

Digitized Banking Transactions using QR Scanner

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Abstract - Challan is official form or there kind of document, piece of paperwork, citation etc. It is a way of crediting the money to one's bank account through a form. people are waiting in queue for withdraw and deposit money and taking DD in bank. They need some one's help for filling the challan if they are less educated. To reduce incidents of failed transactions and transactional errors in ATMs, Mobile banking and POS terminals, need to come up with an application that can be used to enhance digital banking, facilitation of ICT skills. Digitized challan can also be defined as a specific format used for Depositing, Withdrawing and DD payment at a bank. Banking payment technology that uses digitized challan using QR code to identify the user and authorized persons account from a bank account. It based on QR Scanning is the most common code accessing method. In this system we uses a secure factor authentication, in which the QR code scan takes the place of the user at the time it automatically generated the account holder's number and name of the person. And it shows three main functional processes such as Deposit, Withdraw and DD.

Keywords : DD-Demand Draft, QR-Quick Response, ATM-Automated Teller Machine, POS-Point Of Sale.

I. INTRODUCTION

Now a days,. A bank challan is same as a deposit slip by which you can deposit an amount in someone's account by cash or NEFT/RTGS, but the only difference is in deposit slip you need to fill in the details of the recipient but in the bank challan, the recipient details along with the amount is pre-filled. The bank challan is generated by a merchant/institution for paying some fees or bill and so you needn't worry about the recipient details and the amount is pre-specified, so you needn't fill it.

A bank challan normally comes in a doublet or a triplet - One part always remain with the customer and

the other part is kept with the bank, and another part if available is submitted to the merchant/recipient. All the parts are duly signed and stamped by the bank official who received the amount and a transaction id is also written on it for the same. Passbook is predicted to become a major player in the mobile wallet space in the next few years. This trend will increase the necessity for high performance barcode scanners that can not only read fast but also validate the barcodes within passes with servers.

A QR code consists of black squares arranged in a square grid on a white background, which can be read by an imaging device such as a camera, and processed using Reed-Solomon error correction until the image can be appropriately interpreted. QR codes have become common in consumer advertising. Android App is a software designed to run on an Android device or emulator. The term also refers to an APK file which stands for Android package. This file is a Zip archive containing app code, resources, and meta information. Android apps can be written in Kotlin, Java, and C++ and are run inside Virtual Machine. The official development environment is Android Studio.

II. LITERATURE REVIEW

T. K. Anusiya et al [1] the author uses finger scanning, is the most common biometric accessing method. In this system we uses a secure factor authentication, in which the finger scan takes the place of the user at the time it automatically generated the account holder's number and name of the person. And it shows three main functional processes such as Deposit, Withdraw and DD.

K.Keerthi.Bet al [2] To help blind people to fill the bank challan such as deposit, withdraw. This machine contains some of modules to recognize the customer Face recognition module to identify the customer. Voice recognition module to take details from the customer. Printer module use acknowledgement for future work. voice feedback module to direct the customer that the process is done in the right path. They are processed by a microcontroller

A.Pappu Rajan et al [3] To identify the factors influencing of digital banking on customer satisfaction and identifies the factors to taking the development in terms of level of accessibility, adaptability, affordability and efficiency in the usage of digital banking services. Data was collected using questionnaire method. Analysis was done through SPSS using for univariate, bivariate and multivariate techniques. more on robust reliable.

S.Areeba Tooret al [4] Identification of customer satisfaction in E- banking revealed that there is momentous relationship between service quality dimensions and customer satisfaction with more weightage of reliability, responsiveness and assurance. It is offering better-quality services to their customers in today's emulous world.

R.Gomathi et al [5] The concept of E-service represents prominent application of utilizing the use of information and communication technologies. Three main components of E-services are service provider, service receiver and the channels of service delivery. E-Services in Banking: In the digitalized world almost all of the banks are providing services payment.

III.EXISTING SYSTEM

In our existing system, we handled all these three slips manually. For Deposit/withdraw any cash from bank, we use to fill the particular form and also enter the denominations. Even we ask help from some person to complete the task and it takes much time to stand in the queue. For DD slip also we have to enter in the favour of person/Institution.

IV.LIMITATION

- Waste of time, and paper work.
- Unknown person depending someone known person.

V. PROPOSED SYSTEM

By using this system once the account holder scans his/her QR code of passbook it automatically generated all their account details and also enter the amount and get enquiry slip. Based on the generated slip you can

withdraw/deposit an amount in a bank, it overcomes all these difficulties to maintain the process so easy as well as quick.

VI. ADVANTAGES

- Overcomes all these difficulties to maintain the process so easy as well as quick
- Easy to filling and minimize the time requirement

VII. SYSTEM REQUIREMENTS

Hardware Requirements

Hard disk	:	160 GB
RAM	:	4 GB
Processor	:	Core i3
Monitor	:	15inch''Color Monitor

Software Requirements

Front-End	:	JAVA, XML
Back end	:	SQL server
Operating System	:	Windows 10
ID	:	Android Studio

VIII. SYSTEM DESIGN

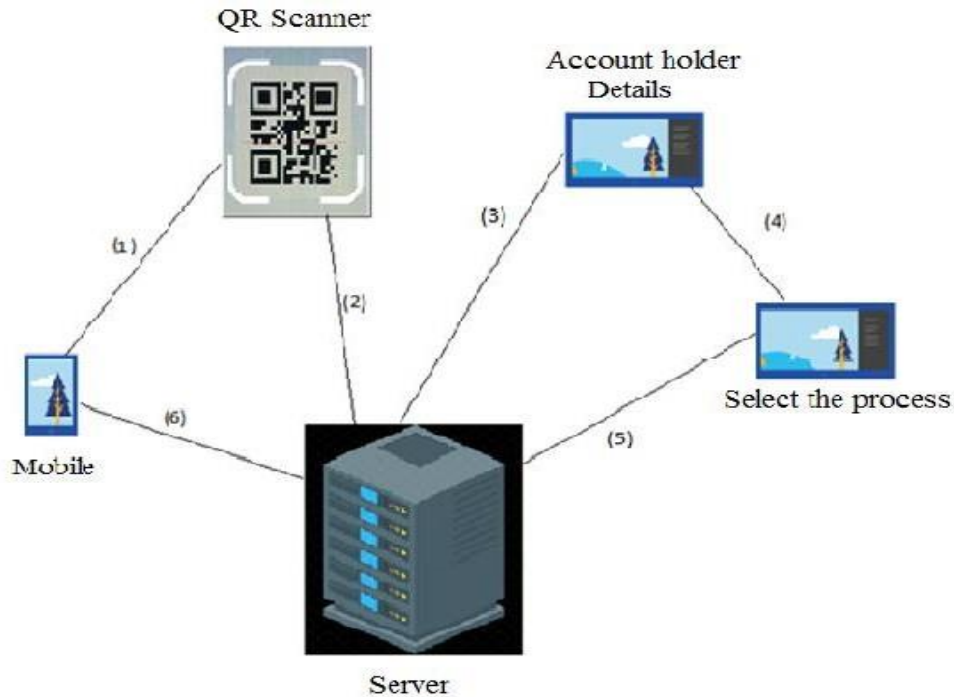


Fig:8.1 system design

IX. METHDOLOGY

- QR scanner is used to scan QR code from the customer pass book, so the first step in this project is to scan the bank passbook by QR scanner in the application. It will show the customer details for authentication.
- The app shows options like DEPOSIT, WITHDRAW and DEMAND DRAFT required. Then the customer will have to select the option needed. If the customer select the deposit option, it will ask the amount value.
- After this it will shows the amounts in denominations as 50,100,200,500,2000 number of rupees in each denomination to deposit. When the deposit process is over,it will automatically generate the token in customers mobile as well as in bank.
- Using this token they can deposit the amount in the bank without stand in a queue. If the customer select withdraw option, it will show how much amount is in the account holder. Then it ask how much amount will you want to withdraw from bank.
- Once the value of amount is filled by the customer, it will ask the amount denomination to select and ask the

four digit pin number. By entering this pin number token will generate to that customer name in his/her mobile number as well as to the bank using this token they can easily withdraw the money from bank they needed.

- In case of DEMAND DRAFT process, the customer will have to enter the amount details as well as to which customer ID they want to take a DD. After enter this detail amount will be taken from the account holder and it will be deposited to that customer ID by the bank. Then token will be allocated for the customer who applied for DD.

X. MODULE DESCRIPTION

QR Code Recognize

QR Code recognition refers to the automated method of identifying or confirming the identity of an individual based on the comparison of two codes. QR Code recognition is one of the most well known recognition techniques, and it is by far the most used identification solution for authentication on computerized

systems. Account details feed this system from the concern person recognition.

Payment mode Module

Select the mode from customer preference such as withdraw the amount from the account, deposit the amount to his/her account, and take the demand draft to favour account.

Token Generation Module

Token module ensures that you're filling challan process with the latest and the best in technology available out there. Ease of use is one of the prime characteristics of all of our modules including Token.

XI. EXPECTED OUTCOME

- Use of QR code avoids filling of challan in papers.
- It will avoid paper works and error corrections.
- Time consumption by queue will be avoided.
- Others help will not be needed in filling challan.
- Other than money demonization filling in app no need to enter anything.
- It avoids blank places during filling in papers. It automatically generates all the details.

XII. CONCLUSION

Now we are living in a digital world. All things are changing into digital. So we have to modify some of the daily usable things. In digitalizing the main aim is not to waste time instead save our precious time. In this system our main approach is to turn this filling method into a digital method and avoiding mistakes by using our passbook QR scan. So this system will be useful to all

people because it displays in both Tamil and English languages.

XIII. REFERENCES

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