

Q2.

# Credit Card Processing System

## 1. Introduction.

### 1.1. Purpose of this document

This SRS defines all the requirements for a credit card processing system. It serves as a blueprint for the dev. team, outlining the behaviour of the system along with its capabilities.

### 1.2. Scope of this Document

- Authorization
- Capture
- Refund
- Charge back
- Void

### 1.3 Overview

The CCPS will be integrated with a payment gateway to facilitate secure and efficient transactions. It will provide a user-friendly interface for merchants to manage their transaction & generate reports.



## - 2. Genexal Description.

### - 2.1 User Characteristics

- Merchants who will use system
- Customers who will provide card.

### - 2.2 User Interface

- Easy to use & intuitive
- secure & encrypted data transaction
- Support various card types.

### - 2.3 Features

- Verify validity of c.c. & availability of funds.
- Customer's authorization is must for trans.
- Process a refund for a previous transaction
- Cancel a transaction before it is captured
- Handle chargeback issued by banks.
- Process charges for subscription.
- Generate report.

### - 2.4 Benefits

- Easy payment process
- Reduced fraud risk
- Improved customer satisfaction
- Enhanced business efficiency!
- Saves time.



### - 3. Functional Requirements

- Authorization

- verify c.c. no., exp. date & cvv
- check for sufficient funds.
- response message.

- Capture

- complete a transaction based on authori.
- update transaction status & generate receipt.

- Refund

- process a refund for a captured trans.

- Void

- cancel a transaction before it is captured
- update transaction status.

- Charge back

- Handle chargebacks initiated by banks or customers
- Gather evidence & respond to req.

- Recurring Billing.

- store customer billing info
- process charges on a scheduled basis

- Reporting

- generate report on transaction volume, revenue, refunds & chargebacks.
- provide data visualization tools.



#### 4. Interface Requirements

- Integrate with secure & reliable payment gateway
- Adhere to gateway's API std.
- user-friendly interface.
- secure data transmission.

#### 5. Performance Requirements

- Response time should be reduced for better experience.
- It should be scalable.
- It should be secure.
- It should be reliable & have least downtime.

#### 6. Design Constraints

- Security must be implemented for sensitive data.
- Industry std. must be followed.
- The preferred prog. lang., frameworks & db must be specified.

#### 7. Non Functional Requirements

- Easy to use for Merchants
- Maintainability
- Portability & Security.

#### 8. Preliminary Schedule & Budget.

- Estimate of dev. & deployment timeline.
- Estimate of overall budget must be done.



## \* Hotel Management System

### 8. Preliminary Schedule & Budget.

- Schedule for this Project is estimated as:
  - Requirement Gathering & Analysis - (3-4 weeks)
  - System Design - (2-3 weeks)
  - Development - (10-12 weeks)
  - Testing & Validation - (4-6 weeks)
  - Deployment & Training - (2-3 weeks)
- Total Estimate weeks  $\Rightarrow$  (21-25 weeks).

- Estimated for budget for this Project is :

- Requirement documentation - (₹ 100000)
- Design & tools - (₹ 200000)
- Development - (₹ 500000)
- Testing - (₹ 200000)

Total Estimated Budget  $\Rightarrow$  (₹ 1000000)