

# **SYSTEM ARCHITECTURE FOR A FINANCIAL SYSTEM THAT OFFERS VIRTUAL CARDS TO USERS FOR PAYMENTS PROCESSING**

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# FUNCTIONAL REQUIREMENTS



User  
Authentication



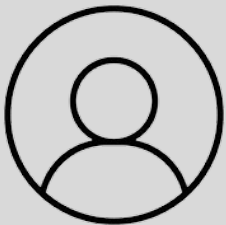
Card Creation



Payment  
Processing



Notification



User Management

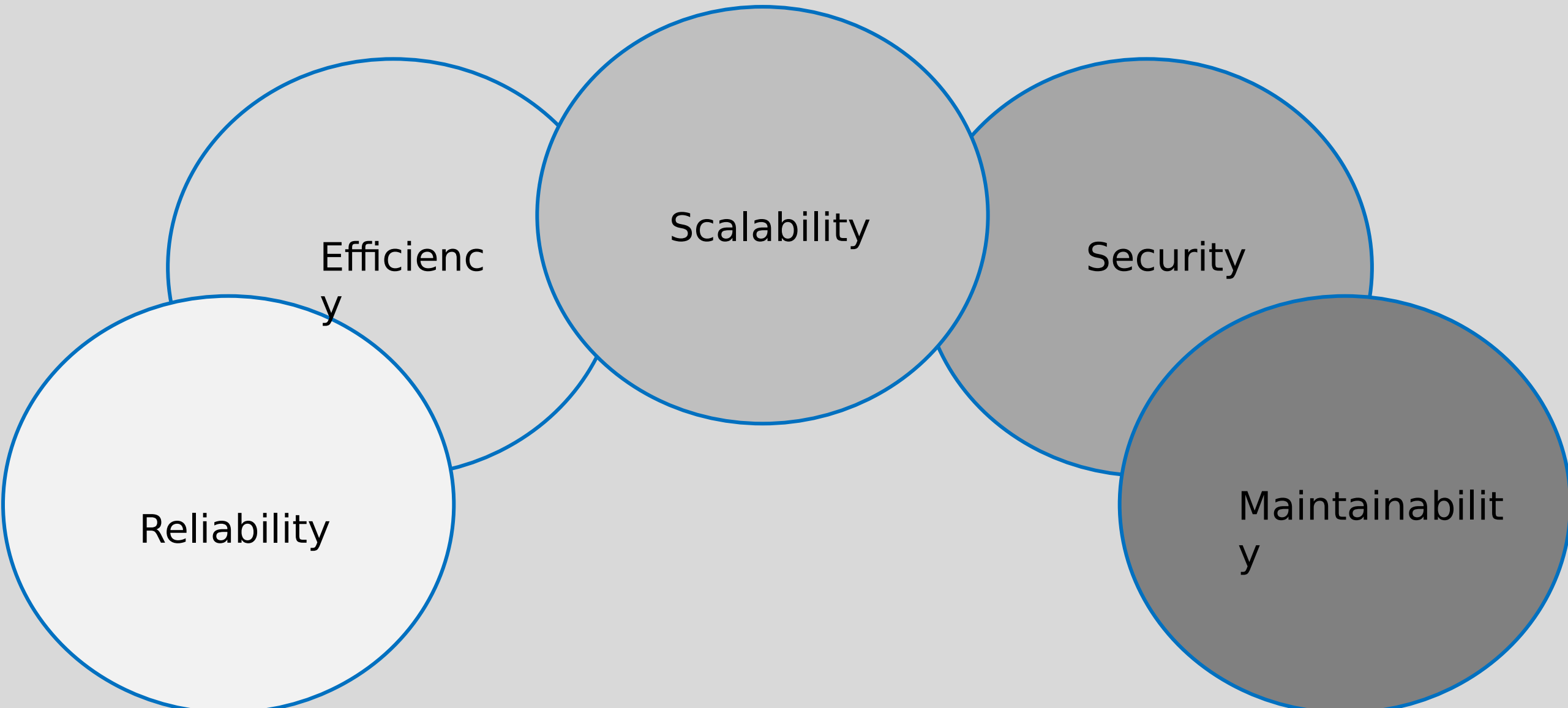


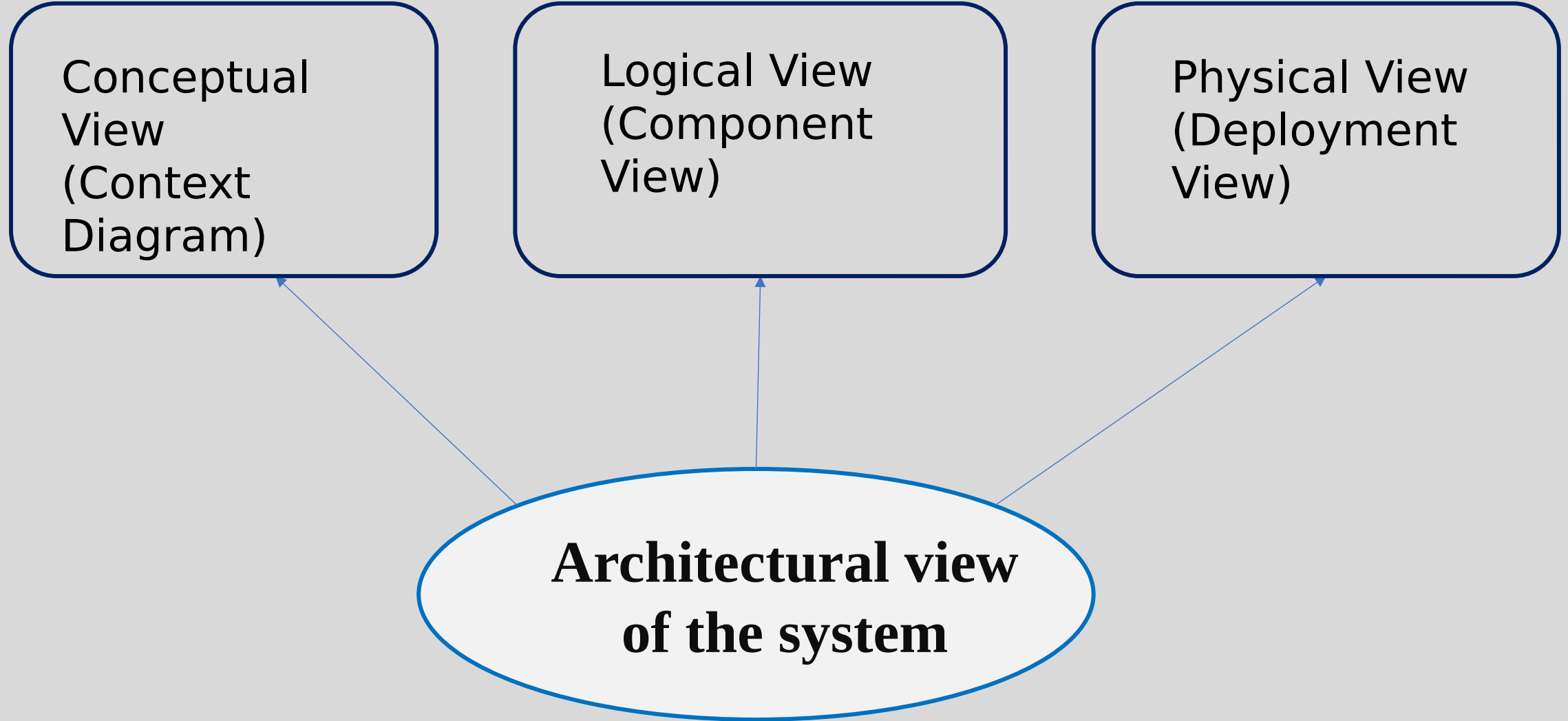
Cashing



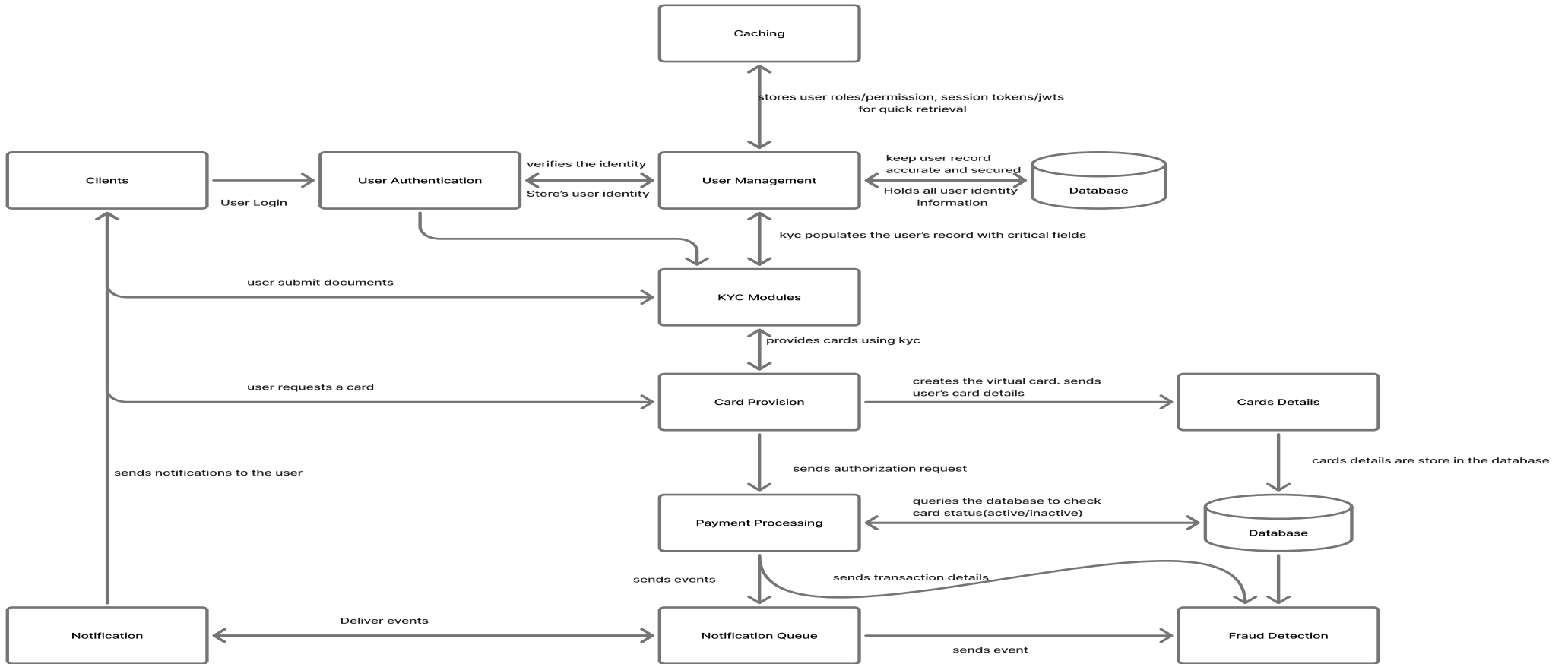
Fraud detection

# NON-FUNCTIONAL REQUIREMENTS





# System Architecture



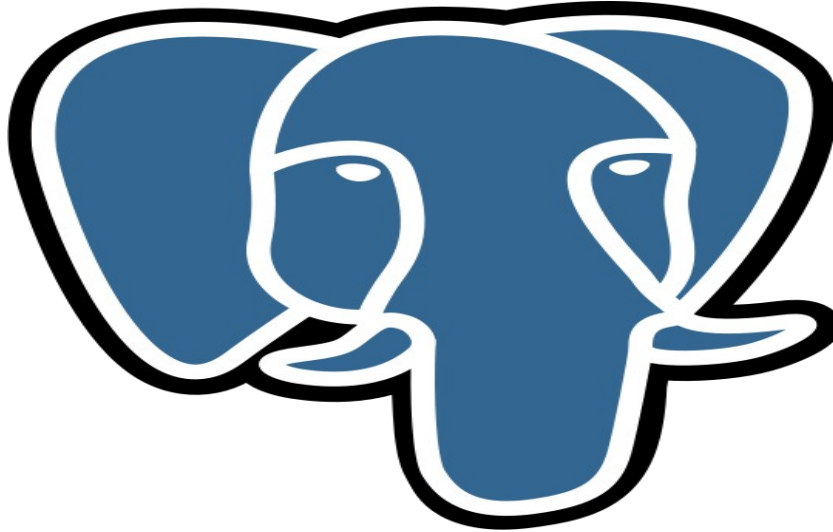
# Tech Stack

Programming language



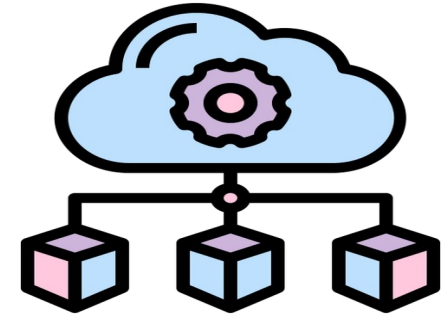
JAVA

DBMS



Postgresql

Architecture



Micro-service

# Client Interaction and API Gateway Orchestration

## Mobile Client

- Primary Interface: Native or cross-platform mobile app
- Request Initiation: Initiates login, card requests, and payment transactions
- Notifications: Receives push notifications for transaction alerts
- Communication: Connects to backend via API Gateway using HTTPS

## API Gateway

- Single Entry Point: Routes all client requests to appropriate microservices
- Request Validation: Validates and transforms incoming requests
- Rate Limiting: Implements throttling to prevent abuse
- API Management: Handles versioning and load balancing

## Secure User Access and Profile Management

### Authentication Module

Manages user login and session management

Issues and validates JWT tokens for stateless authentication

Integrates with Redis cache for fast token storage and retrieval

Validates user credentials against the database

### User Management Module

Stores and retrieves user profile information securely

Maintains user account details in the database

Provides verification results to other modules

Manages user permissions and roles

Fetches user information from User Management module



