

CUSTOMER ACCORD FOR HABITUAL FUNDS TRANSFER ENDORSEMENT

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Abstract— A web based application which is used to pay the user's bill automatically on mentioned date. Using this project the users can pay their bill on mentioned date. Now a day, the user has to reimburse a lot of payment for internet usage, mobile recharge, landline, EB bill and these payments are available in online. But in some occasions the user cannot make their payments on the mentioned date. So the user has to pay some penalty fee for that case. To avoid these problems this project provides a new space to transact the amount in a secure way. In order to pay the amount the user has to register their personal details and account details with the bank and the user should set the payment bill date, so that the respective branch can collect the money from the users' account with the help of Bank. In addition to this, when the amount transaction exceeds the users' subscribed amount, the notification will be sent through the mail. If the user confirms the payment through internet the amount is transferred otherwise the payment is stopped.

Keywords—automatic funds transfer; feasibility study; module description; new user registration

I. INTRODUCTION

This web application is to make payment to the users monthly billing. The user can view the users billing should be paid automatically every month. i.e the billing amount of user should be paid without the user interaction in this application securely. The banking admin should pay the users monthly bills from his/her bank account. User module has rights to the common person like the peoples who has their banking account as online banking account. The candidates can register their details in this application. They can add their billing details with the bank. They can also watch the last transaction details. In this project the admin has rights to create user id and password for banking ,official and to billing official. The registered banking official can login and the banking admin has to accept the user request of their respective banking accounts. Once the user request is confirmed or rejected an automated email is sent to the respective users. The banking admin has to pay the monthly bills for registered users. The banking admin can update the user account amount details. If the user does not have sufficient amount in their account, automated email is sent to the registered user id with the message of 'Not sufficient Amount'. The user has rights to view the monthly bills sent by the billing department. The user also has rights to view the billing receipt which was sent by the banking admin. To do the above mentioned actions, the user has to link the banking admin and billing admin for the first time. The billing admin has rights to send the monthly bills. The billing admin can view the receipt which was sent from the banking admin.

II. FEASIBILITY STUDY

A feasibility study is a preliminary study undertaken to determine and document a project's viability. The results of this study are used to make a decision whether to proceed with the project, or table it. If it indeed leads to a project being approved, it will - before the real work of the proposed project starts - be used to ascertain the likelihood of the project's success. It is an analysis of possible alternative solutions to a problem and a recommendation on the best alternative. It, for example, can decide whether an order processing be carried out by a new system more efficiently than the previous one.

Explanation

A feasibility study could be used to test a new working system, which could be used because:

- The current system may no longer suit its purpose,
- Technological advancement may have rendered the current system obsolete,
- The business is expanding, allowing it to cope with extra work load,
- Customers are complaining about the speed and quality of work the business provides,

Within a feasibility study, four areas must be reviewed, including Economical & Financial, Technical, Legal and Operational feasibility. This involves questions such as whether the firm can afford to build the system, whether its benefits should substantially exceed its costs, and whether the project has higher priority and profits than other projects that might use the same resources. This also includes whether the project is in the condition to fulfill all the eligibility criteria and the responsibility of both sides in case there are two parties involved in performing any project. This involves questions such as whether the technology needed for the system exists, how difficult it will be to build, and whether the firm has enough experience using that technology. The assessment is based on an outline design of system requirements in terms of Input, Output, Fields, Programs, and Procedures. This can be qualified in terms of volumes of data, trends, frequency of updating, etc. In order to give an introduction to the technical system. Operational feasibility is a test of feasibility that will check whether the systems are working when it is developed and installed in place of the existing system. The Proposed system is beneficial only if it can be turned into information system that will meet the organization's operational requirements.

III. RELATED WORKS

A brief survey of related work in the area of banking security based on steganography and visual cryptography is presented in this

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section. A customer authentication system using visual cryptography is presented in [7] but it is specifically designed for physical banking. A signature based authentication system for core banking is proposed in [8] but it also requires physical presence of the customer presenting the share. [9] proposes a combined image based steganography and visual cryptography authentication system for customer authentication in core banking. A message authentication image algorithm is proposed in [11] to protect against e banking fraud. A biometrics in conjunction with visual cryptography is used as authentication system [11].

IV. MODULES DESCRIPTION

A. Admin

Admin's Control Panel is a module which has admin rights over this application. It has rights to view the users and billing authority's activity. View Members module is used to view the details of users such as banking and billing details. Transaction Details is used to view the successful transaction details such as amount transfer. Signup module is used to create a new user account such as user, billing authorities, banking. Login module is used to validate the user id and password.

B. Banking

Banking official modules has a vital role in this application. They can view the billing details of the user and they can make payment to the billing departments. The billing detail should be sent to the billing departments and to the users too.

C. Billing

Billing authorities has rights to view the departments like mobile, landline communication, EB departments, etc. They can send bill details to the user and to the registered bank authorities. They can view the payment details of the current bill due which is done by the bank authorities.

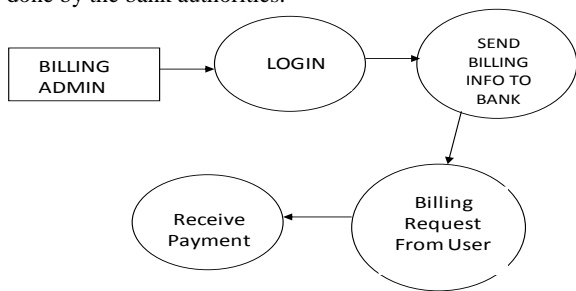


Fig 4.c Billing

A. User

Users module has rights to view the billing detail with the help of online banking account. The candidates can register their details in this application. They can add their billing details with the bank. They can also watch the last transaction details. If the payment is made successful the receipt is sent to the user account.

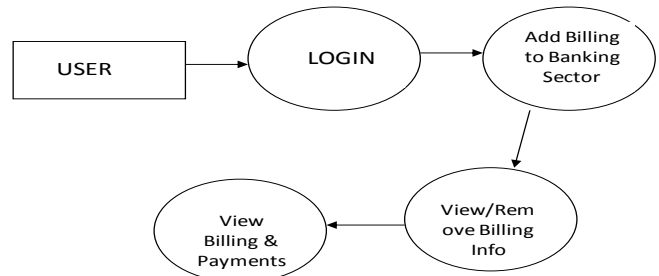


Fig 4.d User

V. SYSTEM ARCHITECTURE

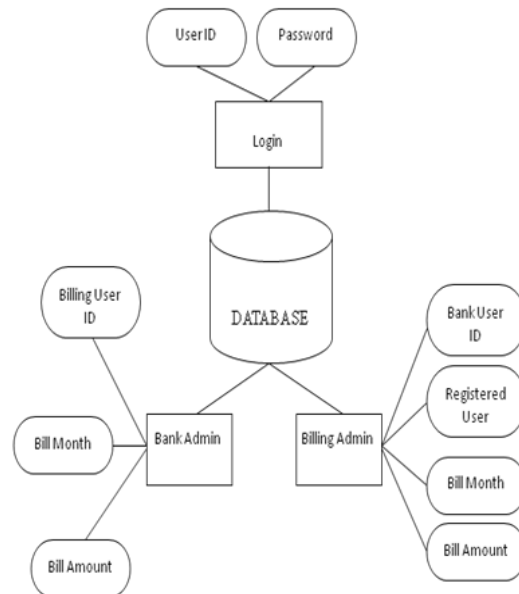


Fig 5 System Architecture

VI. EXISTING SYSTEM

In case of the existing system the amount payment to the bills is done by the person manually. Though the amount payment alert send to the user through the SMS or by email alert if the user is not available at that time they can't pay the amount. If the amount is payment alert is send to the user then they can't pay the amount if the user is out of money at that time

VII. PROPOSED SYSTEM

In this proposed system the payment is done by the bank side itself. To make payment automatically the user has to register his account and billing details with banking in order to pay the amount on mentioned date. The billing alert is send to the user and also the bank official for the user who registered their detail with the bank. Since the details are shared with the bank officials they can make payment to their clients on a particular date. In addition to this, when the amount transaction exceeds the users' subscribed amount, the notification will be sent through the mail. If the user confirms the payment through internet the amount is transferred otherwise the payment is stopped.

ADVANTAGES

- The monthly bills are paid automatically
- The transaction details are done by the banking and billing admin itself
- The user receives the payment acknowledgement

- The amount transaction exceeds the users' subscribed amount, the notification will be sent through the SMS and mail. If the user confirms the payment through internet the amount is transferred otherwise the payment is stopped.

VIII. CONCLUSION

In this paper, the proposed web application is for the users to pay their monthly billing online. The user can view that's the billing gets paid automatically every month. i.e the billing amount of user will be paid securely without the user interaction in this application . The banking admin should pay the users monthly bills from his/her bank account. Users with online banking account can access this web application for their billing process. The candidates can register their details in this application and they can add their billing details with the bank. They can also view the details of last transaction. In addition to this, when the amount transaction exceeds the users' subscribed amount, the notification will be sent through the mail. If the user confirms the payment through internet the amount is transferred otherwise the payment is stopped.

IX. FUTURE WORKS

In our future works the notification will be sent to both SMS and email to the user .

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