Mobile Banking with Pay Pal

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INTRODUCTION

- The system will allow mobile phone users to perform banking tasks by means of Short Message Service (SMS).
- Users will not need a bank account since, a single Pay-Pal account will be used for their banking transactions.
- A Pay-Pal account, which is used for banking transactions, will keep the balance sum of each and every user on the system as Pay-Pal account balance amount.

USER REQUIREMENTS

Users Want to:
-Use SMS messages for their
daily banking tasks.

-Do banking tasks without the
need of the bank accounts.

Data Gathering:
-Literature
-Survey

Requirements Analysis

Requirement	Dependent
SMS messages from users	Current users SMSC(Mobile Network Operator)
Receiving SMS messages to the System's Mobile phone from users	A Sim Card provided by a Mobile Network Operator must be on the System's Mobile phone
Texts from the System's Mobile phone to the System's computer Server	Wireless Bluetooth Network technologies
The System and Pay-Pal communication	NVP pay-pal API via HTTP Protocol
Avoid bank accounts usage from users	Keep users money on a single Pay-Pal account and use such account to pay third party for users

Project Aim

This project's goal is to achieve banking by means of SMS and without the bank accounts.

Glossary

API: Application Programming Interface is a set of classes that allow programming of external applications to initiate certain functions on the system

NVP: Name Value Pair is Pay-Pal a API that enables online dealers to integrate Pay-Pay on their websites so that their clients can pay through Pay-Pal account

MSC: Message Service Center allows mobile-phone users to exchange text messages, it is provided from the Mobile Network Operators

HTTPS: Hypertext Transitions Protocol protected by the Transport Secure Layer (TSL) which brings about encrypted data exchange over the internet

Bluetooth: Is a mechanism that allow devices to exchange data at short range

References

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