

Credit Card

METRO

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Problem Statement: The current credit card service has been experiencing a decline in customer satisfaction, resulting in increased churn rates & reduced market competitiveness. Feedback from users indicates concerns regarding transaction processing times, hidden fees.

Key Challenges:-

- Transaction speed
- Fee Transparency
- Security concern.

→ Scope:-

It aims to provide customers with a reliable, secure & user friendly.

→ Card features:-

* Multiple card options (e.g., standard, rewards, secured).

→ Contactless payment capabilities.

→ Transaction Management

→ Real time transaction alerts

→ Detailed monthly statements

→ Security Measures:-

* EMV chip Technology

→ Functional Requirements

- User account management:- Allow users to apply for a credit card, update their password details & view their credit history.
- Card Issue & maintenance:- Users can view their credit card no., expiry date, expiry date & EVV securely.
- Transaction Processing:- The system must authorize.

Transactions on real time during point sale -
online purchase.

• Billing & payment Features

• Non-Functional Requirements:-

→ Security :-

- Data Encryption
- Access Control

→ Performance :-

- Transaction Processing time
- Security scalability

→ Maintainability :-

- Monitoring & alert
- Modularity.

→ Domain Requirement!

→ Card issue & management:-

- Credit card check
- Card Activation.

→ Transaction Process

- Authorization
- Transaction validation

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2] Credit Card processing:-

