



# **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...**

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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 التي تتعلق بتقليل التكلفة توفير الوقت تحسين أمن الشبكات، وتقليل الجهد البدني للعميل . وذلك من خلال تطبيق برنامج أنموذج الخدمات الشبكية اللألكترونية عبر الموبايل.

أعتمد الباحث فرضية وجود حلول لهذه المشكلات باستخدام تكنولوجيا الهاتف النقال (الموبايل) لتدقيق متطلبات العملاء ولانجاز بعض المعاملات المصرفية غير النقدية مما يؤدي لتخفيف أعباء المستخدم والتحكم في المعاملات الغير نقدية من إيداع ، سحب ، كشف رصيد بدون الحاجة لحضور العميل شخصيا للمصرف .

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

هذه الخدمة توفر المعلومات الكافية من الحساب البنكي المقصود بطريقة آمنة وفعالة عن طريق تطبيقها 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 ،وتقليل الأخطاء البشرية ، تحسين أمن الشبكة ، الخصوصية ، التكلفة المنخفضة ،بالإضافة إلى توفير الخدمة فى جميع الأوقات ، لذلك أوصي بضرورة تطبيق مثل هذه البرامج في جميع الأنظمة المصرفية .

## **List of Abbreviation**

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

<b>MERCH ID</b>	Merchant Identifier
<b>LDAP</b>	Lightweight Directory Access Protocol
<b>RDBMS</b>	Relation Database Management System
<b>IDE</b>	integrated development environment
<b>GUIS</b>	graphical user interfaces
<b>WSDL</b>	web service Descriptions Language
<b>SOAP</b>	Simple Object Access protocol
<b>XML</b>	Extensible Markup Language
<b>UDDI</b>	Universal Description Discovery and Integration

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