SRS for Credit Card Management System

1. Introduction

1.1 Purpose of this Document: This document outlines the requirements for a credit card management system. The system will facilitate managing customer credit card information, transaction and payments, ensuring secure processing and storage.

1.2 Scope of this Document:
The system manages credit card issuance, transactions, billing, fraud detection and customer support. It aims to streamline credit card operations for financial institutions.

1.3 Overview: This system will automate credit card processing, billing, fraud management, ensuring security, accuracy, efficiency in handling credit card service.

2. General Description

The system allows banks and credit card issuers to manage customer credit card applications, transactions, payments and fraud detection. It provides real-time transaction processing, statement generation and customer support integration.

3. Functional Requirements

- Credit card application and approval process management.
- Real time transaction processing and monitoring
- Monthly billing and statement generation
- Fraud detection and prevention systems integration.
- Payment gateway for bill payments
- Customer service portal for managing disputes and queries.
- Reports for administrators on customer spending behaviour and risk factors.

4. Interface Requirements

- Web-based dashboard for administrators and users.
- Integration with third party payment gateways and fraud detection services.
- Secure customer interfaces for managing credit card transactions and payment

5. Performance Requirements

- The system should support up to 5000 concurrent users.
- Average transaction processing time should not exceed 2 seconds.
- Fraud alerts should be processed and delivered in real-time.

6. Design Constraints:

- The system must comply with PCI-DSS.
- Use of secure cloud services for scalable infrastructure.

7. Non-functional Attributes
- Security : Data encryption, two factor authentication and regular security audits.
- Reliability : 99.99% uptime with full redundancy and backup systems.
- Scalability : Cloud-based solution with auto scaling capabilities to handle increased traffic during peak usage.

8. Preliminary schedule & Budget :
Time :
- Development : 8 months
- Testing : 2 months
- Deployment and Training : 1 month.

Budget (₹)
- Development Team (8 members, ₹1,20,000/month per member) : ₹76,80,000
- Infrastructure (cloud servers, data storage, security measures) : ₹15,00,000
- Testing and QA (tools, teams costs): ₹10,00,000
- Miscellaneous (training, marketing etc) : ₹8,00,000

Total : ₹1,09,80,000