delete' options.



4.1.9 AMOUNT SEND



4.1.10 ATM STIMULATOR





#### V. CONCLUSIONS

The project can be easily used in the process of decision-making. Different types of reports can be generated which help the management to take correct decision and reduce the time delay which automatically increases the company's work standards as well as the economical state of the company.

This system never decreases the manpower but helps the development of available manpower and optimizes the manpower by which company's standards and capabilities can be scaled to higher dimensions.

#### VI. FUTURE ENHANCEMENTS

The project has met the standards required to work at Web Site. If the business logic remains same the project can be ported to any Website with minor changes in the working procedure of the project. The project can be used as an availability to develop a project for a different company with different business logic wherein the commonalties in certain areas remain the same at any business level. By using the common features in future development the development time as well as the cost of development can be decreased considerably.

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