Credit Card Processing System:

1. Introduction:

1.1 Purpose:
outline the specs & regs of development of credit card processing system.

1.2 Scope of the document:
Overall working & objective of CCPS.

1.3 overview:
The CCPS is designed to facilitate the processing of transaction security & efficiently. centralized platform for merchants to keep payment through card.

2. General Description:

- Authorization of credit card transactions in real time.

° Settlement of transaction, funds & recipts

- Management of account, payment methods. Payment gateways, merchant service provider.

3. Functional Requirements:

Authorization: validate info, card no, date, transactions.

settlement capture: funds from authorised transaction

customer management: Registration of new customer, updation.

Interface Requirements:

- **User interface:** Initiate & manage transactions; secure login & authentication.

- **System interface:** external payment gateway, secure communication protocols.

Performance Requirements:

Response time: Quick, minimal downtime, scalable architecture.

Reliability: Reliable transaction, fault tolerance.

Design Constraints:

Security: Encryption compliance w/ PC, DSS

Compliance: Regulatory regulator requirements and audit

7. Non functional attributes:

Scalabilities: Scale CCPS for growth in transaction adapt to charging business needs.

Portability: Complex Compatibility w/ different OS Cloud deployment options for flexibility.

8. Preliminary Schedule:

Estimated timeline: 9 months

Budget: ₹ 5,00,000

Class Diagram of a Credit Card holder Processing
System.

Issuer

+authorization: Boolean

+verify Purchase()
+ verify User Validity()

+ issue to

Bank

+name: String

+verify Payment()
+notify Payment()

uses service
of

Card

+dateValidity: datetime
+ type: cardtype.

+ expire()

Card holder

+name: String
+ bank: String

+makebillPayment()
+ Pay bill()

+pays

merchant

+name: String
+authorization:

+accept Payment()
+request Payment()

cardtype

platinium
gold
silver.

Purchase

+price: float
+ Status: Boolean

+trackStatus()