

# A Study of Online Banking System

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**Abstract:** *The online banking transaction system is the application system with the most complex business, the most demanded, and frequent version updates in the software engineering application system. The existing online banking business sub-module is intelligent and faces major challenges in security. Online banking, also known as internet banking, web banking or home banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank to provide customers access to banking services in addition to or in place of traditional branch banking.*

**Keywords:** PhonePay, G-Pay, RTGS, NFT, Cashless transactions, Information Technology, Internet. Account, Digital Banking

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