

Card Clearing (Capability)

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- 2. Example of Use
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Documentation

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1. Role Definition



The behavior varies depending on the role of the participant bank/network. A card acquiring Bank consolidates all incoming transactions from Merchants, determining their routing, and transmitting to the respective Card Networks. For the Card Networks it receives and consolidates the transactions from all Acquiring Banks and to distribute and route them to the respective Card Issuing Banks. For the Card Issuing Banks it receives their cardholder transactions from the Card Networks and routes them to the instance of the Credit/Charge Card service domain which is responsible for the card used in the transaction. The transactions may include charges, refunds, and chargebacks.

2. Example of Use



An Acquiring Bank receives charge transactions submitted by Merchants through Point of Sale Terminals or batch submission for recurring billing and forwards these transactions to the respective Card Issuing Banks through the Card Network (e.g. Visa, MC, AMEX, Diners, etc.). This process may take place multiple times during the day.

3. Executive Summary

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This service domain orchestrates the capture and consolidation of card financial transactions originating from various sources, such as POS Network, E-Commerce Gateway, ATM Network, or Card Case Management. It also handles the clearing of the transactions from the Acquirers to the Issuers through the Card Networks

4. Key Features

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- Card transaction capture and addressing
- FX conversion and fee handling
- Transaction matching and reconciliation
- Transaction routing

Documentation










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Properties

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Property	Value
Service Domain	
API BIAN Portal	Card Clearing API (https://app.swaggerhub.com/apis/BIAN-3/CardClearing/12.0.0)
BIAN Proposed ISO20022 Control Record Match	CardClearingManagement
Core Business Object	 Card Clearing (object_26.html?object=35470)
Individual Analytics	cardClearingProcedureAccumulators cardClearingProcedureActivityAnalysis cardClearingProcedurePerformanceAnalysis cardClearingProcedureTrends&Events
Portfolio Analytics	cardClearingProcedurePortfolioActivityAnalysis cardClearingProcedurePortfolioMake-UpAnalysis cardClearingProcedurePortfolioPerformanceAnalysis

Scenarios

-  Process Card Clearing by Issuer (views/view_55194.html)
-  Handle Request for Chargeback at Acquirer (views/view_55230.html)
-  Process Settlement by Acquirer (views/view_55526.html)
-  Process Card Clearing by Acquirer (views/view_55404.html)
-  Handle Card Chargeback at Issuer (views/view_55464.html)
-  Process Transaction Booking (views/view_55666.html)
-  Handle Request for Information for Chargeback at Acquirer (views/view_55149.html)
-  Process Card Clearing by Card Network (views/view_55080.html)
-  Process Settlement by Issuer (views/view_55004.html)

Service Role Orchestrate: a) the capture and consolidation of card financial transactions originating from various sources, such as POS Network, E-Commerce Gateway, ATM Network, or Card Case Management, and b) clearing of the transactions from the Acquirers to the Issuers through the Card Networks

BIAN Life Cycle

Registration Registered
Status

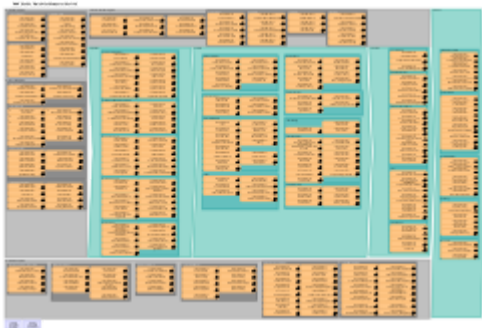
Stereotypes

stereotype ServiceDomain

Appears on

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(views/view_51705.html)



BIAN Service Landscape V12.0 Value Ch...

(views/view_51852.html)



Card Clearing SD Overview



(views/view_51891.html)






BIAN Service Landscape V12.0 Matrix Vi...


Relations



































aggregated by  Wave 2 (object_25.html?object=153742)
 Clearing And Settlement (object_25.html?object=171759)

gets input from  Card Case (object_21.html?object=30796)
 Card Clearing (object_21.html?object=36804)

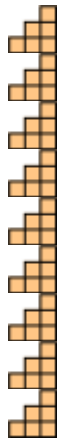
is equal to  Card Clearing (object_37.html?object=36805)

is part of  Payments (object_25.html?object=130771)

realized by

-  Card Clearing Procedure_ Analytics Object (object_25.html?object=111015)
 -  Add new service operations for Card Clearing SD (object_30.html?object=161636)
 -  Card Clearing Procedure_Instantiation (object_18.html?object=214848)
 -  Card Clearing Procedure_Invocation (object_18.html?object=214858)
 -  Card Clearing Procedure_Reporting (object_18.html?object=214866)
 -  Card Clearing_SD_Operations (object_19.html?object=214880)
 -  Card Clearing_SD_Service Group (object_19.html?object=239546)
 -  Initiate a card clearing process at Issuer (object_12.html?object=29958)
 -  Re BQ Retrieve details about card transaction matching (object_12.html?object=30100)
 -  Re CR Retrieve details about a card clearing process (object_13.html?object=30312)
 -  Card Clearing (object_23.html?object=33199)
 -  Re BQ Retrieve details about card transaction addressing (object_14.html?object=34736)
 -  Up BQ Update details of a captured card transaction (for repair) (object_14.html?object=35600)
 -  Re BQ Retrieve details about card transaction FX conversion| (object_14.html?object=36404)
 -  Re BQ Retrieve details about card transaction reconciliation (object_14.html?object=37621)
 -  Update details of a card clearing processing batch at Network (object_14.html?object=37686)
 -  Retrieve details about a card clearing process at Acquirer (object_15.html?object=38490)
 -  Up BQ Update details of applied fees (object_15.html?object=38557)
 -  Up CR Update details of a card clearing processing batch (object_15.html?object=39519)
 -  Retrieve details about a card clearing process at Network (object_15.html?object=39827)
 -  Re BQ Retrieve details about card transaction routing (object_15.html?object=40900)
 -  In CR Initiate a card clearing process (object_15.html?object=41275)
 -  Update details of a card clearing processing batch at Issuer (object_12.html?object=41956)
 -  Re BQ Retrieve details about card transaction interchange fees (object_12.html?object=42649)
 -  Card Clearing Procedure (object_24.html?object=43617)
 -  Execute calculation of interchange fees (object_16.html?object=43660)
 -  Initiate a card clearing process at Acquirer (object_16.html?object=45904)
 -  Initiate a card clearing process at Network (object_16.html?object=46000)
 -  Retrieve details about a card clearing process at Issuer (object_16.html?object=46803)
 -  Update details of a card clearing processing batch at Acquirer (object_16.html?object=46838)
 -  Re BQ Retrieve details about a captured card transaction (object_17.html?object=48798)
 -  Process (object_28.html?object=58066)
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sends output
to



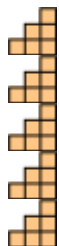
Card Case (object_21.html?object=30796)
Card Clearing (object_21.html?object=36804)
Fraud Evaluation (object_22.html?object=39639)
Credit Card (object_22.html?object=40448)
Financial Accounting (object_20.html?object=42346)
Card Network Participant Facility (object_22.html?object=42759)
ATM Network Operations (object_22.html?object=43391)
Card Authorization (object_22.html?object=44578)
Card Terminal Operation (object_22.html?object=45274)

serves



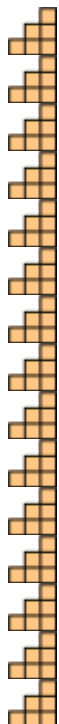
Money Movement Management (object_6.html?object=130159)

triggered by



Financial Gateway (object_20.html?object=29241)
Card Case (object_21.html?object=30796)
Operational Gateway (object_21.html?object=32276)
Card Financial Settlement (object_21.html?object=34230)
Card Clearing (object_21.html?object=36804)

triggers



Financial Gateway (object_20.html?object=29241)
Card Case (object_21.html?object=30796)
Operational Gateway (object_21.html?object=32276)
Product Directory (object_21.html?object=34953)
Card Transaction Capture (object_21.html?object=35397)
Payment Order (object_21.html?object=35550)
Market Data Switch Operation (object_21.html?object=35659)
Card Clearing (object_21.html?object=36804)
Corporate Treasury (object_21.html?object=37090)
Fraud Evaluation (object_22.html?object=39639)
Credit Card (object_22.html?object=40448)
Financial Accounting (object_20.html?object=42346)
Merchant Acquiring Facility (object_20.html?object=42530)
Card Network Participant Facility (object_22.html?object=42759)
Card Authorization (object_22.html?object=44578)
