



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

E-BANKING LOG SYSTEM

¹P Siva, ²Perisetty Sriram, ³Damera Manoj Kumar, ⁴Police Neeraj

¹Assistant Professor, ²Student, ³Student, ⁴Student
^{1,2,3,4}Department of Computer Science and Engineering,
^{1,2,3,4}Matrusri Engineering College, Hyderabad, India.

Abstract: E-banking serves lots of benefits to both customers of banks and banks itself. It adds value to customer's satisfaction with better quality and enables banks to gain a competitive advantage over other competitors. Online banking need to possess high level security in order to provide safe, consistent and robust online environment which guarantees secure data transmission and identity of both bank and customer. Lack of security may lead to less trust or hard to trust attitude towards online banking. Although customers are attracted by online banking convenience, they seem largely in concern about identity theft and phishing.

Index Terms – E-Banking, One-Time Password (OTP), Payment, Transaction history, Django, Twilio.

I. INTRODUCTION

Emerging new Technologies and large scale businesses have made this world, a global village. Lack of security may lead to less trust or hard to trust attitude towards online banking. This system adds value to customer's satisfaction with better service quality and enables banks to gain a competitive advantage over other competitors. The system stores previous transaction patterns for each user. User can make online payment securely. All the registered user can view their respective balance in their account. The existing system designed in Mysql and Html. It provides less security. There may be leakage of data. A loss of data due to a crash is something that can be very worrisome for bank customers. There is a possibility of manipulating data. Our system designed in Python. We are used Django for storing data. It provides more security compare to the previous system. This system adds value to customer's satisfaction with better service quality and enables banks to gain a competitive advantage over other competitors.

II. LITERATURE SURVEY

In the current decade E-banking [6][7] is growing very vastly over the world. Frauds in E-Banking transaction is a very big deal all over the world. There are many researches and studies going on to reduce E-Banking frauds and make way to a better banking transaction to the consumers. Thus, there are many technical and theoretical solutions have been proposed in many region of the world. When research team went through among the research papers the team found some solutions and ideas as follows, Use of username and password is a common and traditional way that helps to protect every transaction from the banking frauds as well as hackers. When a consumer needs to make a transaction, he/she should verify his/her identity with the use of username and password.

III. TECHNOLOGY STACK

3.1 PYTHON: Python is an interpreted, object-oriented, high-level programming language with dynamic semantics. Python's simple, easy to learn syntax emphasizes readability and therefore reduces the cost of program maintenance. Python supports modules and packages, which encourages program modularity and code reuse [1].

3.2 DJANGO: Django is a high-level Python Web framework that encourages rapid development and clean, pragmatic design. Built by experienced developers, it takes care of much of the hassle of Web development, so you can focus on writing your app without needing to reinvent the wheel. It's free and open source [2].

3.3 TWILIO: Twilio provides an easy-to use API for sending and receiving SMS messages with a global reach. With one integration you can send text messages to users all over the world. Twilio provides a complete solution for verifying end user phone numbers that we will use to send a numeric code in a text message to the Android app. Your server application will sit in the middle, between your Android app, and Verify, so that you can verify a user's phone number after they sign up with your mobile application [3].

3.4 DJANGO SQL: Python Django is most suitable for RDBMS type databases or in simple say the sql type databases. The most common name you have heard or used is MySQL. Although most of the sql type databases work fine with it like Mariadb, MySQL-server, oracle SQL etc. Django's querysets are protected from SQL injection since their queries are constructed using query parameterization. A query's SQL code is defined separately from the query's parameters. Since parameters may be user-provided and therefore unsafe, they are escaped by the underlying database driver [4].

3.5 HTML: HTML is the standard markup language for web pages. It stands for Hypertext Markup Language. HTML can embed programs written in a scripting language such as JavaScript, which affects the behavior and content of web pages. Web browsers receive HTML documents from a web server or from local storage and render the documents into multimedia web pages. HTML describes the structure of a web page semantically and originally included cues for the appearance of the document [5].

IV. PROPOSED SYSTEM

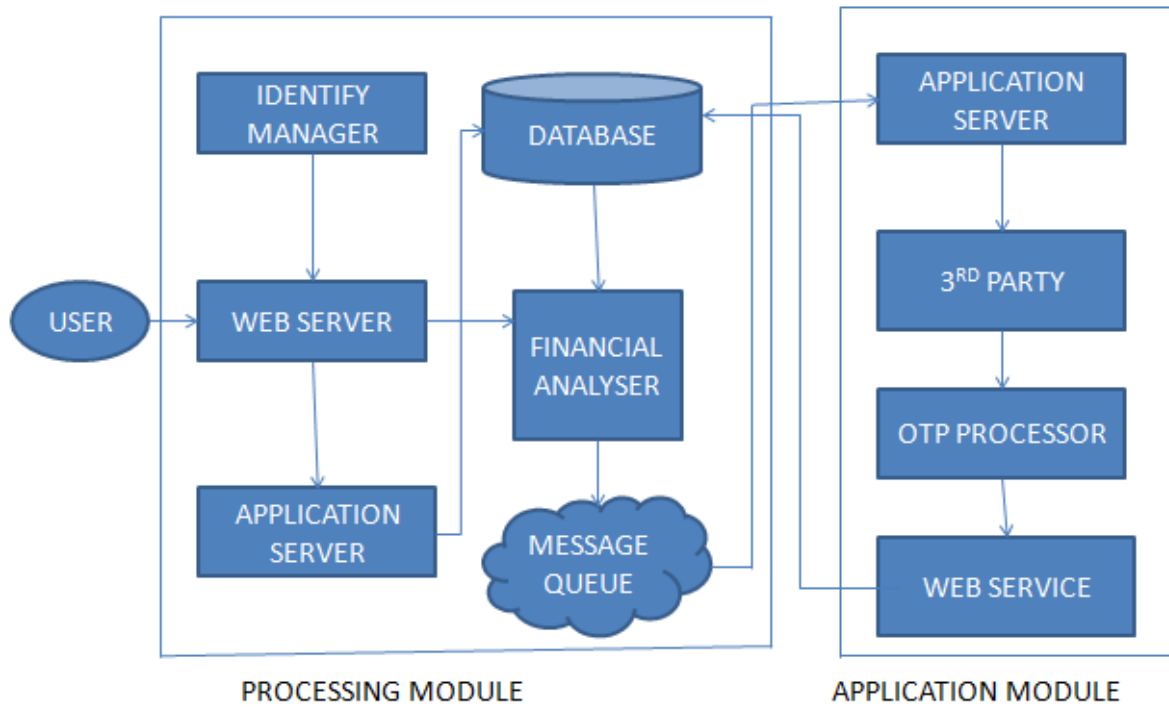


Fig 1 System Architecture

1. **USER LOGIN:**
First user register his details and when admin adds his account to the database, the user can login to his account.
2. **ADMIN LOGIN:**
The administrator will possess a login account. Admin has the access to add or remove any account that is created.
3. **ACCOUNT DETAILS:**
All the details of the user is present in this section.
4. **TRANSFER FUNDS:**
User must enter the account details of receiver’s end user, IFSC code and amount to transfer the amount.
5. **OTP:**
6 digit otp is generated when the user want to make payment.



Fig 2 Screenshot of Home Page

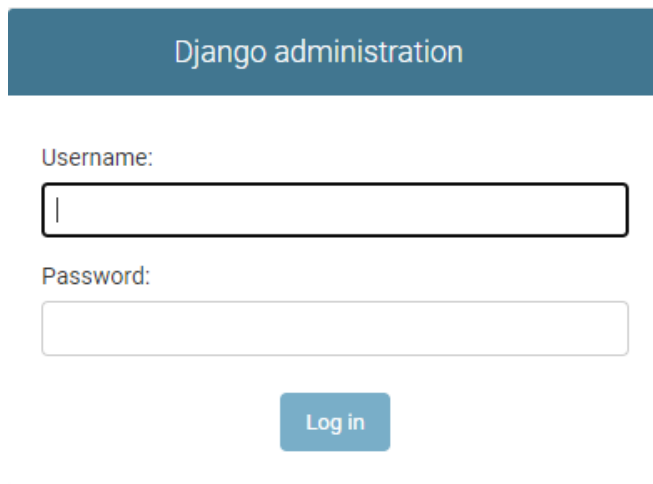


Fig 3 Screenshot of Admin Login Page

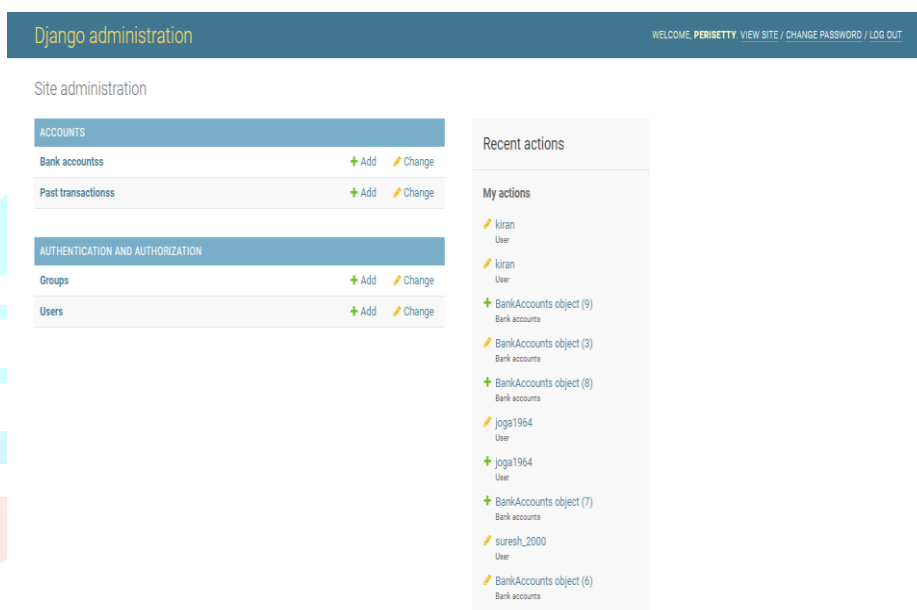


Fig 4 Screenshot of Admin Home Page

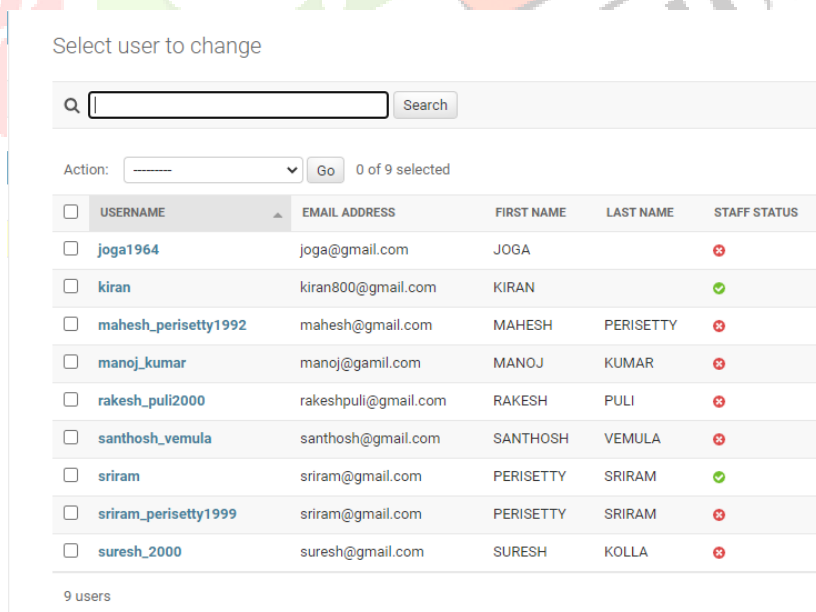
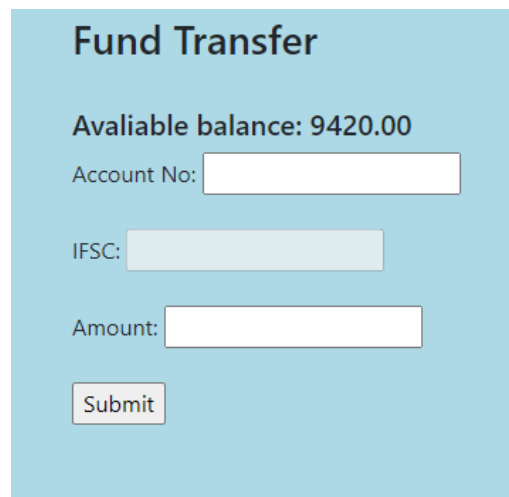


Fig 5 Screenshot of Users list



Fund Transfer

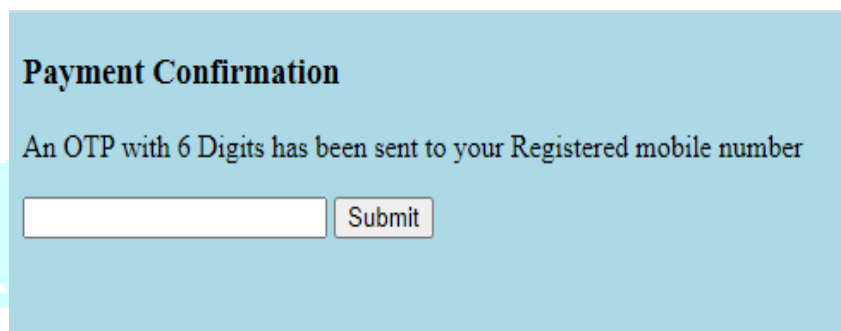
Available balance: 9420.00

Account No:

IFSC:

Amount:

Fig 6 Screenshot of Fund Transfer



Payment Confirmation

An OTP with 6 Digits has been sent to your Registered mobile number

Fig 7 Screenshot of Generating OTP

Date-Time	Description	Amount	Type
April 19, 2021, 8:11 p.m.	Being Transfer to MANOJ	800.00	DEBIT
April 20, 2021, 11:50 a.m.	Being Transfer from JOGA	450.00	CREDIT
April 20, 2021, 11:50 a.m.	Being Transfer to SANTHOSH	350.00	DEBIT
April 23, 2021, 2:08 p.m.	Being Transfer to SANTHOSH	380.00	DEBIT

Fig 8 Screenshot of User Transactions

V. CONCLUSION AND FUTURE WORK

With the proper research and work and also the research on previous products that had been studied, this project has been successfully completed in a more efficient way. The E banking system works really well and tested all its functionalities. In Future we can add more security features to the E banking system. We can make the system user friendly. E-banking systems should be developed more and implemented in order to provide security awareness such as money transferring risks and threats logging information to all existing and potential internet banking customers.

VI. REFERENCES

- [1] <https://www.codecademy.com/catalog/language/python>
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- [3] <https://en.wikipedia.org/wiki/Twilio>
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