# **Multi Banque Operato**

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Abstract-The Multi Banque operato Interface is targeted to the future banking solution for the users who are having multiple accounts in multiple banks. This system acts as a standard interface between the client and the bank, By using this portal any client who maintains accounts in various banks can directly log on to Multi Banque operato Interface and make any kind of transactions. Currently, there are lots of banks in the market and any person can do transactions of any individual bank either manually or online. To make transactions of all the Banks in a single portal "Multi Banque Operato" is used.

*Keywords*-Transaction, Bill Payment ,Account Management, Admin ,User.

## I. INTRODUCTION

The project "Multi Banque Operato" is an offline website. The main objective of the application is to make the customers of different banks do their transactions and account accessibility using this solution. The users of this application do not need to interact with websites of each bank. The users can add new bank details and also can update the details of the existing bank. The customers can view the account related information. The customers can do the transaction of money from one account to another. This application also provides bill payment option to the customers. The customer is also allowed to send queries to the admin.



#### **II. SYSTEM ANALYSIS**

System analysis is the process of interpreting information, diagnosing the problems and using that information to recommend improvements to the system. System analysis is the problem-solving activity that requires intense communication between the system users and developers.

Every detail about the system is studied and analyzed. The Analyst plays the role of an interrogator and dwells into the working of the system. The system is viewed as a whole and the inputs to the system are identified. The output is traced through various processing that the input phases through in the organization. A detailed study of this process must be made by various techniques like Interviews, Questionnaires. The data collected by these sources must be scrutinized to arrive at a conclusion. The conclusion is an understanding of how the system functions. This system is called as the Existing System. Now the existing system is subjected to close study and the problem areas are identified. The designer now functions as the problem solver and tries to sort out the difficulties the enterprise faces. The solutions are given as a proposal. The proposal is then weighted with the existing system analytically and the best one is selected. The proposed system is presented to the user for an endorsement. The proposal is reviewed on user request and suitable changes are made. This loop ends as soon as the user is satisfied with the proposed system.

## **III. EXISTING SYSTEM**

In Existing System the user needs to login to separate websites for each bank. This process consumes more time. The main disadvantage of the existing system is that transaction from one bank to another bank cannot be done directly and many problems may occur while managing accounts manually. In the existing system, no single point of a transaction can be made.

**Drawbacks of Existing System** 

- More Human Error
- Repetition of the same procedure
- Date Redundancy

- Low Security
- Difficult to handle data
- Difficult to update data

## **IV. PROPOSED SYSTEM**

The Proposed System is the "Multi Banque Operato". Identifying the drawbacks of the existing system leads to the designing of a computerized system which is user-friendly and GUI oriented. This application helps the users to save their time. Here the users can have a single ID in the application for the transaction in more than one bank. The account details can be added and updated by the users. The transaction from one bank to another can be done directly. This system is highly user-friendly and interactive in the selection of banks for the transaction.

# Advantages of the proposed system

- Less Human Error
- High Security
- Data redundancy can be avoided to some extent
- Easy to handle records
- Easy to update data

## V. DESIGN

A Module is a separate unit of software and hardware. Typical characteristics of modular components include portability, which allows them to be used in a variety of systems, and interoperability, which allows them to function with the components of other systems. There are five modules

- 1. Registration Module
- 2. Admin Module
- 3. Customer Module
- 4. Report Module



A. Registration Module

- In the Registration module, the registration of the customers who are using this website for the first time should take place.
- After the completion of registration, the user will be allowed to access the website.
- The entire registration process is monitored and authenticated by the admin

# B. Admin Module

- The Admin should check the registration of the customers and allow them to use the application.
- The Admin has the rights to reject the registration if the furnished details of the user are not sufficient.

# C. Customer Module

- The Customer should request the admin to enter into the website for processing.
- The Customers should be able to add new account details and modify the existing account details.
- Bill Payment and Amount Transfer are also done in this application.
- D. Report Module
- The customer can place any queries they have to the admin through the report module.
- > The Admin will respond to the queries through Email.
- This module also maintains all the reports in the database and manages it.

# VI. SYSTEM IMPLEMENTATION

System Implementation is the stage where the theoretical design is turned into a working system. The most crucial stage is achieving a new system and giving the user confidence that the new system will work efficiently and effectively in the implementation state.

This Stage consists of

- Testing the developed program with simple data
- Detection and correction of errors
- Testing whether the system meets user requirements
- Making necessary changes as desired by the user
- Training user personnel

## VII. IMPLEMENTATION PROCEDURE

The implementation phase is less creative than system design. A system project may be dropped at any time

prior to implementation, although it becomes more difficult when it comes to the design phase. The final report to the implementation phase includes flowcharts, record layouts, report layouts and a workable plan for implementing the candidate system.

#### VIII. SECURITY

This application is an offline website. Here we use the MD5 algorithm for security. It is a widely used hash function producing a 128-bit hash value. It can be used as a checksum to verify data integrity, but only against unintentional corruption. It is conjectured that it is computationally infeasible to produce two messages having the same message digest. A large file must be "compressed" in a secure manner before being encrypted under a public key cryptosystem such as PGP.

#### **IX. FUTURE ENHANCEMENT**

The extended functionality of today's software requires an appropriate approach towards software development. This Multi Banque Operato is designed for people who have to make their transactions and payments of various banks in a single workspace.

In future, it can be extended according to the need of the user. In this project, various new modules and securities can also be added to satisfy user's request for a new site.

# **X.CONCLUSION**

The project developed using PHP and MySQL is based on the requirement specification of the user and the analysis of the existing system, with flexibility for future enhancement.

For the past few years, the number of online transaction sites is increasing rapidly. Thereby, the number of banking software's are also increasing for the quicker and safer transaction. This particular project deals with the problems of using various software's and avoids the problems which occur when carried out manually.

Identifying the drawbacks of the existing system leads to the designing of the computerized system that will be compatible with the existing system with the system which is user-friendly and GUI Oriented.

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