

2] SRS for credit card processing

1. Introduction

1.1) Purpose:

The purpose of this document is to outline the functional and non-functional requirements for a secure credit card processing system, which facilitates transactions between bankers and cardholders.

1.2) Scope:

The system will support multiple card types and offer real time processing, fraud detection and reporting tools.

1.3) Overview:

The credit Card processing system will ensure smooth payment transactions for both online and in-person purchases. The system will handle authorization, transactions and ensuring compliance with payment industry standards.

2. General Description:

2.1) Product perspective:

The system will work as an intermediary between the banker and the credit card company.

2.2) User characteristics:

Users will include merchants, cardholders and system administrators.

2.3) System Constraints:

It must meet Payment Card Industries standard and ensure secure transaction handling.

3. Functional Requirements

- Card authorization
- Payment gateway integration
- Fraud detection and prevention
- Transaction reporting
- Refund handling.

4. Interface Requirements

- Web API for integration
- Point-of-Sale (POS) software interface.

5. Performance Requirements

- Must process transactions under 2 seconds.
- Support for upto or atleast 500 customers.

6. Design Constraints

- Must comply with PCI DSS standards.
- The system must be designed for easy integration.

7. Non-Functional Attributes

- Security - secure handling of data for sensitive data

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- Scalability - must be able to handle high transactions across multiple banks.
- Reliability - must ensure availability.

8. Preliminary Schedule and Budget

Overall time required - 9 months

Overall cost required - ₹80000