

# Credit Card Processing (CCP)

## Problem Statement:

The existing Credit Card processing system lacks efficiency & security measures, leading to potential fraud risks and customer dissatisfaction. An upgraded Credit Card processing system is imperative to ensure seamless transaction, enhance security and maintain customer trust.

## Introduction

1.1 Purpose of this document: The purpose of CCP functionality is to enable seamless & secure payment transaction for hotel reservations, bookings and other services offered by hotel.

## 1.2 Scope of this document

This section outlines the requirement and specifications for integrative credit card process capabilities into various software. It includes handling payment authorization, processing the card generating payment receipts.

## 1.3 Overview

The credit card processing functionality will allow guests to make payments using credit or debit cards for services enclosed by various software to securely process transaction.



## 2. General Description.

The Credit Card processing system facilitates the following functions:

- Authorization of credit card transactions in real time
- Settlement of transactions including topology fees and generating receipts

## 3. Functional Requirements

- Payment Authorization
  - Validate credit card information provided by guests
  - Verify card holder identity & authorization
- Transaction Processing

- Initiate payment transactions securely through this graded payment gateway service.

## 4. Interface Requirements

The Credit Card processing functionalities will interact with Payment Gateway API's for transaction processing.

- User interface components for entering & Vehicle credit card details.

Email Service for sending payment receipts to guests.

## Performance Requirements

- Transaction processing time  $< 5$  seconds
- System availability for processing payments 99.99%.
- Secure transmission of credit card data using encryption
- PCI DSS for handling card holder data.



## Design Constraints

6.
  - Integration with certified payment gateway.
  - use of tokenization for storing and transmitting Sensitive card holder data securely.
  - Compliance with regulatory & standard transmitted Sensitive ...

## 7. Non-functional attributes

- Security: Encryption of Credit Card data during Transmission
- Reliability: fault & tolerant architecture to ensure uninterrupted
- Scalability: Ability to handle volume

## 8. Preliminary Schedule & Budget

The integration of Credit Card processing functionality is estimated to take 2 months with ₹ 2000.



3)

Credit Card

4) Passport

