HANDER AUTOMA 24/9/24 Credit Card System 1. Introductions and made the bound of the state of the s Adulb This document outlines me system requirements for the credit distant Card system. The system will provide junctionality for credit and application, approval, transaction processing, billing, fraud detection, and austomer account management. autor a rough havit distribul capacinha that aget there a rough 1.1 Purpose printing challes how them managed -The purpose of the requirement document is to streamline the cudit and operations and promide a robust platform for managing cardudder data, transactions & account activities efficiently and scarrely miniply has the thistill and this will be able william of the minimum the Him d. 2. Scopen brus that the philosophe with in which The system will manage the full lifeapole of a credit card, from application and approval to transaction and billing and austonier support. It will cater to the austoniers, audit and admins, and bank stapp. 2. System Requirements. 2.1 Functional Requirements. 2.1.1 audit Cord application - austoniers must be allowed to submit credit and applications online - Applications should be stored securely and accessible by cudit and approval officers. 2.1.2 audit Approval - audit officers must have a dashiboord to review applications - Officers can approne l'y'est applications based on predipted and credit scores.

aikua.

Customer account management

- cardholders must have secure access to meir togen account through a secure login.

- Users should be altowed to view cudit, balance & transaction history. They must be able to apolate meir information.

System nuest be able to process transactions in real-time.

- support multiple aurencies & allow for ourrance conversion.
- lutequation via payment networks (Visa, Musterland).
 - store detailed logs of all transactions.

2.1.5 Billing & Payment Processing 100 100

- accurate montaly statements for each cardbolder detailing their transactions, payments à balances.

2.3 DOWNOUN FURNISHMENTS.

- support for various payment methods.
 - cardholders should receive que date reminders and late payment notifications.

2.2 Non Functional Requirements

2-2-1 Per formance

The system must be able to hairdle up to 10,000 concurrent and he bereisser for transactions per second. I many

2-3-2 Condhatcher Accentist Namagurunt

- Transaction processing should complete within 2 seconds on awarage. THOUSALL INDIVIDUAL MELADAMENT

House about 2.2.2 Security philosomers

- All survition data must be encrypted. Coredit cord number etc)
 - multi factor kuthentication should be required for both

admins & unstorners

Regular nulnerability assusments & penutration tisting mut be performed.

INSTAURANT TRUBBLE VARIABLES 2-2-3 Usability man Alle mabballant - The user interface must be inhuitive and support all modern web browsers and mobile devices - System error nussages must be user friendly. 2-2-4 Maintainability System should support modular development for future Misseria manifer inhancements wire infilium ingani -- Provide dear doaument ation for developers & admin. a morbination the first bulletib soul members 2.3 Domain Requirements. 2.3.1 audit Card usuance - Applicants must be at least 18 years of age and provide valid government-issued identification. - Applicants must promide valid proof of income and employment to determine morphiness. - AND MINE WORLD - AND MINE -Cardholder Account Navagument - System must allow ous formers to request card replacements or upgrades y from standard to premium) - Look payment fue must be applied automatically if MATTER ICTORD (COLUMNEN) payments are not received are not received by the with in an olive date. par morning me Harbaran 2-3.3 Transaction manageneut - Transactions exceeding predifined thrusholds must trigger an additional verification process. Her to bringer ad blooms should be religion to best DATING & MAINING Regulary valuation as also as a political value or lating - Carlie and Lawrenging of James del 1874 by

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1.3 Oumieu

previolation as the property of the property of the previous of the previous transfer of the pre The product will some as an end-to-end solutions for managing oudit card applications, customer accounts, realtime transaction procussing. It will support both und mours (condudders) and admin musers logicers) by providing different levels of access. Security and regulatory compliance millhe a corefocus.

Curral Discription

The system outlines the general functionality of the cudit card system. The system caters to different user categories: admins, credit gricers, ardholders à customer support agents. Each user group will have a specific set of features available based on their vole. This section will also highlight the overall hungits of the system, such as faster cudit approvals, real time transaction monitoring, panddetection.

2.4 luterface Requirements

- 2.4.1 aser luterface
 - unitie uns interface for carolholders & admins.
 - application must be available for both iOs & Android
- 2-4-2 External interfaces
 - must integrate to external credit bureaus to retrieve cudit scores.
 - must integrale with third party payment gateways.
- 2-4-3 API Cutigration
 - Promide secure API to allow third party services.

4. Preliminary schedule & Budget The initial development à deplogment à the system is expected to tale approximately 12 books.

Requirement gathering: 2 months.

Disign and aiditecture: 2 months

Tusting: 1 mouth

Deployment: 1 mouth

KARIJ

Budget:	
Development æsts: \$500,000	CABILIARNO E-1
Testing 2 DA: \$100,000 10 10 1000 10	
intrastructure 4 dond hosting: \$50,00	
ongoing maintenance: \$ 20,000 per year	Tradens Vine V
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