**Credit Card Processing**

**Software Requirement Specification**

**INTRODUCTION:**

A credit card is a small plastic card issued to users as a system of payment. It allows its holder to buy goods and services based on the holder's promise to pay for these goods and services. The issuer of the card creates a revolving account and grants a line of credit to the consumer (or the user) from which the user can borrow money for payment to a merchant or as a cash advance to the user. When a purchase is made the merchant swipes the card. The information goes to a gateway processor, which either accepts or rejects the transaction. If it is accepted, the transaction is held until the end of the business day. The merchant then reenters the transaction via the gateway processor, the data is logged, and the debt is transferred to the account. The use of an ATM for cash advance is a similar process. If you are selling to consumers, merchant services will allow you to expand your customer base and provide a more convenient method of payment than cash or checks. And if you are interested in selling over the Internet, accepting credit card processing is a must. Accepting credit cards allows funds to be transferred to your bank account in less than a week. This can be a welcome relief for businesses that experience a tight cash flow. The two purchase options for Credit Card Processing facility are: Validation only Credit card processing (which secures deposits at the time of booking) With either option, credit card accounts entered during booking are validated to assure that the account is active and in good standing. The credit card processing option also allows properties to process credit card deposits.

**PURPOSE** :

When customers complete their shopping cart, their credit card is preauthorized and the order is entered into the Sales Order. Credit Card Processing dials out and obtains a credit card payment. Within five minutes the customer receives an e-mail receipt and the message to his registered mobile number.

**INTENDED AUDIENCE AND READING SUGGESTIONS**

The document is intended for all the different kinds of customers and the developer (designers, testers,maintainers etc). The reader is assumed to have basic knowledge of banking accounts and account

Services and how to use the credit card.

**PROJECT SCOPE**

* Automatically connects to your financial network for credit card authorizations and settlements.
* Integrates with Sales Order, Accounts Receivable, and e-Business Manager Support for dial-up (modem) connections or secure Internet connections through TCP/IP and SSL
* Compliant with Visa and MasterCard Electronic Commerce Indicator (ECI) regulations.
* Multiple address verification options available

**TECHNOLOGIES TO BE USED**

* HTML
* JSP
* Javascript
* Java 1.6

**TOOLS TO BE USED**

* Eclipse IDE (Integrated Development Environment)
* Rational Rose tool (for developing UML Patterns)

**PRODUCT PERSPECTIVE**

This solution involves solving various kinds of problems that have occurred while doing the credit card processing and providing the secured and hacker free processing systems.

**SOFTWARE INTERFACE**

* Front End Client - The applicant and Administrator online interface is built using JSP and HTML. The Administrators's local interface is built using Java.
* Web Server - Glassfish application server(SQL Corporation)
* Back End - SQL database.

**HARDWARE INTERFACE**

The server is directly connected to the client systems. The client systems have access to the database in the server.

**SYSTEM FUNCTIONS**

1. Accept credit card numbers on the web, store them in a database, then process them offline

2. Credit card processing with CCP

3. Credit card processing with a third-party credit card processing company 2.5

**USER CHARACTERISTICS**

1) User/Customer - They are the people who desires to purchase the goods using credit card.

2) Authorization Service Validate the credit card payments to ensure that the card number is valid and the card has not expired Deposit processing to apply the deposit payment to the card Prepare Credit card transaction reports that show authorization codes, amounts, and error/success messages

**CONSTRAINTS** :

Trusted if using a well known third-party processor Must suite for higher-volume sites Cheaper transaction rates Getting money transferred may be very fast Must provide fraud prevention measures and fraud protection programs