

ABSTRACT

This project aims at creation of a secure Internet banking system. This will be accessible to all customers who have a valid User Id and Password. This is an approach to provide an opportunity to the customers to have some important transactions to be done from where they are at present without moving to bank. In this project we are going to deal the existing facts in the bank i.e.; the transactions which takes place between customer and bank. We provide a real time environment for the existing system in the bank. We deal in the method transaction in the bank can be made faster and easier that is our project is an internet based computerized approach towards banking.

Modules:

1. Balance enquiry
2. FundsTransfer to another account in the same bank
3. Request for cheque book/change of address/stop payment of

Cheques

4. Viewing Monthly and annual statements.
5. System help.

As the application of project is regarding internet banking ,we used "JAVA" a simple, object-oriented, network – savvy , interpreted, robust, secure, architecture neutral, portable, high performance, multithreaded dynamic language.

2.1. INTRODUCTION:

The Project SAFE AND SECURE INTERNET BANKING SYSTEM provides comprehensive electronic fund transfer and payment solutions that enable thousands of Citizens, Financial Institutions and hundreds of businesses the convenience of receiving and transferring their funds online.

It's fast, easy and puts you in complete control – you decide who to transfer funds, checking of the account details. Receive and pay all your paper bills at one site – at your bank, credit union.

Plus, you can enhance the convenience of transferring funds online by receiving your bills electronically, checking statuses of accounts and viewing the statements can possible with this system. You can do this from one secure online location, in just a few minutes.

Internet-Banking system provides the greater opportunity to interact with Account holder. But in regular system there are no more interactions with an account holder or trustee. Authorities of Internet -Banking system can Provides the greater knowledge on Internet -Banking and they can effectively Explain in broader sense.

Before going to replace or planning for a new system it is essential to have thorough knowledge about the existing system along with estimation or determination of how computers can be best used to make its operations more effective. System analysis is a process of collecting and interpreting facts, diagnosing problems and using the information to recommend improvements to the system.

Accumulation of information about the existing system is called System Study. Basically, system analysis is about understanding situation, not solving problems.

PROBLEM DEFINITION:

The major concern for an Internet -banking is the 'security'. There are many remote customers accessing the system and placing various requests/queries to get the required information or to make transactions with the bank at the time demanded. There are various aspects that are needed to address in this application. There should be a report generating Balance Enquiry the system need to guarantee the funds transfer to another account of the same bank. The system should provide assistance for request for

- Cheque book
- Change of address
- Stop payment of cheques

The system must generate various reports for the customers to view monthly and annual statements

2.2.2. PROPOSED SYSTEM:

This proposed system aims at creation of a secure Internet -Banking system. This will be accessible to all customers who have a valid 'user id' and 'Password' the system provides .The following important functionalities

- ❖ Balance Enquiry
- ❖ Funds Transfer to another account in the same bank
- ❖ Request for cheque book\change of address\stop payment of cheques.
- ❖ Viewing monthly and annual statements

2.5.1. SOFTWARE REQUIREMENTS

Web technologies: Java Server Pages, Java Script, and HTML

Database: Oracle 9i

Software Interfaces

- Operating System: Windows 20
- Database : Oracle 9i
- Server : Tomcat 5.0
- Explorer : Microsoft Internet Explorer

2.5.2. HARDWARE REQUIREMENTS

Processor: Pentium- III

- Cache : 256 KB Cache
- FDD : 1.44 MB Floppy drive
- Hard Disk : 40 GB IDE Hard disk
- RAM : 256 MB