Transaction Authorization (Capability)

1. Role Definition

This service domain is used to mitigate transaction risk for interactive product and service access fulfillment and works in collaboration with customer identity authentication services. It analyses recent customer activity in order to detect possible out of pattern/fraudulent behavior and authorizes transactions accordingly. The authorization can be subject to obtaining increased levels of customer authentication by requiring the customer to provide additional proof of identity.

2. Example of Use

A customer payment request from their current account is authorized during an assisted servicing session

3. Executive Summary

This service domain handles risk based authorization for interactive customer transactions. This combines the context (channel) transaction, customer details and recent activity analysis as appropriate. The authorization may require a specific level of party/customer authentication to get approval.

4. Key Features ⌃

Consolidate details of proposed customer transaction

Analyze recent channel activity for out of pattern customer behavior

Detect fraud/unwanted activity - raise authentication requirements

Documentation ⌃

Properties ⌃

Property	Value
Service Domain	
API BIAN Portal	Transaction Authorization API (https://app.swaggerhub.com/apis/BIAN-3/TransactionAuthorization/12.0.0)
Core Business Object	
Individual Analytics	interactiveTransactionAssessmentAccumulators interactiveTransactionAssessmentActivityAnalysis interactiveTransactionAssessmentPerformanceAnalysis interactiveTransactionAssessmentTrends&Events
Portfolio Analytics	interactiveTransactionAssessmentPortfolioActivityAnalysis interactiveTransactionAssessmentPortfolioMake-UpAnalysis interactiveTransactionAssessmentPortfolioPerformanceAnalysis

Scenarios

- EXT Handle Request for Overdraft Limit on Virtual Account (views/view_55055.html)
- EXT Handle Request to Add Account to Sweep Agreement (views/view_55061.html)
- Initiate Payment Order (views/view_54825.html)
- EXT Handle Request to Move Overdraft Limit between Virtual Accounts (views/view_54989.html)
- EXT Handle Request for High Volume Account Opening (views/view_54681.html)
- EXT Handle Merchandising Loan Application (views/view_55092.html)
- EXT Handle Request to Open Retail Current Account (views/view_55487.html)
- EXT Handle Customer Relationships Case (views/view_55529.html)
- EXT Handle Request to Reactivate Dormant Corporate Current Account (views/view_55347.html)
- EXT Handle Request to Change Corporate Current Account Ownership (views/view_55493.html)
- EXT Handle Request to Pre-Open Corporate Current Account (views/view_55077.html)
- EXT Handle Request to Add Signatory to Corporate Current Account (views/view_55296.html)
- EXT Process B2B Direct Debit Mandate Notice from Creditor Bank at Debtor Bank (views/view_55425.html)
- EXT Handle Bulk Request for Opening Salary Accounts (views/view_55326.html)
- EXT Handle Request to Use Direct Debits as Payment Instrument (views/view_55260.html)
- Get Customer Request and Show Account Balance (views/view_55475.html)
- EXT Handle Request to Terminate Sweep Agreement (views/view_55499.html)
- EXT Handle Instruction to Terminate B2B Direct Debits Service at Creditor Bank (views/view_55440.html)
- EXT Handle Request to Change Virtual Account Ownership (views/view_55562.html)
- EXT Handle Request to Close Virtual Account (views/view_55455.html)
- EXT Handle Request for High Volume Virtual Account Opening (views/view_55266.html)
- Handle Request to Get Customer Account Balance (views/view_55284.html)
- EXT Handle Request to Close Corporate Current Account (views/view_55101.html)
- EXT Handle Request for Combined Account Statement (views/view_55637.html)
- EXT Handle Request for Renewal of Uncollateralised Consumer Loan (views/view_55034.html)
- EXT Handle Request to Detach Account from Corporate Payroll Service Agreement (views/view_54714.html)
- 1 - Initiate Consent (views/view_39366.html)
- 3 - Initiate Consent (views/view_44841.html)
- EXT Handle Request for Preferential Rates for Corporate Current Account (views/view_54889.html)
- EXT Handle Request for Account Statement and Outgoing Credit Transfer (views/view_54747.html)

- EXT Handle Request for Account Statement and Balances (views/view_54631.html)
- EXT Handle Request to Change Sweep Sequence (views/view_54834.html)
- EXT Record Core SEPA Direct Debit Mandate at Creditor Bank (views/view_54744.html)
- EXT Handle Request to Open Corporate Current Account (views/view_54675.html)
- Handle Customer Request for Payment Order during Active Mobile Access Session (views/view_55010.html)
- EXT Handle Request to Open Virtual Account (views/view_54790.html)
- Handle Request for Token Assurance (views/view_54761.html)
- EXT Handle Request to Open Term Deposit Agreement for Retail Customer (views/view_55007.html)
- EXT Handle Request to Change Term Deposit Agreement Conditions (views/view_54971.html)
- EXT Handle Request to Open Term Deposit under Term Deposit Agreement for Retail Customer (views/view_55547.html)
- EXT Handle Request to Change Term Deposit Attached Corporate Current Account (views/view_55610.html)
- EXT Handle request for Corporate Debit Cards Service (views/view_55446.html)
- EXT Handle Request to Open Term Deposit under Term Deposit Agreement for Corporate Customer (views/view_55209.html)
- EXT Handle Request to Establish Term Deposit Agreement (views/view_54702.html)
- EXT Handle Request for Early Closing of Term Deposit (views/view_54863.html)
- EXT Handle Request for Early Renewal of Term Deposit (views/view_54866.html)
- EXT Handle Request to Establish Credit Transfer Standing Order on Corporate Current Account (views/view_54951.html)
- EXT Handle Request for Modification of Merchandising Loan (views/view_54708.html)

Service Role	A capability to provide a risk based authorization for interactive customer transactions. This can combine the context (channel) transaction and customer details and recent activity analysis as appropriate. The authorization may require a specific level of party/customer authentication to get approval.

BIAN Life Cycle

Registration Status	Registered

Stereotypes

stereotype	ServiceDomain

Appears on ⌃

(views/view_50890.html)

(views/view_50878.html)

ASPSP Backend

BIAN Coreless 2.0 Wireframe

(views/view_51213.html)

(views/view_51552.html)
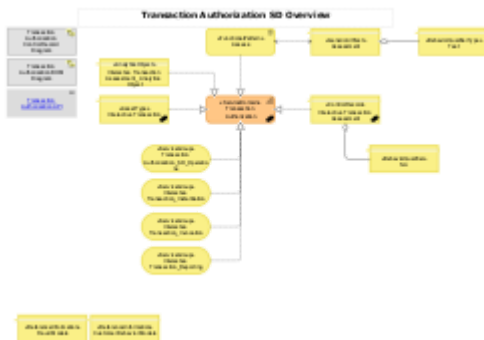
Transaction Authorization SD Overview

External Access Framework

(views/view_51594.html)

(views/view_51705.html)
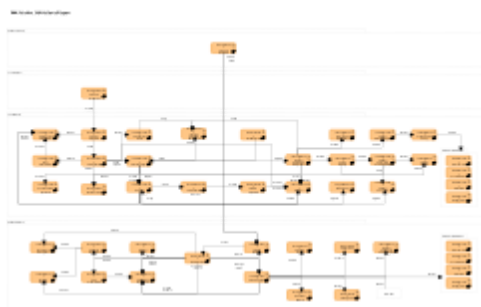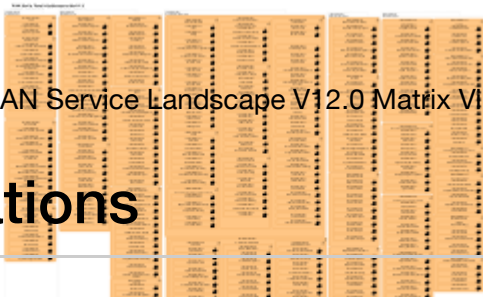

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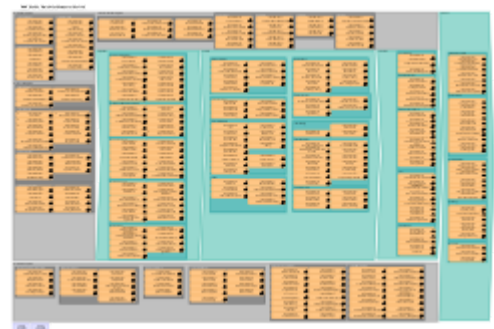
BIAN Service Landscape V12.0 Value Ch…

(views/view_51891.html)

BIAN Service Landscape V12.0 Matrix Vi…

Relations ⌃

aggregated by		External Access Framework (object_25.html?object=127286)
		Cross Channel (object_25.html?object=130605)
		Wave 1 (object_25.html?object=153747)
		Cross Channel (object_25.html?object=171776)
		TPP Backend (object_25.html?object=83605)
		ASPSP Backend (object_25.html?object=85535)

gets input from		Servicing Order (object_21.html?object=32295)
		Customer Offer (object_22.html?object=39968)
		Session Dialogue (object_23.html?object=48273)

is equal to		Transaction Authorization (object_38.html?object=48812)

is part of		Cross Channel (object_25.html?object=130605)

|	
realized by	▭ Interactive Transaction Assessment_ Analytics Object (object_25.html?object=111307)
	⬭ Interactive Transaction_Invocation (object_19.html?object=210082)
	⬭ Interactive Transaction_Instantiation (object_19.html?object=210086)
	⬭ Transaction Authorization_SD_Operations (object_19.html?object=210090)
	⬭ Interactive Transaction_Reporting (object_19.html?object=210094)
	⬭ Transaction Authorization_SD_Service Group (object_19.html?object=239572)
	⬭ Rq CR Request manual intervention (e.g. engage a specialist) (object_12.html?object=29155)
	▭ Interactive Transaction (object_23.html?object=31181)
	⬭ Ec CR Verify, accept, override etc. a transaction authorization (object_13.html?object=32811)
	▭ Interactive Transaction Assessment (object_24.html?object=33330)
	⬭ Up CR Update details of a proposed transaction for authorization (object_14.html?object=35298)
	⬭ Gr CR Obtain an authorization grant from transaction authorization (object_14.html?object=36033)
	⬭ Ev CR Evaluate a proposed interactive transaction for authorization (object_15.html?object=38914)
	⬭ Re CR Retrieve details about an interactive transaction authorization (object_16.html?object=43651)
	⬭ Ex CR Execute an automated action for transaction authorization (e.g. upload data) (object_16.html?object=44426)
	◖◗ Assess (object_28.html?object=58027)
sends output to	▦ Channel Activity Analysis (object_21.html?object=34254)
	▦ Business Risk Models (object_21.html?object=36466)
	▦ Current Account (object_21.html?object=37122)
	▦ Customer Behavior Models (object_22.html?object=41791)
	▦ Customer Event History (object_23.html?object=47633)
	▦ Operational Risk Models (object_23.html?object=47895)
serves	▦ Money Movement Management (object_6.html?object=130159)
triggered by	▦ Payment Initiation (object_20.html?object=29967)
	▦ Servicing Order (object_21.html?object=32295)
	▦ Processing Order (object_20.html?object=33179)
	▦ Customer Offer (object_22.html?object=39968)
	▦ Contact Handler (object_20.html?object=41839)
	▦ Session Dialogue (object_23.html?object=48273)
	▦ Transaction Authorization (object_23.html?object=48811)

triggers
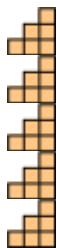
Party Lifecycle Management (object_20.html?object=29780)

Customer Access Entitlement (object_20.html?object=30136)

Servicing Mandate (object_21.html?object=35374)

Fraud Evaluation (object_22.html?object=39639)

Transaction Authorization (object_23.html?object=48811)