

## ② Credit Card Processing - SRS Document

### 1. Introduction

#### 1.1 Purpose

The purpose of Credit Card Processing System is to provide a secure, fast & reliable platform for processing credit card transactions.

#### 1.2 Scope

The system will provide both online & offline transactions. It will ensure data privacy, fraud detection & high availability.

#### 1.3 Overview

The system acts as a middleware b/w cardholders, merchants & banks. It is designed with modular components. Secure communication will be ensured using TLS & OTP system.

### 2. General Description

The system acts as a middleware b/w merchants, customers & banking/payment gateways. Users include cardholders, merchants & administrators.

### 3. Functional Requirements

#### 3.1 Transaction Authorization

#### 3.2 Fraud Detection

#### 3.3 Refunds

#### 3.4 Settlements & Clarity

#### 4. Interface Requirements

4.1 UI: Mobile/web interface

4.2 Hardware Interface: ATM

4.3 Software Interface: API integration

#### 5. Performance Requirements

5.1 Each Transaction should be processed in less than 5 sec.

5.2 Uptime should be 99.99%, ensuring high availability

#### 6. Design Requirements

6.1 Must comply with PCI DSS & banking security standards

6.2 Modular Architecture

6.3 Scalable Design

#### 7. Non-functional Attributes

7.1 Security

7.2 Reliability

7.3 Usability

7.4 Portability

#### 8. Preliminary Budget & Schedule

Phase	Duration	Estimated Cost
Requirement Analysis	2 weeks	\$ 2,000
System Design	3 weeks	\$ 3,000
Development	6 weeks	\$ 10,000
Testing	3 weeks	\$ 3,000
Deployment	2 weeks	\$ 2,000
Total	16 weeks	\$20,000