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Secure Bank Account Merging in Internet Mobile Banking System

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ABSTRACT

This application mainly intended for the multiple bank accounts merged with the one application to transfer the amount on another account. We cannot go bank for every bank related work like checking our balance, doing transaction etc. and for other small things. To solve this problem a mobile solution was presented which is "Mobile Banking System". By using mobile banking system he can easily transfer money to Someone's bank account from his. But, which bank related do you have an account that's related to the app was using. Whichever bank we had been maintained the account that's related to the app we are using that means separately. So, this type of drawback from recovers instead of using merging bank app techniques in a one application. In such a case, if you want transfer the money from in your account to another bank. But you don't have sufficient balance as well as at the same time you have maintained the account in another one bank. So no need to go for an another app. Instead of, this app via to merged that the bank details in this app while send the money to your wish. In present trend usage of apps had became a new trend because of availability of web services on mobiles. By considering these improvements in mobile technology knowing information of money transactions through mobile in less time can be useful application for users.

Keywords: Bank Account, Android

I. INTRODUCTION

Traditional authentication schemes such as the user-name/password combo pose a serious threat to the online banking services, financial systems, and their users. Most current authentication systems assign or allow a user to choose a static and unique user id that acts as a label. This static label is typically attached to the user for a long time. Unfortunately, users tend to use the same user id in many different websites and systems. Furthermore, many users continue to employ the same password across online accounts and systems. According to a recent study, 51% of the surveyed users reuse the same password across different websites, and more than 77% of the participants either slightly change or reuse existing passwords with simple tricks. This common practice might lead to security risks such as insider attacks. We design and implement a novel scheme that integrates encryption and signature without requiring users to memorize usernames and passwords.Malicious administrators or insiders, who have access to username and password tables, can leverage the information to access other services and websites.

II. METHODS AND MATERIAL

A. EXISTING SYSTEM:

Existing system is a general account transaction plan can be risky. The existing system is having many

problems such as security problems, more human involvement which is a time consuming process with many manual calculations. It even includes the machine damage and signature verification process for secured transactions which allows the customers and banks to waste their valuable time and resources. The major problem is now a day's we have to use the separate bank application. It will take chance to more time.

B. PROPOSED SYSTEM:

In order to overcome existing system problems new system is developed using this system any system can be easily searched with better Transaction features. Like Adding new bank account, This app via we'll merged with the different bank accounts, Easily transferable options, Intimating an existing bank account balance, deleting a bank account, List of transactions related to bank accounts, List of recent 10 transactions from all accounts, Search Transactions by date and amount and Showing all details of a single transaction.

C. SYSTEM DESIGN

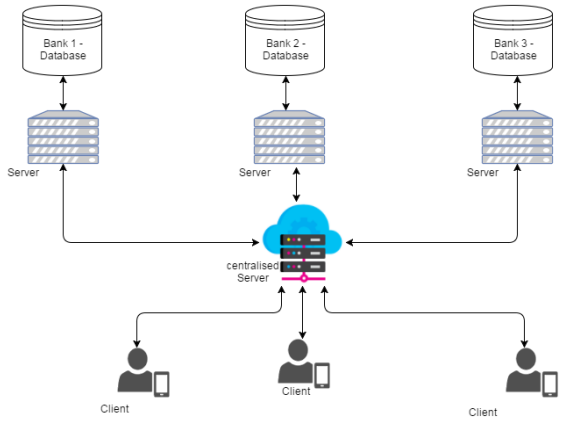

Figure 1 System Architecture

System model consists of two major entities: client and server. The client side includes the registered devices and the user's terminal.

• Registered devices: A registered device is a smart personal device such as a smartwatch or a smartphone, and it is able to perform cryptographic operations. Each user needs to register a device with the server in order to get the server's services. A legitimate user should be able to get services from the server without providing a static username and password.

• User's terminal: A user's terminal is an electronic device such as a laptop or a desktop and it is utilized to log in to the server to view or perform transactions.

• Server: The server belongs to an entity such as a bank, and it is connected with a hardware security module HSM that safeguards the private key and provides crypto- processing. The server distributes its public key and verification code to the clients and provides services.

D.MODULE DESCRIPTION:

1. AUTHENTICATION:

This application is authenticating the new user to register the sign up position. Therefore, everyone has been registered via this app. each and everyone have username and password. Every user authentication will be mandatory.

Figure 2

2. ADD AMOUNT, SET PREFERENE:

This Module is amount preferences based to merge the single application. so, one by one add different types of bank. This priority based to add the amount in this app. It is easily used to this app to add the amount in this app. So, you have to transfer the amount in one to another.

3. ACCOUNT MERGING:

Application to merged the different type of bank application. In case you have insufficient balance in your bank as well as you have to maintained the another one bank account. To this app via to merge. And after that we have transfer the money.

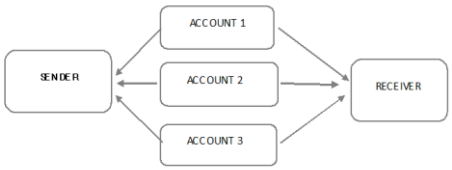

Figure 3

4. FUND TRANSFER:

This app via merge different type of bank account. easily transfer the amount one bank to another bank. That means, you have insufficient fund in your account to add another account.

5. CHECK BALANCE AND MINISTATEMENT:

First, this module is mainly used for checking in your amount in your account. In case having insufficient fund .to this app via merged differ account in this app to easily and faster to money transferring the amount in your necessary account. So time to be reduced.

E. COMPONENT DESIGN

1. AUTHENTICATION

- Client side validation on android device
- Server IP address validated at client
- Server URL is validated to establish connection
- If invalid input of user exception message display
- Server side user validation to start service

2. IMPLEMENTATION OF SOFTWARE AS A SERVICE

We are implementing Software as a Service (SaaS) for Cloud Computing. SAAS is the Cloud Computing Resource, used for the service of Software without installing that Software in the Device.

- Client provide the IP address of cloud service
- Establish connection
- Map the corresponding servlet application
- Client stores his java program on server
- Enable java compiler service to client.

III. RESULTS AND DISCUSSION

WORKING ENVIRONMENT IN APPLICATION

Cloud computing gives you access to an environment that you can customize or build out to suit your needs.

- Create and connect to the SQL lite data base
- Connect to server by valid IP address of server
- Access a service made available by a server
- Client accesses the service by way of a network.

DEBUGGING ENVIRONMENT

This environment check, the stop main checkers if you want the program to stop in the main method whenever the program launched in debug mode.

- Watch the source code and the variables during this execution
- Use breakpoints to stop execution of the program
- Use watch point to start the execution of the program
- Add, remove, deposit and withdrawal amount in account.
- Store account transactions to database.

IV. CONCLUSION

A merger can happen when two companies decide to combine into one entity or when one bank buys another bank tie up. An acquisition always involves the purchase of one company by another. The functions of synergy allow for the enhanced cost efficiency of a new entity made from two smaller ones - synergy is the logic behind mergers and acquisitions. Acquiring companies use various methods to value their targets. Some of these methods are based on comparative ratios. An M&A deal can be executed by means of a cash transaction, stock-for-stock transaction or a combination of both. A transaction struck with stock is not taxable. Break up or de-merger strategies can provide companies with opportunities to raise additional equity funds, unlock hidden shareholder value and sharpen management

focus. De-mergers can occur by means of divestitures, carve-outs spinoffs or tracking stocks. Mergers can fail for many reasons including a lack of management foresight, the inability to overcome practical challenges and loss of revenue momentum from a neglect of day-to-day operations.

V. FUTURE ENHANCEMENT

In order to overcome existing system problems new system is developed using this system any system can be easily searched with better Transaction features.

ADVANTAGES:

- Adding new bank account.
- This app via we'll merged with the different bank accounts.
- Easily transferable options.
- Intimating an existing bank account balance.
- Deleting a bank account.
- List of transactions related to bank accounts.
- List of recent 10 transactions from all accounts.
- Search Transactions by date and amount.
- Showing all details of a single transaction.

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