

# *Credit Card*

## ***ABSTRACT***

### **1. ABSTRACT**

A Project entiteled "Credit Card" is to provide the services like a user can register for a credit card, they can purchase the items from various stores by using that card and they can search/view/modify on a existing card.

The present system tells that the users take loans on banks. It is the risky process for customers because protecting that large amount of money and carrying is most difficult. In this system security for money is less

In the proposed system banks provide credit cards to customers. The banks provide these cards based on customers assets. Then customers can purchase goods by using these cards and repaying these amounts by monthly. If any user can't repay the amounts perfectly then the banks have rides to block those customers accounts.

If customers paying money perfectly then banks see the customers transactions If it is good then banks extend the customers credit limit and also modify the expiry time.

## ***INTRODUCTION***

### **2. INTRODUCTION**

#### **2.1 Purpose:**

The aim of this project is to Purchase goods through Credit Card.

The bank provides the credit cards to their customers. Then customers perform transactions by using credit cards.

## **2.2 Scope:**

- ❖ Customers fill the Application forms
- ❖ Banks provides Credit Cards to customers.
- ❖ By using these cards customers perform transactions
- ❖ Each and every transaction stored into Customers.dat and creditcards.dat files

# ***PROBLEM DEFINITION***

## **3. PROBLEM DEFINITION**

### **3.1 Existing System**

Before the Credit card came into existence, customers of a bank had to wait in long queues and for long hours just to get simple banking transactions like money withdraw. This was very time consuming and even boring process. The time used for this kind of simple works could have been used in more important works. The customer may be out shopping away from his bank and needs to know his account balance then there was no possibility, for checking balance the customer had to go all the way to his bank.

### **3.2 Proposed System**

Proposed system is entirely computer based one. In this all data is entered into computer and stored it allows to store large amount of data. Since the system is developed to provide visual environment, it is very easy for the evaluator to get understand and work on it.

### **Goals of New System**

1. To reduce paper work.
2. To save time by getting faster results.
3. Will be readily available.
4. To avoid errors inherent in manual paper work .
5. To improve management of permanent and updated information i.e.,
6. Databases by providing facilities to edit this information, manipulate it

7. And finally retrieve this information as efficiently as possible.
8. To provide tangible as well as intangible cost saving .
9. Data updating for time-by-time information is nicely retrievable.

## **NEED FOR COMPUTERIZATION**

For the information flow to be effective, the system must be

### **Quick:**

So that information provided, truly represents the transactions, to ensure that decisions taken based on this information are truly relevant to the present situations and do not to suffer from serious time lags.

### **Accurate:**

So that the information provided regarding the present parameters, is Unambiguous and all computations involved and free from errors .

### **Comprehensive:**

It must be able to provide information in enough detail, to ensure that Analysis and decision-making is possible

### **Cost Optimal:**

It is the cost of maintaining the system must be less than the expected Savings to be generated by the implementation of the system

# ***SYSTEM ANALYSIS***

## **4. SYSTEM ANALYSIS**

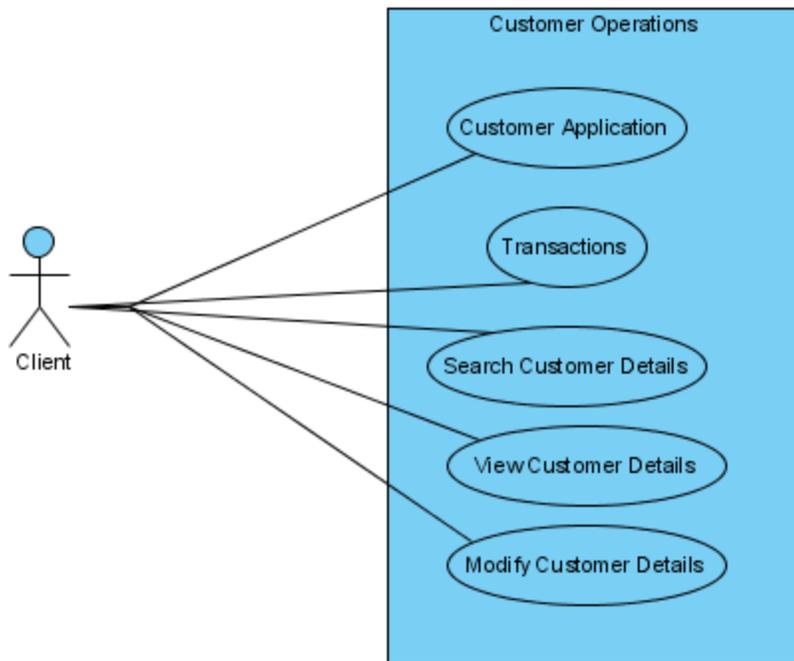
System Analysis is first stage according to System Development Life Cycle model. This System Analysis is a process that starts with the analyst.

Analysis is a detailed study of the various operations performed by a system and their relationships within and outside the system. One aspect of analysis is defining the

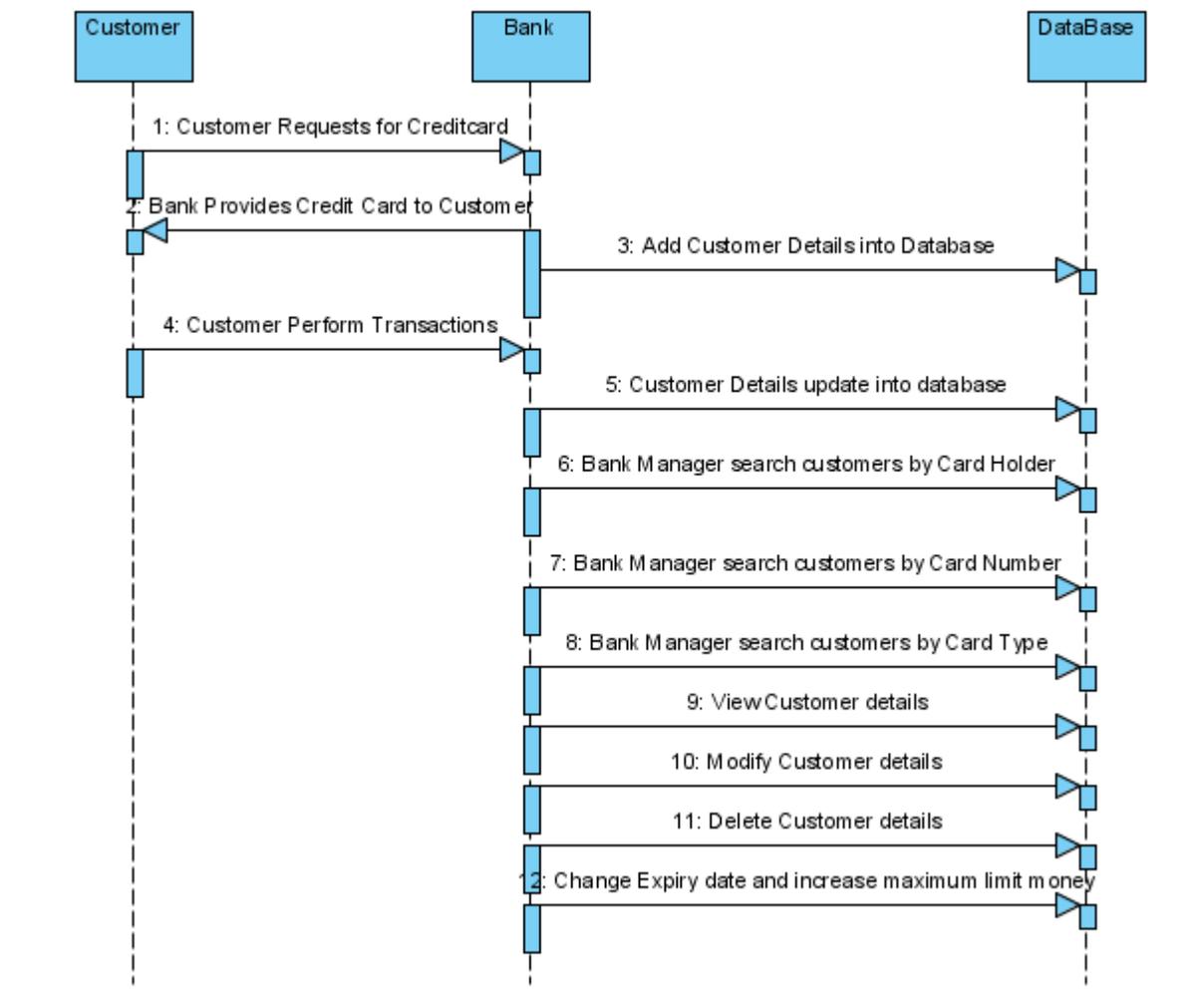
boundaries of the system and determining whether or not a candidate should consider other related systems. During analysis, data is collected from the available files, decision points, and transactions handled by the present system.

#### **4.1 UML DIAGRAMS:**

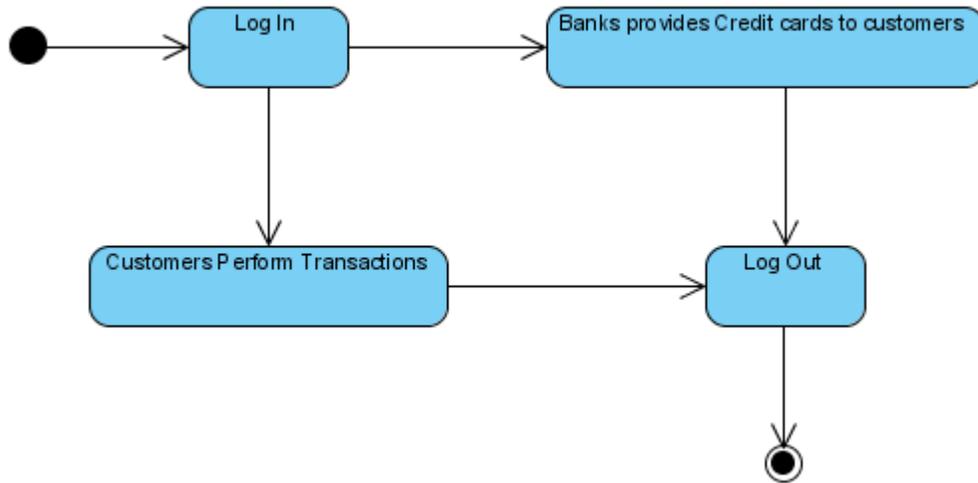
##### **Use case Diagram :**



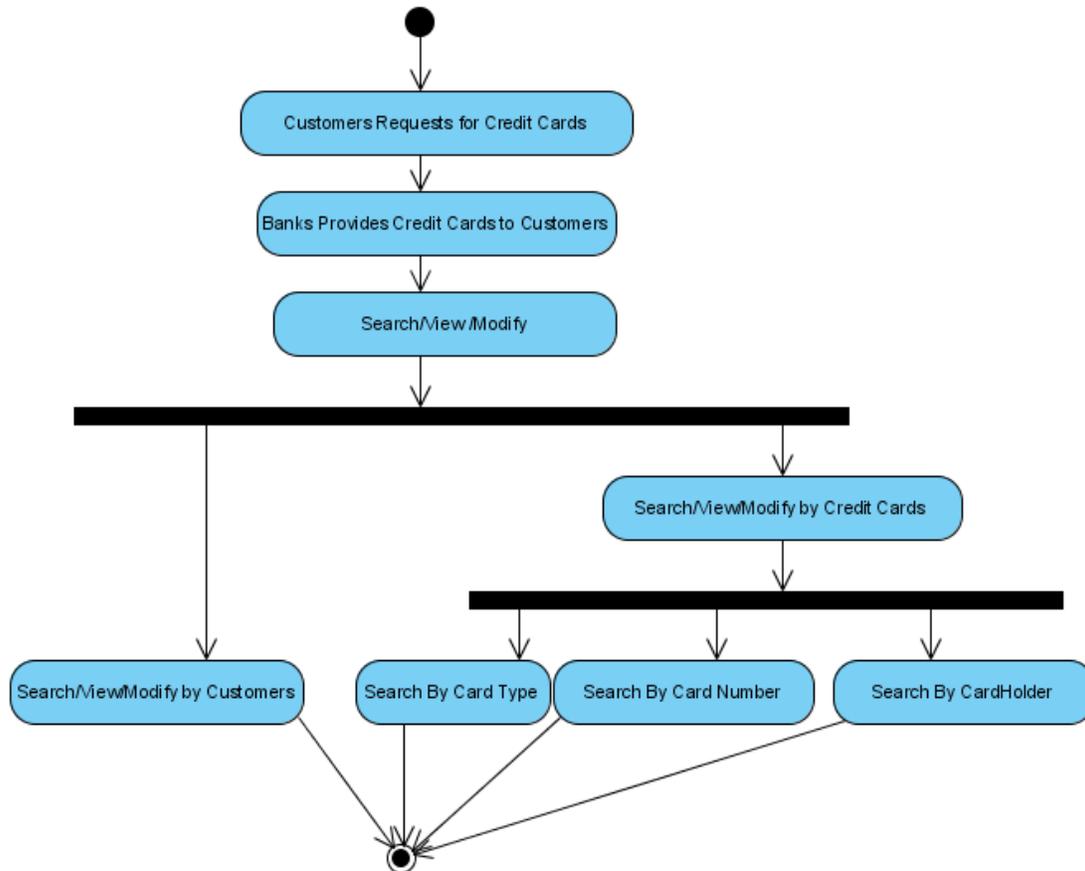
**Sequence Diagram :**



**State Chat Diagram:**



**Activity Diagram:**




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## 4.2 MODULES

This **Credit Card** have the following modules.

- **Customer Application module**
- **Transaction module**
- **Search and Modify details module**

## 4.3 MODULE DESCRIPTION

### Customer Application module:

In this module we provide mechanisms for adding a new customers details. In this module first the customers fill the application form and submitted it in to the bank. Then the bank manager will verify these application forms and check the customers asset details, if those details are correct then the bank manager will give a credit card to customers. The manager will the maximum limit of money to customers by depending on the customers assets.

### **Transaction module:**

In this module the customers purchase goods by using the credit cards. Customers doing transactions by using credit card in any store. When the customers doing transactions by using credit cards then the amount will be lesser into the customers limit. If the customers repay the amount then that time the money will be increasing in the credit limit. If we are repaying amounts perfectly then the bank manger can increase the maximum limit money and also extend the credit card expiry period.

### **Search and Modify details module:**

In this module there are there are three sub modules are there , they are

- . View Customer details
- . Modify Customer details
- . Search Customer details

In view customer details, the manager can see the customer details.

In modify customers details, the manager can change the customer details and also increasing the credit card limit and extend the expiry period of card.

In search customer details, the manager can search the customer details based on card type, card holder name, card number. Based on these the methods the manager can search the customer details.

## **4.4 FEASIBILITY ANALYSIS:**

Feasibility study is a important phase in the software development process. It enables the developer to have an assessment of the product being developed. It refers to the feasibility study

of the product in terms of the product, operational use and technical support required for implementing it.

Feasibility study should be performed on the basis of various criteria and parameters. The various feasibility studies are:

- Economic feasibility
- Operational feasibility
- Technical feasibility

### **Economic Feasibility:**

This procedure is to determine the benefits and savings that are expected from a candidate system and compare them with costs. If benefits outweigh costs, then the decision is made to design and implement the system. Otherwise, further justification or alterations in proposed system will have to be made if it is to have a chance of being approved. This is an ongoing effort that improves in accuracy at each phase of the system life cycle.

### **Operational Feasibility:**

People are inherently resistant to change, and computers have been known to facilitate change. It is understandable that the introduction of a candidate system requires special effort to educate, sell, and train the staff on new ways of conducting business.

### **Technical Feasibility:**

Technical feasibility centers on the existing computer system (hardware, software, etc.,) and to what extent it can support the proposed addition. If the budget is a serious constraint, then the project is judged not feasible.

# ***SOFTWARE REQUIREMENT SPECIFICATION***

## **5. SOFTWARE REQUIREMENT SPECIFICATION**

### **5.1 Definition of SRS:**

Software Requirement Specification is the starting point of the software developing activity. As system grew more complex it became evident that the goal of the entire system cannot be easily comprehended. Hence the need for the requirement phase arose. The software project is initiated by the client needs. The SRS is the means of translating the ideas of the minds of client into a formal document.

### **5.2 Requirement Analysis:**

This stage is to obtain a clear picture of the needs and requirements of the end-user and also the organization. Analysis involves interaction between the clients and the analysis. Usually analysts research a problem from any questions asked and reading existing documents. The analysts have to uncover the real needs of the user even if they don't know them clearly. During analysis it is essential that a complete and consistent set of specifications emerge for the system.

Each Requirement analysis method has a unique point of view. However all analysis methods are related by a set of operational principles. They are

- The information domain of the problem must be represented and understood.
- The functions that the software is to perform must be defined.
- The behavior of the software as a consequence of external events must be defined.
- The models that depict information function and behavior must be partitioned in a hierarchical or layered fashion.
- The analysis process must move from essential information to implementation detail.

### **5.3 Requirement Specification:**

#### **Specification Principles:**

Software Requirements Specification plays an important role in creating quality software solutions. Specification is basically a representation process. Requirements are represented in a manner that ultimately leads to successful software implementation.

Requirements may be specified in a variety of ways. However there are some guidelines worth following: -

- Representation format and content should be relevant to the problem
- Information contained within the specification should be nested
- Diagrams and other notational forms should be restricted in number and consistent in use.
- Representations should be revisable.

### **Software Requirements Specifications:**

The software requirements specification is produced at the culmination of the analysis task. The function and performance allocated to the software as a part of system engineering are refined by establishing a complete information description, a detailed functional and behavioral description, and indication of performance requirements and design constraints, appropriate validation criteria and other data pertinent to requirements.

### **External Interface Requirements:**

#### **User Interfaces:**

This includes GUI standards, error messages for invalid inputs by users, standard buttons and functions that will appear on the screen.

### **Software Quality Attributes:**

Product is adaptable to any changes, such as the product can be modified to transfer not only text but also image, audio, video files.

Product is reliable due to the file encryption and authentication. That means the data is not lost or goes into wrong hands.

Product is portable i.e. it can run between only two connected systems or a large network of computers.

Product is maintainable i.e. in future the properties of the product can be changed to meet the requirements.

## ***DOCUMENT DESIGN***

### **6. DOCUMENT DESIGN**

#### **6.1 SYSTEM DESIGN:**

##### **Hardware Requirements:**

<b>Processor</b>	:	Intel P-IV based system
<b>RAM</b>	:	64MB to 512MB
<b>Hard Disk</b>	:	20GB to 80GB
<b>Key Board</b>	:	101 Standard
<b>Mouse</b>	:	Optical
<b>Monitor</b>	:	Samsung 17''

##### **Software Requirements:**

<b>Language</b>	:	J2SDK 1.4.0
<b>Operating System</b>	:	Windows NT/98/2000/XP
<b>Package</b>	:	Ms Office 2003

Using visual paradigm software for drawing UML diagrams.