

# Credit Card Management System

## Problem Statement

Managing credit card services and transactions is a complex process that requires a secure user-friendly and efficient system. Challenges faced are fraud detection, transaction monitoring, The proposed system aims to solve card issuance, transaction handling, payment management, enhanced security

## Scope

The system will manage the full lifecycle of a credit card, from application approval to billing and customer support. It will cater to customers, credit card administrators and bank staff.

## Functional Requirements

### 1. Credit Card Application

- Customers must be able to submit new applns
- Must be validated and stored

### 2. Approval

- Dashboard to approve applns
- Applicants should be informed of status

### 3. Customer Account Management

- Cardholders need login credentials
- View and update details



## 4. Transaction processing

- Real Time processing
- storing logs

## 5. Fraud Detection

- detect unusual activity (logins, purchases, location)
- suspend account and wait for account holder

## 6. Billing

- generate monthly bill
- multiple payment methods

Non Functional Requirements

## 1. Performance

- support concurrent transactions

## 2. Security

- sensitive data to be encrypted
- Regular testing

## 3. Scalability

- handle volume
- multi region support

## 4. Availability

- high uptime

## 5. Usability

- intuitive GUI

## 6. Maintainability

- modular dev
- documentation



## Domain Requirements

### 1. Compliance

- System must comply with industry standards
- Adaptable in different regions of the world

### 2. Issuance

- Applicants age 18+
- Valid documents

3.

### Overview

The product will serve as an end-to-end solution for ~~money~~ managing creditcard applicants, customer accounts, real time transaction processing, billing and fraud prevention.

### General Description

Cater to admins, credit officers, cardholders, customer support agent. Each user will have a specific set of features.

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