

System can work three ways

1. Stand alone by Card

Here all demographic information will be stored on card. Card balance and last five transactions will be stored on the card.

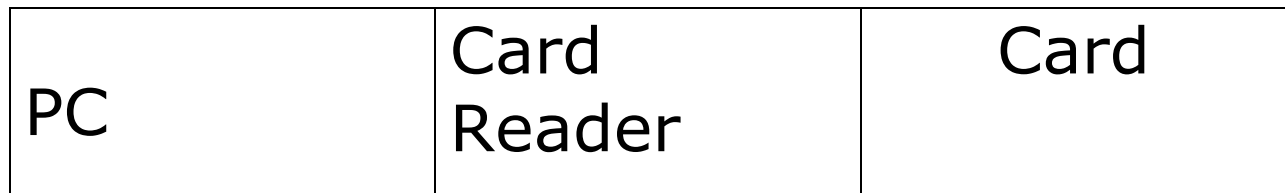
Advantages and disadvantages of this model

1. Low infrastructure cost
2. Low maintenance cost
3. Easy to operate
4. Technical manpower not required

Disadvantages

- Data of the individual users is only at card. No copy of data stores anywhere.
- In case there is loss of card balance cannot be transferred on the other card.
- Cannot block cards as there is no database at the backend
- Cannot generate MIS
- Cannot use the cards in multiple applications

Architecture



2. Stand alone by Terminals, Server information updated through batch processing

Here all demographic information will be stored on card as well as on local machine with the help of local standalone database like ms access. Card balance and last five transactions will be stored on the card. All transactions generated by this terminal will be stored in the database

Advantages and disadvantages of this model

5. Low infrastructure cost
6. Low maintenance cost
7. Easy to operate
8. Mid Level Technical manpower required

Disadvantages

- Data of the individual users is at card along with duplicate data resides on each terminal.
- In case there is loss of card balance cannot be transferred on the other card. As there are multiple transactions happening on multiple terminals. If all transaction collected from each terminal and migration of data done with the help of it professionals then can

figure out balance amount at the time of last transaction. Very tedious job and human intervention is required.

- Can block cards but have to block it in all databases on each terminal. Duplication of work involved
- Can generate MIS with the help of IT professionals
- Cannot use the cards in multiple applications

Architecture

PC	Card Reader	Card	DATA BASE
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3. Online through network connectivity

This is the perfect model. All short comes of above models can be covered by this model.