

## II Credit Card Processing System

### 1. Introduction:

1.1 Purpose: Outline the requirements of development of Credit Card Processing System.

1.2 Scope of document: The document defines overall functionality, interface requirements, performance, design and non-functional attributes for Credit Card Processing System.

1.3 Overview: The CCPS is designed to facilitate the process of transactions securely and efficiently Centralized platform for merchants to accept payment.

### 2. General Description:

- Authorization of Credit Card transactions in real time.
- Settlement of transactions, funds and receipts.
- Management of accounts.
- Payment gateways, merchant service provider.

### 3. Functional Requirements

- Authorization: validate info, card no, expire date, transactions.
- Settlement: Capture funds from authorised transactions.
- Customer Management: Registration of new customers, update details of old customers.
- Integration: Payment gateways, Compatibility with credit, debit cards, UPI.

### 4. Interface Requirements:

- User interface: Initiate and manage transactions, secure login & authentication.
- System interface: external payment gateway secure communication protocols.

### 5. Performance Requirements:

- Response time: Quick, minimal downtime
- Reliability: Reliable transaction, fault tolerance.



## 6. Design Constraints:

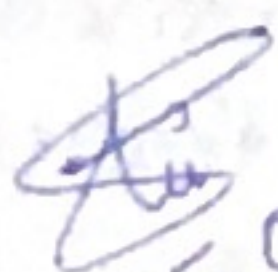
- Security: Encryption, Compliance with Payment Card Industry Data Security for handling Cardholder data.
- Compliance: Regulatory requirements, regular audits.

## 7. Non-functional Attributes:

- Scalability: Scale CCPs for growth in transactions
- Portability: Compatibility with different OS cloud deployment options for flexibility.

## 8. Preliminary Schedule and Budget:

- Estimated timeline: 9 months.
- Budget: ₹ 4,00,000.

  
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