MULTI TRANSACTION SERVICES PROVIDED BY BANK SYSTEM

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ABSTRACT

The main objective of the proposed solution is to automate the various functions and activities of the bank through Internet. The solution will facilitate to the bank employees and the account holders with the different modules. This solution is very much necessary for the private sector banks and the corporate sector. The banking industry will take a new shape and explore like never before. Using the solution the bankers and account holders can generate various kinds of reports.

1. INTRODUCTION

A number of techniques have been developed for providing ease of business and for capability of the people. To provide more and more comfort levels, banks are also providing E-Banking. But there are many banks and for each bank one’s has to remember separate username and password. There is no such platform where all banks come together and have a single username and password to do their transactions. The system which is the most important role plays in one’s life. As E-Banking is gaining popularity so bank has to provide a secure and authentication to the person. Multi transaction service provided by bank system Interface is a web based application which provides the common Interface for Multi Bank Accounts. Bank facilitates Online Transactions. Multi banking transaction interface also provides support for other banking services provided by the banks. Multi transaction service provided by bank system interface provides ease to the customer and at the same time assures high level security. Multi transaction service provided by bank system interface also customized with different banking facilities.

2. OVERVIEW OF THE SYSTEM

EXISTING SYSTEM

- It automates information related to particular bank.
- Complexity in management transactions.
- Loans details, card details, account main not maintain properly.
- Customer details may not maintain properly.
- Customer may not maintain all type of transaction details.

PROPOSED SYSTEM AND ITS MARIT

The development of this new system contains the following activities, which try to automate the entire process keeping in the view of database integration approach.

- Automates information related bank.
- It is easy process.
- Rich user interface.
Customer can maintain all his personal details.

Customer can maintain loan details, all transaction details.

Modules:

This application consists following modules:

1. Admin module
2. User module
3. Bill payment Module
4. Reports Module

1. Admin Module:

This module is belongs to bank staff. By using this module Administrator can add type of accounts (saving and current etc), minimum deposit amount in that particular account, interest rate and period of time.

2. User Module:

This module is all about customers of a bank. By using this module customers can go for different operations like they can apply for a new account in a bank, they can apply for different loans based on their requirement and also they can view their personal information, modify both personal and login information etc. Following operations can be done by any customer.

- **New Account**: Customer can open a new account.
- **Teller Services**: Customer can apply for a new debit card
- **Transaction Details**: Customer can transfer his funds to other accounts
- **Requests**: By using this functionality customer can go for different type of transactions on bill payment
- **Maintenance Services**: Either customers can close their accounts or they can modify their information.

- **User Alerts**: Customer can pay telephone bill to that bank.

3. Bill Payment Services:

Customer can pay bills like electricity bill, telephone bill etc through his account.

4. Reports Module:

In this module administrator will get different types of reports regarding customers like Number of customers of this portal etc. And this module is controlled by administrator only.

- Accounts
- Card Transactions
- Credit cards
- Debit cards
- Customers
- Funds Transfer
- Bill Payments

![Fig 3.1: ER Diagram](image-url)
The solution will facilitate to the bank employees and the account holders with the different modules. This solution is very much necessary for the private sector banks and the corporate sector. The banking industry will take a new shape and explore like never before and here we can pay the electricity, water and phone bills through online.

5. REFERENCES

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