

International Journal of Research Publication and Reviews

Journal homepage: www.ijrpr.com ISSN 2582-7421

# **Enhanced Online Banking System**

# N.Jayakanthan\*, R. Arnesh

Department of Computer Applications, Kumaraguru College of Technology Coimbatore, India \*jayakanthan.n.mca@kct.ac.in

#### ABSTRACT

There is a need for web-based application specially for banking sector. Online banking system application will be used by admin and customer. Employee can open and he can also edit accounts for customers. Any transaction like deposit and withdrawal facilities are calculated. Interest rate for particular amount is calculated. The admin has the total control over this application. There are several loan options available and the customer can calculate the amount details for the loan by this application. The web application is secured and protected by user id and password. The user can check about his account details from anywhere by using this application. 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

Keywords -Online Banking Application, Portal, Transaction,

## Introduction

The online banking system is very imperative for the current human life. The banking system needs to enhanced day by day. In this research paper a model is proposed to improve the efficiency of the online banking system. The proposed system contains the following module. Admin:

The admin module has access to open and edit the things on the banking application. The admin can only get the access by entering the Id and Password. Admin can view customer details and he can also delete the customer's account if he wants. Branch details:

The module provides complete flexibility for users to know lending products, supports and their branch details to know the current progress they made at the bank. And then admin can view the accounts that are created on the particular branches.

Customer details:

This is where the user creates his\her bank account by giving the basic details like account number, mobile number, address and password in order to register in online banking. After signing a popup message will be shown that the account has be created. After signing up the user sign into his/her bank account ID and password which was created at the previous module.

#### Fund Transfer:

This is where the money transferring process is done. One can transfer the amount by giving the certain details like account number, account name, date, balance, total amount, transaction type and the balance after the transaction is also viewed.

## LITERATURE SURVEY

Edge et al [1]developed the attack tree and protection tree analyze the weakness in online banking system and the way to mitigate the attack vector.

Khrais<sup>[2]</sup> analyzed various vulnerabilities in online banking system he analyze various attack methods, transaction issues and online vulnerabilities in banking system.

Lee et al [3] proposed new authentication system using combined code and mobile QR code as a variant of the 2D barcode.

Sethu et al [4]supervise various URL which make the students to be victim of the attack vectors in academia. A system is developed to mitigate the attack.

Hammood et al[5] analyze various system and develop mechanism to prevent the online banking system under attack.

LEVEL 0:

# METHODOLOGY

The existing module and implemented as follows: Admin:

The admin module has access to open and edit the things on the banking application. The admin can only get the access by entering the Id and Password. Admin can view customer details and he can also delete the customer's account if he wants.

#### **Branch details:**

The module provides complete flexibility for users to know lending products, supports and their branch details to know the current progress they made at the bank. And then admin can view the accounts that are created on the particular branches.

#### **Customer details:**

This is where the user creates his\her bank account by giving the basic details like account number, mobile number, address and password in order to register in online banking. After signing a popup message will be shown that the account has be created. After signing up the user sign into his/her bank account by entering the account ID and password which was created at the previous module.

#### **Fund Transfer:**

This is where the money transferring process is done. One can transfer the amount by giving the certain details like account number, account name, date, balance, total amount, transaction type and the balance after the transaction is also viewed.

### IMPLEMENTATION AND EVALUATION

The existing modules are implemented using specific JAVA Class. The each modules are properly integrated and interfaces are clearly tested. The outcome of the project is solving its intended purpose.

#### CONCLUSION

A bank account is not only about saving money, it also needs to be user friendly and the user must able to know all the information about the bank. Opening an account is a smart move - it means that you can access a service that helps you control your money, and which may help you borrow at some time in the future. The internet banking allows the customer to check their needs whenever they need instead of standing in line for a simple problem. In the future the system will have the following enhancements. The improvement of following modules such as bank details were we are able to view the current interest rates and kinds of loan, security, enquiries. The loans can be sanctioned through online by giving their digital signature, retina scan and their ADHAR copy.

#### References

- [1] Edge, Kenneth, et al. "The use of attack and protection trees to analyze security for an online banking system." 2007 40th Annual Hawaii International Conference on System Sciences (HICSS'07). IEEE, 2007.
- [2] Khrais, Laith T. "Highlighting the vulnerabilities of online banking system." The Journal of Internet Banking and Commerce 20.3 (2015)...
- [3] Lee, Young Sil, et al. "Online banking authentication system using mobile-OTP with QR-code." 5th International Conference on Computer Sciences and Convergence Information Technology. IEEE, 2010..
- [4] Shetu, SyedaFarjana, et al. "Predicting satisfaction of online banking system in Bangladesh by machine learning." 2021 International Conference on Artificial Intelligence and Computer Science Technology (ICAICST). IEEE, 2021.





- [5] Hammood, Waleed A., et al. "A review of user authentication model for online banking system based on mobile IMEI number." IOP Conference Series: Materials Science and Engineering. Vol. 769. No. 1. IOP Publishing, 2020.
- [6] N.Jayakanthan and M.Manikantan, "Malicious Attack Detector", International Journal of Advance Research and Innovative Ideas in Education, Vol.3, Issue 1, 2017.
- [7] NicolerMorphy, Changing Paradigm in Academia" Proceedings of the 4<sup>th</sup> International Conference in Academic and Research, Pathanpur, 2020.
- [8] Philip Morish, Roadmap to Success in Academia, Proceeding of the 6<sup>th</sup> International Conference on Science, Haldwani, 2021
- [9] Sushanth Singh, The need for imperative in academia, Proceedings of 4<sup>th</sup> International Conference of Information System, Jalandar, 2019.
- [10] Victor susen, Major revamping requirements in Academics, Proceedings of the 5<sup>th</sup> International Conference on Academic regulations, Patna, March 2020.
- [11] Williams, Modern academics and Assessments, Proceedings of the 6<sup>th</sup> International Conference of Computer Science, Nainital, 2021.