



International Journal of Innovative Research in Computer and Communication Engineering

(An ISO 3297: 2007 Certified Organization)

Vol. 4, Issue 6, June 2016

An Enhanced Smart Multi-Banking Integrated System

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ABSTRACT: The 'Multi Banking System' Interface is targeted to the future banking solution for the users who have multiple bank accounts in different banks. This interface integrates all existing banks and provides business solutions for both retail and corporate. This system acts as a standard interface between the clients and the banks. Users who have accounts in various banks can login here and can make any kind of transaction. In the backend, system will take care of the entire obligation required in order to carry on transaction smoothly.

KEYWORDS: J2EE TECHNOLOGY, E-BANKING, JSP, TRANSACTIONS.

I. INTRODUCTION

With the invent of internet technologies, it became easier for many of the students to develop their own system as per their interesting domains. As per my syllabus, We studied various subjects such as web technologies, java, databases, DWH & Data Mining etc. By acquiring knowledge in these subjects, We got an interest in developing a system which can resolve the problem of users who have multiple personal bank accounts. The problem is users have to login each bank and they have to provide the respective user-id and password. It requires the users to remember all of his/her userids and passwords of all of their accounts. To help them, We developed a web based application which provides a common platform from where the user can access to any bank. My interface is very user friendly, so no one feels difficulty in accessing this system.

II. RELATED WORK

Currently we are having lot of banks in the market and any person can do transactions of any individual bank either manually or in online. But no one can do all banks transactions in a single portal or in single bank. The current online banking system is only for individual banks in which the customer has to remember his/her own user name and password for each bank which increase the complexity for the user. This is the main disadvantage in existing system to avoid this problem we are introducing "multi banking system using a common portal".

This project is organized as follows. First, I introduced the roles of Admin Module, Customer Module, Bank Admin Module, and Reports Module.

Disadvantages of existing system

- No one can do all banks transactions in a single portal or in single bank.
- Any person can do transactions of any individual bank either manually or in online.

III. PROPOSED SYSTEM

The Multi Banking System Interface is targeted to the future banking solution for the users who is having multiple bank accounts in multiple banks. This interface integrates all existing banks and provides business solutions for both retail and corporate.

This system acts as a standard interface between the clients and all the banks, By using this portal any client who maintain accounts in various banks can directly log on to Multi Banking System Interface and make any kind of

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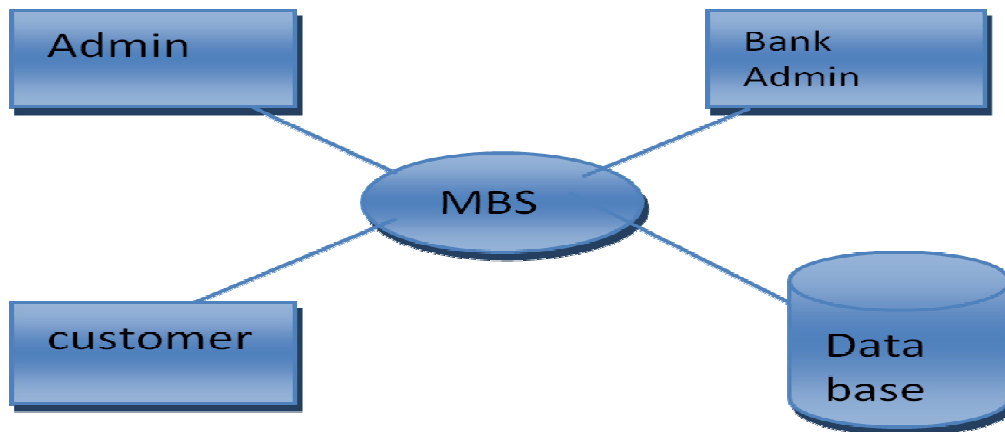


Fig1: Functionality of MBS

IV. WORK FLOW PROCESS

IV. I. ADMIN MODULE:

The admin module will be used by the administrator of this portal, admin can accept or reject the requests from the bankers, and also admin can accept or reject the requests from the users. The requests are in the form of bank registration, customer registration. This module is having following functionalities.

- Pending Bankers Requests: By using this functionality Administrator can give access permissions to all bankers who are registered in this portal.
- Pending User Requests: By using this functionality Administrator can give access permissions to all users who are registered in this portal.

IV. II. CUSTOMER MODULE:

This module describes all about customers, by using this module any customer can do some operations like create a new account, view the account information, Transfer amount from one account to other account and customer can also see the Transaction Reports. This module consists following functionalities.

- Create New Account: By using this functionality user can create a new account in any bank by selecting bank name option.
- View Account Information: By using this functionality user view all his account details, this can be viewed by users who are having account in any bank.
- Transfer Amount: By using this functionality user can transfer money from his account to other accounts of same bank or other banks.
- Transaction Reports: By using this functionality user can get all his transaction reports like accepted transactions, rejected transactions and pending transactions.

IV. III. BANK ADMIN MODULE:

This module deals with all transactions of bank management. By using this module bank staff can view all details of customers, they can go for any transactions of their customers and also they can give access permissions to all customers of that bank. This module consists following functionalities.

- List of Customers: By using this functionality Bank admin can get their entire customers list and their details.
- List of Accounts: By using this functionality Bank admin can get their entire customers list based on selected account type like saving account, current account etc.
- Transfer Pending: By using this functionality Bank admin can maintain money transfer details of customers.
- Transfer Declines: By using this functionality Bank admin can maintain money transfer rejected customer details.



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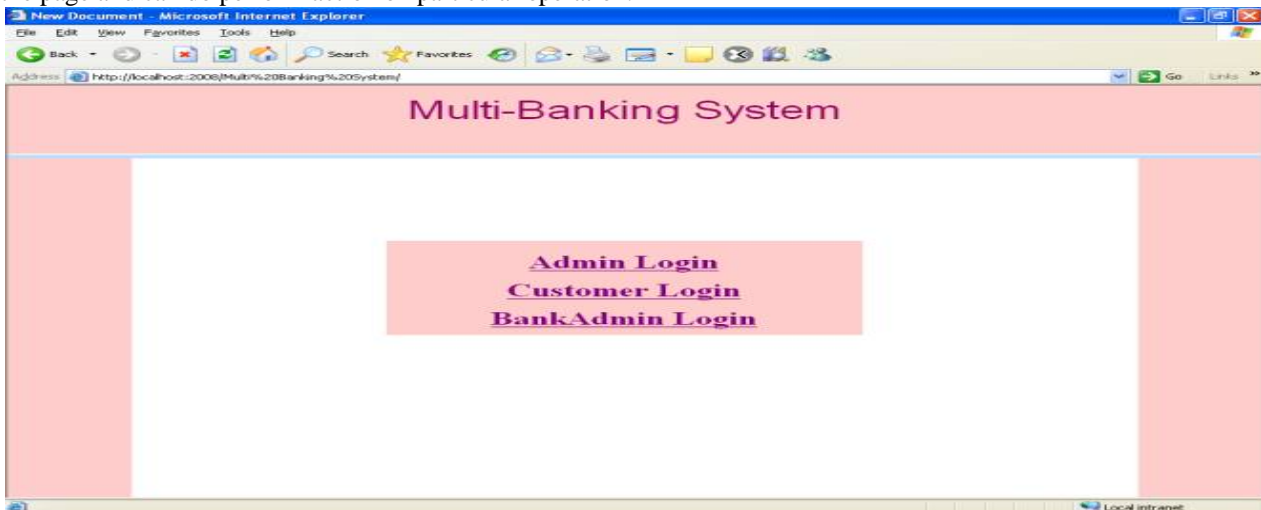
- New Accounts Pending: By using this functionality Bank admin can maintain entire user details who are requesting for new account in that bank.

IV . IV. REPORTS MODULE:

In this module administrator will get different types of reports regarding customers like Number of customers of this portal and no. of banks registered in this portal. This module is controlled by administrator only.

V. EXPERIMENTAL RESULTS

1) Here we have to view the Admin Login, Customer Login, and Bank Admin Login . And also we have to enter into the page and can do perform action on particular operation.



2) Here only the person login who can know the correct authentication.





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3) Here the person who want to register into multi banking system ,they can register on following page.

Multi-Banking System

Enter Account Details

Select Bank: icici

Enter Account Number: 901

Enter Account Holder Name: kumar

Customer ID: kumar

Password: *****

Confirm Password: *****

Account Type: Savings Account

Enter Transaction Password: ****

Confirm Transaction Password: ****

Submit back reset

4) What we can see on below screenshot, the person who is new and old ,they can logging into flowing page.

Multi-Banking System

Welcome to MULTI BANKING SYSTEM

Username: vijey

Password: *****

Select Bank: SBI, SEB, AXIS, HDFC, AB, ICCI

Login reset Home

New User????? Click here

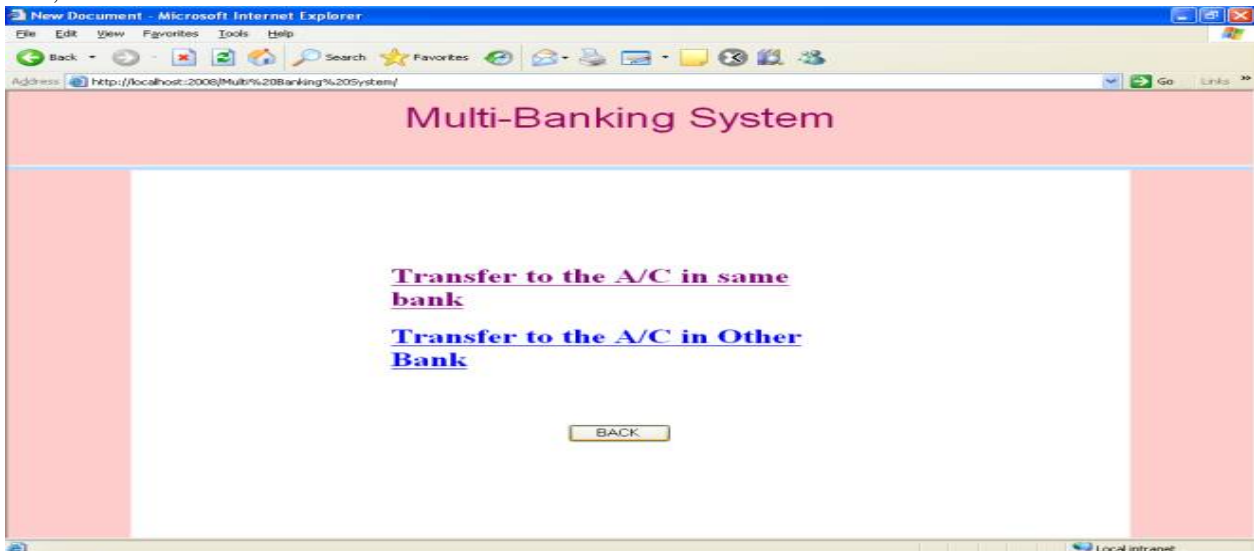


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5) Here we can see two types of transfer from one bank to another bank. The two is, Transfer to the account in same bank, and Transfer to the account in other bank.



VI. CONCLUSION AND FUTURE ENHANCEMENTS

Multi Banking System is developed to provide a common portal access for various banks. It saves much time of business people because they can login into a single portal and can access multiple banks at the same time.

This application is still under development and it requires more cost for implementing it which can be solved in the future. When the transaction is going on and suddenly if the network fails no messages will be sent the user or bankers this can be achieved later in the future time.

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BIOGRAPHY



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ISSN(Online): 2320-9801
ISSN (Print) : 2320-9798

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