Banking Portal

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Abstract: *This paper is written to introduce and make the people familiar with that user can access his multiple bank accounts all in just one login which saves the customers time and efforts.*

Keywords: MBOP (Many Bank One Platform)

I. INTRODUCTION

JAVA was developed by Sun Microsystems Inc in 1991, later acquired by Oracle Corporation. It was developed by James Gosling and Patrick Naughton. It is a simple programming language. Writing, compiling and debugging a program is very fast and easy in java. It helps to create modular programs and reusable code.

1.1 Java Keywords

A. Java Virtual Machine(JVM)

This is generally referred as JVM. Before, we discuss about JVM lets see the phases of program execution. Phases are as follows: we write the program, then we compile the program and at last we run the program.

- Writing of the program is of course done by java programmer like you and me.
- Compilation of program is done by javac compiler, javac is the primary java compiler included in java development kit (JDK). It takes java program as input and generates java bytecode as output.
- In third phase, JVM executes the bytecode generated by compiler. This is called program run phase.

So, now that we understood that the primary function of JVM is to execute the bytecode produced by compiler. Each operating system has different JVM, however the output they produce after execution of bytecode is same across all operating systems. Thatis why we call java as platform independent language.

B. Bytecode

As discussed above, java compiler of JDK compiles the java source code into bytecode so that it can be executed by JVM. The bytecode is saved in a .class file by compiler.

C. Java Development Kit (JDK)

While explaining JVM and bytecode, I have used the term JDK. Let's discuss about it. As the name suggests this is complete java development kit that includes JRE (Java Runtime Environment), compilers and various tools like JavaDoc, Java debugger etc. In order to create, compile and run Java program you would need JDK installed on your computer.

D. Java Runtime Environment (JRE)

JRE is a part of JDK which means that JDK includes JRE. When you have JRE installed on your system, you can run a java program however you won't be able to compile it. JRE includes JVM, browser plugins and applets support. When you only need to run a java program on your computer, you would only need JRE.

1.2 Reasons to Choose JAVA

JAVA has significant advantages over other languages and environments that make it suitable for just about any programming task.

The advantages of Java are as follows:

- Java is easy and quick to learn.
- Java was designed to be easy to use and is therefore easy to write, compile, debug, and learn than other programming languages.
- Java is object-oriented. This allows you to create modular programs and reusable code.
- Java is platform-independent.

One of the most significant advantages of Java is its ability to move easily from one system to another. The ability to run the same program on many different systems is crucial to World Wide Web software, and Java succeeds at this by being platform- independent at both the source and binary level.

Because of Java's robustness, ease of use, cross-platform capabilities and security features, it has become a language of choice for providing worldwide Internet solutions.
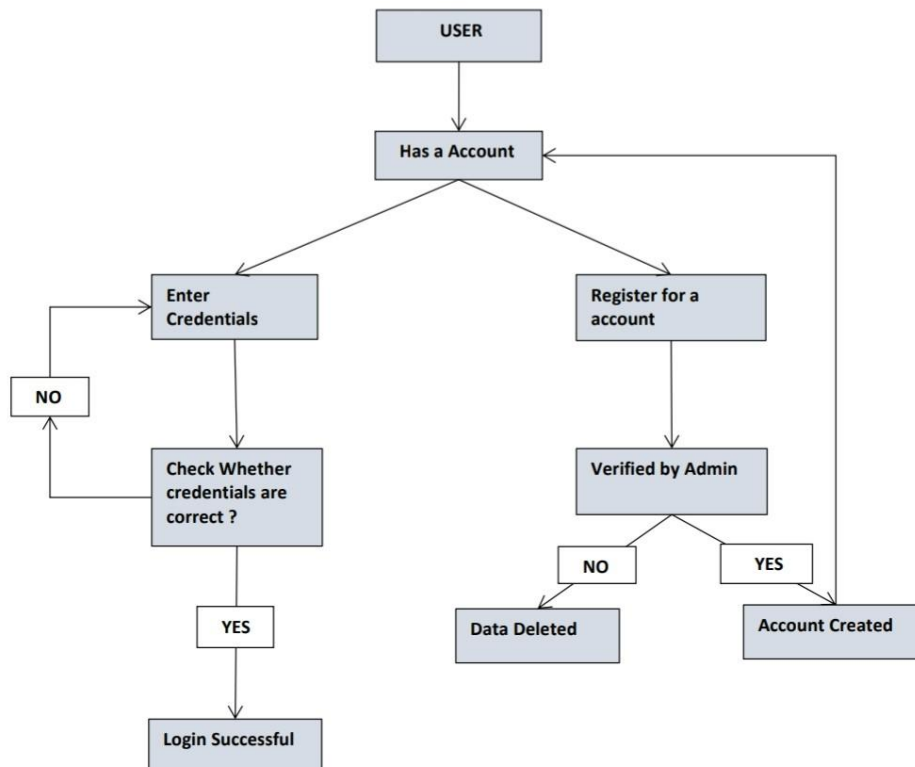
II. MAIN COMPONENT OF BANKING PORTAL

2.1 Customer Login Page
On the customer login page, the user can login by filling the credentials of his/her account of banking portal.

A. Customer Sign Up Page
Also new users can sign up on this page. Whenever a new user signs up for banking portal account, he is first verified by the admin , only then he can login to his/her banking portal account. To insure the safety of banking portal, until and unless a user is verified by admin, after then he can enter his bank details which will be again verified by the bank's representative through Banker's login.
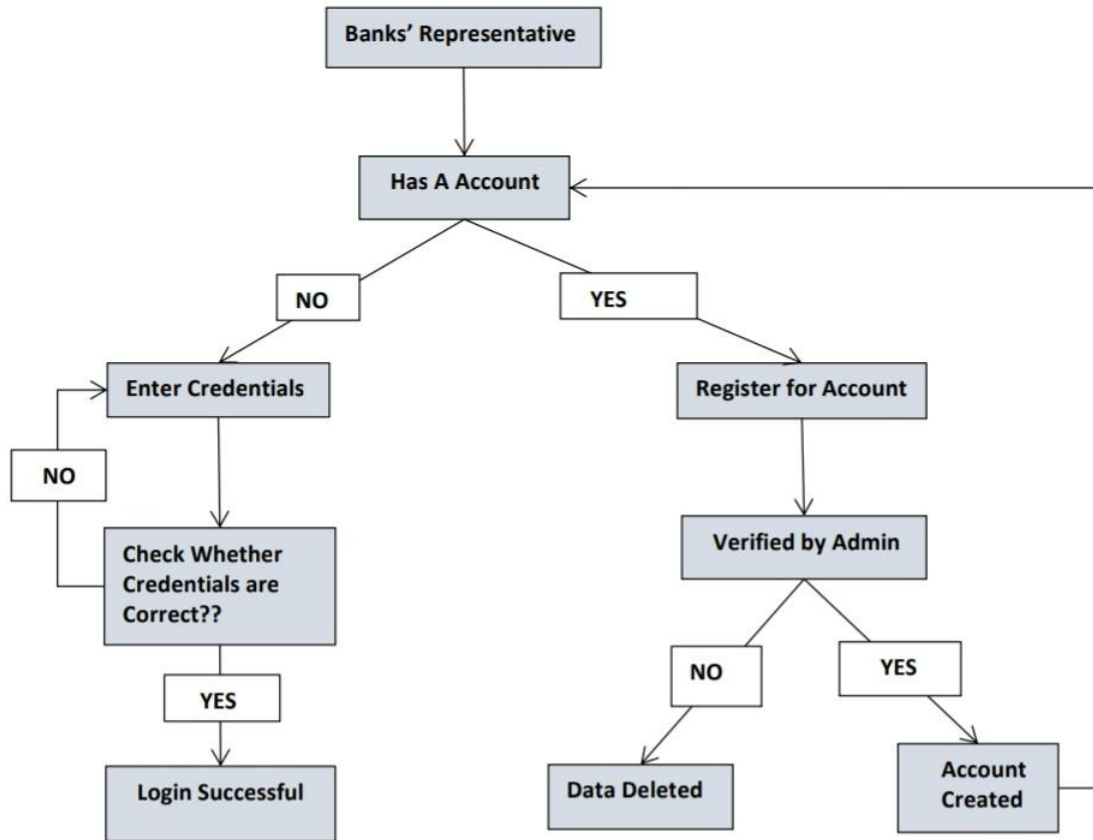
B. Block Diagram

2.2 Employee Login Page

On this page of the banking portal, the bank's representative can login by filling up his credentials. If a bank wants to attach itself to banking portal, their representative can sign up for the employee section. Only when the admins verify the bank's representative, only then the bank's employee can login through the portal. The main purpose of the bank's representative is to verify the bank details of the customer.
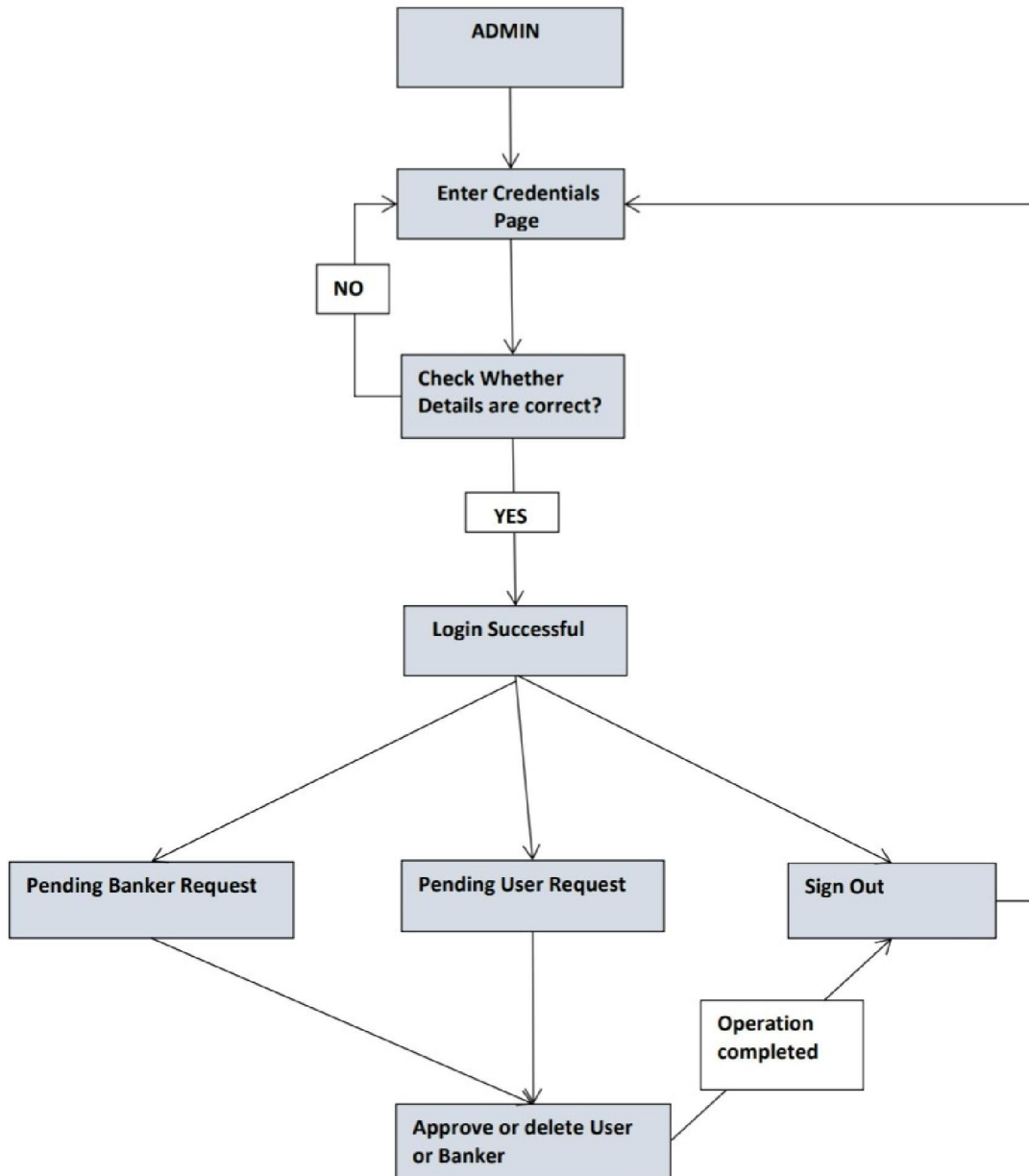
A. Block Diagram

2.3 Admin Login Page

On this the admin can login by filling his details. Also the admin can verify the bank's representative and customer after logging in.

A. Block Diagram

2.4 Loan Section

In this section of the banking portal, we tell the users the interest rate of different types of loans from the respective banks. So the user can compare their interest rates and if user needs a loan he can get it at lowest interest rate.

III. Conclusion

User can access his multiple bank accounts all in just one login which saves the customers time and effort. Even in our BANKING PORTAL, we have provided the user with an option to view the interest rate of different types of loan from the respective banks. Also from the security viewpoints, this portal is safe for both banks and customers due to the manual verification system of the portal. Only when a user is verified by the admin manually, only then, he can login to his/her banking portal account .And after that when a new customer wants to add a bank, after filling up his details, he is again verified by the bank's employee.

Acknowledgment

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