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MULTI BANKING SYSTEM: THE FUTURE BANKING SOLUTION

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Abstract: 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 transactions. In the back end, system will take care of the entire obligation required in order to carry on transaction smoothly.

Index Terms -Admin ,multi-banking, Customer ,Module,design,architecture

INTRODUCTION

THE 'MULTI BANKING SYSTEM' INTERFACE IS FOCUSED TO THE MORE EXTENDED TERM BANKING ANSWER FOR THE CLIENTS WHO HAVE NUMEROUS LEDGERS IN A FEW BANKS. THIS INTERFACE COORDINATES EVERY SINGLE EXISTING BANK AND GIVES BUSINESS ANSWERS FOR BOTH RETAIL AND FRIENDS. FRAMEWORK INVOLVES. THIS INTERFACE INCORPORATES EVERY SINGLE EXISTING BANK AND GIVES BUSINESS ANSWERS FOR BOTH RETAILERS AND THE ORGANIZATION. THIS PROCEDURE GOES ABOUT AS A RUN OF THE MILL INTERFACE BETWEEN THE CUSTOMERS AND ALONG THESE LINES THE BANKS. CLIENTS WHO HAVE ACCOUNTS IN DIFFERENT BANKS CAN LOGIN HERE AND MAY MAKE ANY VERY EXCHANGES. INSIDE THE BACK END, THE FRAMEWORK WILL POST OF THE ENTIRE COMMITMENT REQUIRED IN ORDER TO CARRY ON THE EXCHANGE EASILY.

For this study secondary data has been collected. From the website of KSE the monthly stock prices for the sample firms are obtained from Jan 2010 to Dec 2014. And from the website of SBP the data for the macroeconomic variables are collected for the period of five years. The time series monthly data is collected on stock prices for sample firm sand relative macroeconomic variables for the period of 5 years. The data collection period is ranging from January 2010 to Dec 2014. Monthly prices of KSE -100 Index is taken from yahoo finance.

RELATED WORK

Presently, we are having a ton of banks inside the market and an individual can do exchanges of an individual bank either physically or on the web. Be that as it may, it's not possible for anyone to do all bank exchanges during a solitary entryway or in a solitary bank. The present web based financial industry is just for singular banks during which the client must recall his/her own client name and secret word for each bank which builds the intricacy for the client. This is regularly the most burdened in the current framework to stay away from this issue we are presenting a "multi banking framework utilizing a typical entrance". This undertaking is composed as follows. To begin with, I presented the jobs of Admin Module, Customer Module, Bank Admin Module, and Reports Module

EXISTING SYSTEM & DISADVANTAGES

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. This is the main disadvantage in existing system to avoid this problem we are introducing "multi banking system".

PROPOSED SYSTEM & ITS ADVANTAGES

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 transactions. In the back end, system will take care of the entire obligation required in order to carry on transaction smoothly

SYSTEM ARCHITECTURE

Engineering graph might be a chart of a framework, during which the chief parts or capacities are spoken to by squares associated by lines that show the connections of the squares. The outline is typically utilized for a superior level, less point by point portrayal pointed more at understanding the general ideas and less at understanding the important part of execution.

SYSTEM DESIGN

Software design is the process by which an agent creates a specification of a software artifact, intended to accomplish goals, using a set of primitive components and subject to constraints. Software design may refer to either "all the activity involved in conceptualizing, framing, implementing, commissioning, and ultimately modifying complex systems" or "the activity following requirements specification and before programming, as in a stylized software engineering process." Software design usually involves problem solving and planning a software solution. This includes both a low-level component design and a high-level, architecture design

DESIGN AND IMPLEMENTATION CONSTRAINTS:

All modules are coded thoroughly supported requirements from software organization. The software is meant in such how that the user can easily interact with the screen. Software is meant in such how that it is often extended to the important time business.

Module Description

There are four modules utilized in the multi-bank system but three modules in the main module.

1. Admin Module
2. Customer Module
3. Bank Admin Module
4. Reports Module

1. 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.

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Pending Bankers Requests:

By using this functionality Administrator can give access permeation to all bankers who are registered in this portal.

Pending User Requests:

By using this functionality Administrator can give access permeation to all users who are registered in this portal.

2. 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.

3. 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 permeation to all customers of that bank. This module consists following functionalities.

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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.

New Accounts Pending:

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

4.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.

CONCLUSION

Multi banking industry is developed to supply a standard portal to access various banks. In order that business professionals who have an account in various banks can get the advantage of it. Just by logging into one web portal people are ready to do required transactions of varied banks. Presently we will use this application for nationalized banks.

In the future, we will choose international transactions.

Software Engineering Methodology:

Object Oriented Analysis and Design (OOAD Standards)

Additional Tools:

HTML Designing : Dream weaver Tool Development

Tool kit : My Eclipse

SOFTWARE REQUIREMENTS:

Web Presentation : HTML, CSS

Client-side Scripting : JavaScript

Programming Language : Python

Web based Technologies : Flask

Python Version : 3.10

Back end Database : MySQL

Operating System : Windows 10

Browser : Chrome/Mozilla

HARDWARE REQUIREMENTS:

Pentium processor : 233 MHZ

RAM Capacity : 128MB

Hard Disk : 20GB

CD-ROM Drive : 32HZ

Keyboard : 108 Standard

Mouse : Optical

Monitor : 15'' Color Monitor

