

II. Credit Card Processing

Software Requirement Specifications - SRS

1. Introduction

1.1 Purpose of this document

Outline the specs and requirements of development of credit card ~~pay~~ processing system

1.2 Scope of the document

Overall working and objectives of Compulsory Convertible Preference Shares

1.3 Overview

The CCPS is designed to facilitate the processing of transactions securely and efficiently. Centralized platform for merchants to accept payment through cards.

2. General Description

- Authorization of credit card transactions in real time
- Settlement of transactions, funds and receipts
- Management of accounts, payment methods
- Payment gateways, merchant service provider

3. Functional Requirement

- Authorization: Validate info, card, number, date, CV, transactions

- Settlement : Capture funds from authorized transactions
- Customer Management : Registrations of new customer, updation
- Integration : Payment gateways
Compatibility with ~~for~~ credit cards, debit cards, VPI.

4. Interface Requirements

- User interface : Initiate & manage transactions secure login and authentication
- System interfaces : external payment gateway secure communication protocols

5. Performance Requirements

- Response time : Quick, minimal downtime scalable architecture
- Reliability : Reliable transactions, fault tolerance

6. Design Constraints

Security : Encryption compliance with PCI DSS

compliance : Regulatory requirements, regular audits

7. Non Functionality attributes

Scalability : Scale CCPS for growth in transactions adapt to changing business model needs

Portability : Compatibility with different OS.

cloud deployment options for flexibility

8. Preliminary Schedules and Budget

- Estimated timeline : 9 months

- Budget : ₹ 5,00,000

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