

## **Dedication**

First, My thanks to Allah (SWT), the Almighty, Creator and Sustainer of the universe...

Second, thanks for parents, Husband, teachers and friends who have guided me throughout this journey...

Thanks for any person who accepted to work with me during this project.

Thank You All...

# **Acknowledgement**

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### **Abstract**

This project is aimed to solve some of the problems encountered in banking processes of cost, networking, security, and various human factors problems, by applying mobile phone technology in E-Banking Services.

The researcher hypothesized that there is an appropriate way of solving such problems by using E-banking service. E-Banking Services are electronic banking services that applies the "E-Banking Services Channels" to meet customer requirements and manage their non-cash banking transactions without the need to physically be present at the bank premises. Countless banking process could be achieved by using the E-banking services Channels. Mobile phones could be applied by customers to follow their account details, deposits, withdrawals according to their request.

Modern Methodology has been used in this research. The techniques and tools that were used includes: interviews, written document such as data gathering documents, program flow chart, and Entity Relationship Diagram (E-R diagram). Where as the programming language determines that only verified and tested E-Banking Service Model will be forwarded in sending Information, etc. which require E-Banking Service Model of authorized person's ages that used is Visual Studio.Net as a front-end design, and the Visual Studio.Net back-end addition to SQL Server to create Database.

It was found that by applying this program, especially to mobile phones, time of the process was reduced, human errors were decreased, and security measures were improved as well. Not only that, but the service is available at any time and any place, at a reduced cost for the customer. I recommend that this program be applied in all banking systems, as it increases the efficiency and productivity of banking services.

## ملخص البحث

يهدف مشروع البحث الى ايجاد حلول لبعض مشاكل التعاملات المصرفية التى تتعلق بت بت قليل التكلفة توفير الو قت تحسين أمن الشبكات، وت قليل الجهد البدنى للعميل . وذلك من خلال تطبيق برنامج أنموذج الخدمات الشبكية اللألكترونية عبر الموبايل.

أعتمد الباحث فرضية وجود حلول لهذه المشكلات باستخدام تكنلوجيا الهاتف النه قال (الموبايل) لتح قيق متطلبات العملاء ولانجاز بعض المعاملات المصرفية غير النه قدية مما يؤدى لتخفيف أعباء المستخدم والتحكم في المعاملات الغير نه قدية من إيداع، سحب، كشف رصيد بدون الحاجة لحضور العميل شخصيا للمصرف.

هذه الدراسة هي دراسة تجربية تحليلية بإستخدام مجموعة من التقنيات و الأدوات شملت المعاينات، نماذج جمع المعلومات، الخرئط المتسلسلة للبرامج والتطبي قات البرمجية (SQL server, Visual server. Net).

هذه الخدمة توفر المعلومات الكافية من الحساب البنكي الم قصود بطرد قة آمنة وفعالة عن طردق تطبي قها على أجهزة الهاتف المحمول، ومن خلالها نستطيع متابعة كل العمليات المصرفية.

بتطبيق هذا البرنامج وخصوصا على اجهزة الهاتف المحمول ،توصلنا الكثير من المميزات منها توفير الزمن ،وت قليل الأخطاء البشرية ، تحسين أمن الشبكة ، الخصوصية ، التكلفة المنخفضة ،بالأضافة إلى توفير الخدمة في جميع الأو قات ، لذلك أوصي بضرورة تطبيق مثل هذه البرامج في جميع الأنظمة المصرفية .

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### **List of Abbreviation**

ATM	Automated Teller Machine
POS	Points of Sale
MSG	Message
WL	Wireless
RAS	Remote Access Services
TCP/IP	Transmission Control Protocol/ Internet Protocol
FEP	Front End Processing
PSTN	Public Switching Telephone Network
VPN	virtual private network
PC	Computer
BTS	Base Transceiver Station

BSC	Base Station Control	
MSC	Nobile Switching Station	
MERCH ID	Merchant Identifier	
LDAP	Lightweight Directory Access Protocol	
RDBMS	Relation Database Management System	
IDE	integrated development environment	
GUIS	graphical user interfaces	
WSDL	web service Descriptions Language	
SOAP	Simple Object Access protocol	
XML	Extensible Markup Language	
UDDI	Universal Description Discovery and Integration	

## List of Appendix

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