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# WEB BASED DATA COLLECTION & FUND TRANSFER SYSTEM for PEOPLES BANK

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Dissertation submitted to the faculty of Information Technology, University of Moratuwa, Sri Lanka for the partial fulfillment of the requirements of the Degree of MSC in Information Technology.

July 2010

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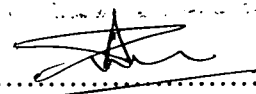
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## Abstract

Currently we are using traditional method of fund transferring for any amounts within the banking sector. Banks also demand substantial fees to transfer money from one account to another account. According to that each bank uses various methods to transferring funds among the banks such as Cheques, Bank Drafts, SWIFT etc. Also within the branch of a particular bank, they use Cheques & Branch Advises etc. The customers of each bank hope to have a very effective, secured & speedy method to get their funds from any branch within the Island. Therefore it is very useful to have a fast and cost effective money transfer method for Peoples Bank.

The Peoples Bank as a leading government bank in our country, we have huge customer base not only in the Island but also all over the world. Also we have lot of number of corporate customers such as Sri Lanka Army, Ceylon Electricity Board, Sri Lanka Telecom, Sri Lanka Navy etc. They handover their salaries, EPF payments, Loan payments to credit their accounts in every month. To dispatch those transactions we use couple of funds transferring methods mentioned in first paragraph. But some of them are not act as efficient manner. In additionally those customers hand over their data by hand from each part of the Island like Anuradhapura, Kandy, Galle, Kurunegala etc. So sometimes they are unable to handover those on-time to the People's Bank head office due to various reasons.

Considering the private sector bank, they use very fast methods of fund transferring, than the government sector banks.

Therefore this new system introduces to eliminate the drawbacks of existing data collection & funds transferring methods. After implementing the proposed system, we can reduce manpower, time, stationeries, outstanding issues, cost of various categories etc. It is also will help to corporate customers to send the data, download return transactions through the web.

This would be more secure and cost effective when compare with the existing money transferring methods in Peoples Bank.

The purpose of this project is to show the usefulness of such a system for Peoples Bank and implement a prototype for branch to branch funds transferring.

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## Abbreviations

<b>Term</b>	<b>Definition</b>
PB	Peoples Bank
SLACH	Sri Lanka Automated Clearing House
IBT	Inter Branch Transactions
OWD	Out Ward Transactions
IWD	Inward Transactions
SIBS	Silverlake Integrated Banking System
PABS	Peoples Automated Banking System



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