

A BANKER'S CHEQUE USING ATM INTERFACED WITH TRUSTED THIRD PARTY SERVER

M.KAMARUNISHA¹,S.GOWRI²,A.SIVASANKARI³

Assistant Professor,Department of Computer Applications,Dhanalakshmi Srinivasan College of Arts and Science For Women(Autonomous),Perambalur.

Abstract

Bank from ATM itself the client can take the DD or Banker's and Check and so forth As we as a whole realize ATM Machines are the means by which significant and helpful in our present human speed and quick world. Also we intended to plan an application to have the Demand Draft, Banker's Check and RTGS moment with the Account with the Corresponding Bank. Regularly the client as a record in a bank were the client need to go to bank to take the DD, Banker's Check and so forth currently no compelling reason to go to the bank. As referenced there are two applications one is the User Application were the client as the choice to take the DD or Banker's Check. At that point the subsequent application is to keep up the Bank Details independently. These two applications are converged in the User Application to get the subtleties of the Bank from the Admin Application. The User application gets the bank subtleties from the Admin Application as regard to the User. The User Application likewise gathers the DD foundation from the administrator application. The client application stream as the accompanying, the client as to embed the Debit Card from that the client data and record data's are gathered and checked to the following cycle. Presently the client can choose the alternative to take DD or Banker's Check or RTGS. When the choice is chosen the bank office subtleties are gathered from the Admin application and decide to the client application. At that point the sum subtleties for the chose alternative. When the subtleties are chosen relating picture back ground is gathered from the administrator application. The data are gathered and put away in the alternatives picture back ground. The put away data's are confirmed as for the picture foundation. Here client have the choice to do alteration if any need or the client can go for the print alternative to get the DD or Banker's Check.

Keywords: Automated Teller Machine, Demand Draft, Demand Draft Key, Financial Institution

INTRODUCTION

A Demand Draft, otherwise called a distantly made check, a tele-check, or check by telephone, check by fax or check, is a check made by a dealer with a purchaser's financial records number on it, however without the purchaser's unique mark. Check drafting is making a substantial legitimate duplicate of the client's check, for the client's benefit. Since it is made by the shipper, no mark is required. All things being equal, a mark disclaimer or copy is entered in the mark clear. A

check draft is normally for store as it were. The Uniform Commercial Code

licenses the cycle of check drafting by characterizing mark in the accompanying guideline: Uniform Commercial This guideline just makes check drafting conceivable, not "required." Your bank may deny your things for store in the event that they have motivation to be dubious. This draft is preauthorized by your investor, no mark required."Demand drafts are often used to buy things via telephone, from

phone salespeople.. Request drafts are much of the time utilized by shoppers rather than charge cards, and huge organizations likewise ordinarily use them. Request drafts are additionally a mainstream technique for loaning foundations to endeavor to gather on past due credits.

The college requires installment of the application charge to be done through a safe methods, similar to a DD. Since it is a check given by a bank (that is, cabinet is a bank) it doesn't convey the marks of the client, not at all like the instance of customary checks which convey the mark of the client (who is the cabinet). All things being equal, a DD conveys marks of a couple of bank authorities, contingent upon the DD sum. Typically the DD will convey the name/code of the Drawee branch and of the Issuing (Drawer) branch both. The situations of this differs from bank to bank. Pay Orders, additionally called Local DDs or Bankers' checks, will be checks where the cabinet and the drawee branch is the equivalent. These are utilized for neighborhood installments (that is, installments inside a city) A candidate for a Demand Draft is needed to fill in a DD Request Slip, referencing the sum, payee's name, giving branch, area the draft should be payable at, his name, mark and record number and so on Much of the time, the buyer of the draft is a record holder with the bank, thus he can approve the bank to charge (that is, take out assets from) his record either through a Check or a charge order.

The bank demands charges for the DD, as a commission. Subsequently the client needs to pay .DDs can likewise be given against the installment of money by the buyer, yet for this situation, the aggregate sum.

RELATED WORK

G. MUJTABA, “ADAPTIVE AUTOMATED TELLER MACHINE PART-II”, INTERNATIONAL CONFERENCE ON INFORMATION AND COMMUNICATION TECHNOLOGIES, PP. 1 – 6, 2011

These days, the financial area is progressively depending on Automated Teller Machines

(ATMs) to offer types of assistance to its clients. Albeit a huge number of ATMs exist across numerous banks and various areas, the GUI and substance of an average ATM interface stays, pretty much, the equivalent. For example, any ATM gives average alternatives to withdrawal, electronic assets move, survey of small explanations and so forth Be that as it may, quite a static interface probably won't be reasonable for all ATM clients, e.g., a few clients probably won't want to see all the alternatives when they access the ATM, or to see explicit withdrawal sums not as much as, state, 10,000. Henceforth, it gets critical to information mine the ATM exchanges to extricate and comprehend valuable examples concerning the clients' practices. In this work, we expect to address this prerequisite. This paper is the subsequent one (Part II) in a progression of two papers (Part I and Part II). In Part I, we have depicted the determination and pre-handling of an ATM exchange dataset (from a global bank situated in Kuwait). We have likewise depicted its change into the MXML design, to information mine it through the ProM device. In this paper, we import this MXML document into ProM and apply different sorts of information mining calculations on it. Our outcomes uncover that clients perform cash pulling out exchange most as often as possible. Additionally, it is conceivable to plan versatile ATM interfaces which cook for the ATM terminal (area) at which the withdrawal is being made, the hour of this withdrawal, the quantity of clients getting to the terminal as of now, and the scope of cash removed in this time.

G. MUJTABA, “ADAPTIVE AUTOMATED TELLER MACHINE PART-I”, INTERNATIONAL CONFERENCE ON INFORMATION AND COMMUNICATION TECHNOLOGIES, 2010.

During the previous few years, the financial area has begun giving an assortment of administrations to its clients. One of the most critical of such administrations has been the presentation of the Automated Teller Machines (ATMs) for offering on the web help to bank clients. The utilization of ATMs has arrived at its apex in each created nation, and a large number of ATM exchanges are

happening consistently. To build the clients' fulfillment and to give them more easy to understand ATM interfaces, it gets imperative to mine the ATM exchanges to find valuable examples about the clients' associating practices. In this work, we apply assorted information mining methods to an ATM exchange dataset got from a worldwide bank situated in the Middle East. We pre-measure this dataset, and convert it into a particular XML design, called MXML, to mine it through the ProM (measure mining) apparatus. We partition our work into two papers, for example Part I and Part II. In Part I (this paper), we present the foundation information and usefulness identified with the pre-handling of ATM dataset, and its change to MXML, alongside the connected work. At that point, in Part II (partner paper), we present our outcomes identified with the information mining of the ATM dataset, e.g., the sum withdrawal dispersion of the ATM clients, in light of time and area of the ATM terminals. In view of these mining yields, we are as of now building up a versatile ATM interface which caters for the particular inclinations of ATM clients, e.g., by indicating various GUIs at various time spans.

A. B. EL-HADDAD, AND M. A. ALMAHMEED, "ATM BANKING BEHAVIOUR IN KUWAIT: A CONSUMER SURVEY", INTERNATIONAL JOURNAL OF BANK MARKETING, VOL. 10, PP. 25 - 32, 1992.

This project presents a video reconnaissance framework which can identify and manage average strange practices on Automatic Teller Machine (ATM, for example, misrepresentation and burglary, and so on In light of the contextual analysis of brutal occurrence video records, a weighted motor energy extraction approach for viciousness recognizable proof is proposed. By utilizing the new methodology, the movement field is weighted with point coefficient, along these lines lessening the video transfer to a one-measurement energy arrangement. Exploratory outcomes show that the ATM video observation framework with energy approach is compelling

for run of the mill episode characterization and that the relating alert sign is solid.

ZHI ZHONG ET AL., "ENERGY BASED SURVEILLANCE SYSTEMS FOR THE ATM MACHINES", EIGHTH WORLD CONGRESS ON INTELLIGENT CONTROL AND AUTOMATION, PP. 2880 – 2887, 2010.

For the conventional ATM terminal client acknowledgment frameworks just depend on bank cards, passwords, and such personality confirmation techniques which measures are not great and capacities are excessively single. For settling the bugs of conventional ones, the creator plans another ATM terminal client acknowledgment frameworks. The chip of S3C2440 is utilized for the center of microchip in ARM9, moreover, an improved upgrade calculation of unique mark picture increment the security that client utilize the ATM machine.

PRIVIOUS ACCESSABLE PROCESS:

In existing framework the record holder needs to go to bank to take the DD or Bankers check or RTGS. There the client as fill a structure or complete some custom to apply for the DD and so forth Subsequent to finishing these cycle the client as to trust that the DD will convey. These cycle referenced before depends on the bank circumstance and group level in Bank. On the off chance that bank is one leave the client as no choice to do the cycle. These are the portion of the principle issue looked by the client for the methodology of taking a DD or Bankers Check or RTGS.

DISADVANTAGE:

- Customer as to hang tight for the DD Process.
- No DD on Bank Holidays
- Based on Bank circumstance.

PROPOSED PROCESS:

In the proposed framework the client as a substantial record and DD sum in the record there is no issue to take a DD in the blink of an eye. The

clients need not to hang tight for the bank cycle. DD can be taken on Bank occasions moreover.

ARCHITECTURE

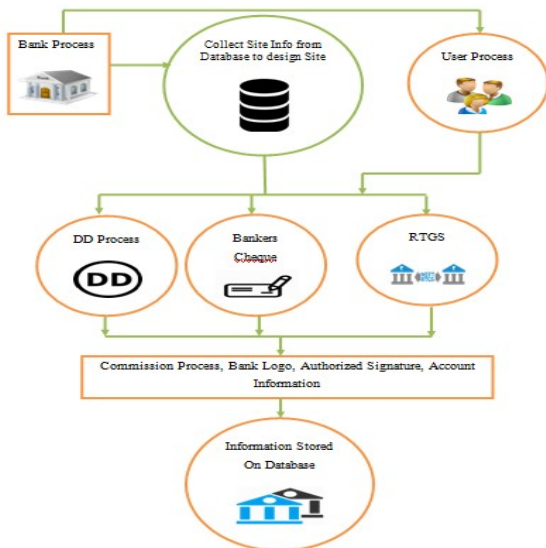


Figure 1:Architecture

WORKING PROCESS:

ADMIN APPLICATION

BANKER INFORMATION

Data's about the bank are looked after here. Data resembles Bank Name, Branch Place, IFSC Code, and Address and furthermore comparing commission rate for Demand Draft, Banker's Check and RTGS are put away dependent on branch and bank. This current data's are put away through Admin Web Application which is gather to the client application according to choice solicitation from the client.

BANKERS IMAGE INFORMATION'S

Bank logo, DD Background Image, Check Background Image, Authorization signature pictures are likewise gathered and put away in the information base alongside the bank data.

The administrator application as login validation for adding the Bank data.

USER APPLICATION

USER VERIFICATION

To begin the client application the client needs to embed ATM card. When the card embedded the client recognizable proof is gathered from the embedded card like Account Number, Name. From the accessible Account Number application send a solicitation to the bank to get the equilibrium sum. After this confirmation just the application permit the client to go further.

ACCOUNT VERIFICATION

From the accessible Account Number application send a solicitation to the bank to get the equilibrium sum. It likewise confirms the card is a legitimate one and sum accessible in the record is reasonable to go future and furthermore account initiation states are totally checked.

CONNECTING TO ADMIN APPLICATION

When the record subtleties are confirmed the bank data as to be gathered. To get the data the client application speaks with the Admin Application to Bank Information's and Bank Image Information's. The gathered data are shown for th client for their cycle.

DD PROCESS

When the Demand Draft is chosen the client as to give the accompanying subtleties. Subtleties like Beneficiary Name, Amount, and Bank Branch Name. Gathered data's are adjusted in a DD design alongside the Date, Amount in Words, Bank Information's and Signature Information's. When the sum is Entered commission is gather from the Admin Application and ascertains the sum with the commission.

BANKERS CHEQUE PROCESS

When the Bankers Check is chosen the client as to give the accompanying subtleties. Subtleties like Beneficiary Name, Amount, and Bank Branch Name. Gathered data's are adjusted in a Check design alongside the Date, Amount in Words, Bank Information's and Signature Information's. When the sum is Entered commission is gather from the Admin Application and computes the sum with the commission.

RTGS PROCESS

When the RTGS is chosen the client as to give the accompanying subtleties. Subtleties like Beneficiary Name, Amount, and Bank Branch Name. Gathered data's are adjusted in a RTGS design alongside the Date, Amount in Words, Bank Information's and Signature Information's. When the sum is Entered commission is gather from the Admin Application and ascertains the sum with the commission.

USER MODIFICATION PROCESS

This current data's are appeared for check and furthermore a choice to alter the subtleties if necessary. In the event that any change required in Beneficiary Name, Amount can be adjusted according to the User Expectation.

FINAL PRINTOUT PROCESS WITH VERIFICATION

When the subtleties are confirmed the client can take the Output of the relating subtleties in the chose mode design. The application checks for the Printer were the data are check number, account number are some different subtleties are changed over to misc ink design

RESULT AND DISCUSSION

CONCLUSION:

The application finished to take a DD in the Bank Holidays likewise and no compelling reason to sit tight for the DD cycle inside the Bank. In this way the client cycle is rearranged dependent on their recruitments. This paper primarily manages the robotized age of the interest draft and accordingly making all the between bank exchanges simple and basic. This strategy doesn't trouble the ATM Terminal with any infrastructural changes, consequently lessening the major monetary and human outstanding task at hand on the monetary organizations

REFERENCE

[1]. G. Mujtaba, "Adaptive Automated Teller Machine Part-II", International Conference on Information and Communication Technologies, pp. 1 – 6, 2011.

[2]. G. Mujtaba, "Adaptive Automated Teller Machine Part-I", International Conference on Information and Communication Technologies, 2010.

[3]. A.S. Adams, and K. A. Thieben, "Automatic teller machines and the older population", Applied Ergonomics, Vol. 22, pp. 85 -90, 11991.

[4]. A. B. El-Haddad, and M. A. Almahmeed, "ATM banking behaviour in Kuwait: a consumer survey", International Journal of Bank Marketing, Vol. 10, pp. 25 - 32, 1992.

[5]. Zhi Zhong et al., "Energy Based Surveillance systems for the ATM Machines", Eighth World Congress on Intelligent Control and Automation, pp. 2880 – 2887, 2010.

[6]. Yun Yang and Jia Mi, "ATM Terminal Design is based on Finger Print Recognition", International Conference on Computer Engineering and Technology, Vol. 1, pp. V1-92 – V1-95, 2010.

[7]. Mohd. Arif Siddique et al., "An Advanced ATM Machine Service: Making Demand Draft through ATM MACHINES", in the Proceedings of ICACCT, pp. 10 – 14, 2010.