

Credit Card Application Management System

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Abstract:

A web-based tool called the Credit Card Application Management System (CCAMS) was created to automate and simplify the application and management of credit card applications. By using this approach, consumers may apply for credit cards online, doing away with the necessity for in-person visits and physical documentation. Using identifiers like name, mobile number, or application number, applicants can submit their information and monitor the progress of their applications using its user-friendly interface. To manage application records, adjust statuses, and supervise the complete application workflow, administrators and sub-administrators are granted secure access. Through the integration of digital tools for communication, verification, and data storage, CCAMS greatly improves credit card processing's accuracy, efficiency, and customer pleasure. The technology offers a clear and user-friendly platform in addition to lowering administrative workload.

Keywords —Admin Dashboard, Web-Based Application, Online Management System, Credit Card Application, and Application Tracking.

I. INTRODUCTION

Online solutions are gradually replacing manual operations in today's fast-paced digital world in order to increase user convenience and efficiency. A web-based tool called the Credit Card Application Management System (CCAMS) was created to streamline and digitize the credit card application process. This system's main goal is to make it possible for consumers to apply for credit cards online and monitor the progress of those

applications by using important identifiers like name, application number, or cell phone number.

The system, which was created with MySQL for the database and PHP for the front-end, effectively handles administrative tasks, application records, and user data. Admin, Sub-Admin, and User are the three main modules that make up the platform. A unified dashboard for managing and keeping an eye on all applications, sub-admins, and system information is offered by the admin module. Among its features are account settings (profile

management, password reset, and logout), reporting tools (date-wise and search-based reports), application tracking, and status updates (new, approved, and refused).

With some limitations, most notably the possibility to create or administer more sub-admins, the Sub-Admin module replicates the admin's functionalities. This guarantees a safe and regulated setting for managing and accessing data. By submitting credit card applications and monitoring their development, applicants can engage with the system through the User module. Users save time and effort by not having to go to any actual locations.

Furthermore, CCAMS employs MD5 encryption to improve the security of user credentials and offers features like password recovery using registered email and contact number. For both administrators and users, the system guarantees an open, effective, and easily accessible procedure.

Goal:

The Credit Card Application Management System was created with the intention of automating the conventional credit card application procedure. By enabling online applications and real-time application status tracking, it seeks to do away with paperwork, save time, and increase accessibility. The automatic generation of comprehensive reports that let administrators monitor application trends and performance over certain timeframes is another important goal.

Objective:

The goal of the Credit Card Application Management System was to automate the traditional credit card application process. It aims to eliminate paperwork, save time, and improve accessibility by enabling online applications and real-time application process tracking. Another key objective is the automatic creation of thorough reports that enable administrators to track program performance and trends over predetermined periods of time.

II. EXISTING SYS

III. TEM

The majority of banks and financial institutions now use a manual, paper-based approach for the credit card application procedure. Candidates must physically visit the branch, complete paper forms, and turn in copies of the appropriate paperwork. The relevant department manually reviews and processes the documents after they are submitted. This conventional method has a number of shortcomings:

Time-consuming Process: Candidates must visit the office, complete paperwork, and wait for lengthy processing periods.

High Risk of Data Loss: Managing papers by hand raises the possibility of data loss, damage, or misplacement.

Lack of Transparency: Applicants must frequently call the bank for updates and are frequently ignorant of the real-time progress of their applications.

Ineffective Record-Keeping: Keeping track of tangible documents is difficult and can cause delays in auditing and retrieval.

Limited Accessibility: Many users find the process unpleasant because it is restricted by office hours and location.

IV. PROPOSED SYSTEM

By providing a completely online, web-based application for applying for and maintaining credit card applications, the Credit Card Application Management System (CCAMS) is suggested as a solution to the drawbacks of the manual procedure. Users can apply from any location, check the status of their applications in real time, and interact with the institution online thanks to the technology.

Essential Elements of the Suggested System:

- **Submission of Applications Online:** Consumers can complete and submit credit card applications online by providing the required data.
- **Application tracking:** Using their name, application number, or mobile number, applicants can see the status of their applications.
- **Admin & Sub-Admin Management:** Admins have the ability to supervise applications, manage sub-admins, and provide reports.
- **Safe Data Storage:** An organized MySQL database with MD5 encryption for passwords houses all of the data.
- **Automated Reporting:** Depending on search parameters or between specified dates, the system can provide application reports.
- **User-Friendly design:** Both administrators and applicants may easily navigate the platform's clear, responsive design.
- **Content Management:** The administrator has the ability to control the information on static pages such as "Contact Us" and "About Us."

Advantages of the System under Consideration:

- Gives instant access to application data in real time.
- Increases user involvement and transparency.
- Improves application processing efficiency.
- Provides convenience by doing away with the necessity of going to actual places.

Login Page:

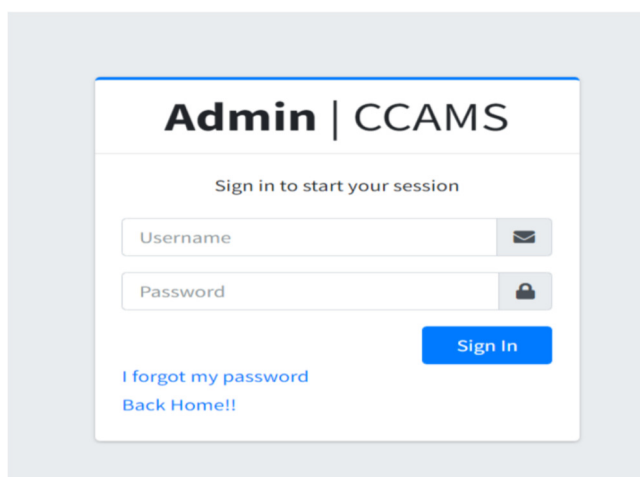


Figure 1: Admin Panel / Sub-Admin.

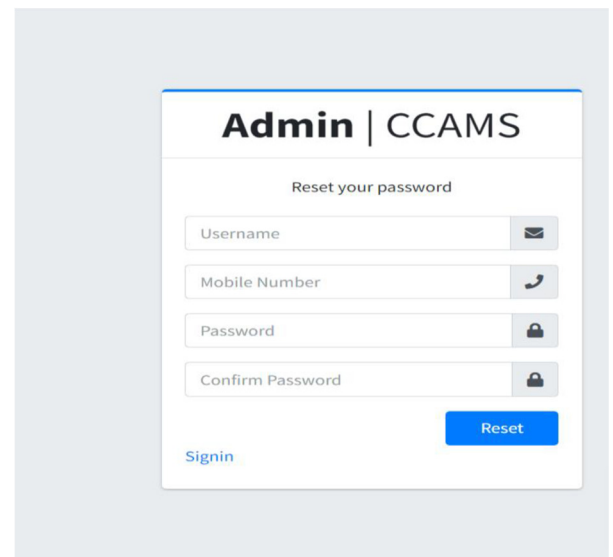


Figure 2: Forgot Password.

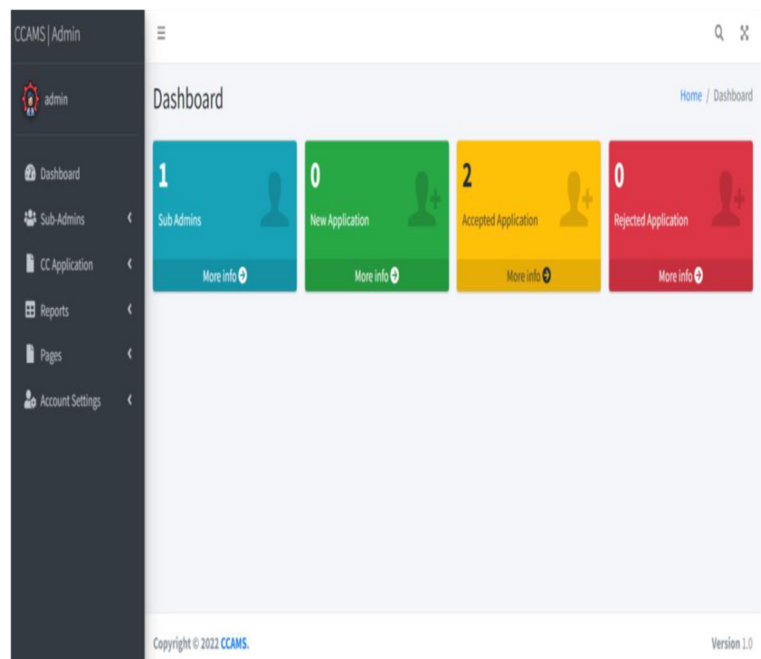


Figure 3: Dashboard.

V. CONCLUSIONS

A comprehensive web-based solution designed to streamline and modernize the credit card application process is the Credit Card Application

Management System (CCAMS). By providing a fully automated platform that allows consumers to apply for credit cards online and easily and transparently track the status of their applications, it overcomes the drawbacks of the conventional manual approach.

This system's implementation greatly improves the application process's security, usability, and efficiency. Managing user data, updating application statuses, and creating comprehensive reports for performance analysis are all made simple for administrators and sub-admins. By using encryption techniques, the system also guarantees appropriate role-based access control and data protection.

The project's reduction of paperwork, removal of time delays, and improvement in customer satisfaction show how successful digital transformation can be in the financial services industry. In conclusion, CCAMS is a useful tool for banks and financial institutions in the digital age since it improves the operational workflow of credit card issuance while also making the user experience more accessible and transparent.

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