Card Authorization (Capability)

1. Role Definition ⌃

The proposed card transaction is requested by a merchant and routed through the Acquirer and Card Network to the Issuer. The authorization decision is automated and can be extremely complex. Transactions may be passed for manual checks by on-line service representatives for out of pattern purchases. Note that authorized transaction amounts may vary from the actual final amount (e.g. pre authorized hotel/car hire and charged meals excluding tips) and in cases there will be no financial transaction for an authorized transaction if the customer chooses to pay using a different card/cash. While this function is primarily performed by the Issuer, Acquirers and Card Networks may perform Stand-in Authorization and forward the results to the Issuer for recording.

2. Example of Use ⌃

A credit card customer makes a large purchase, the card authorization triggers a verbal check of the customer details for security and the authorization is given

3. Executive Summary ⌃

This service domain is responsible for the real time card authorization decisions for credit/charge cards.

4. Key Features ⌃

Card device verification checks

Card member identity verification

Credit checks
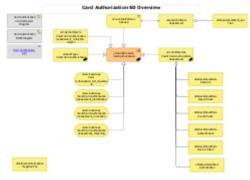
Fraud detection checks

Documentation ⌃

Properties ⌃

Property	Value
Service Domain	
API BIAN Portal	Card Authorization API (https://app.swaggerhub.com/apis/BIAN-3/CardAuthorization/12.0.0)
BIAN Proposed ISO20022 Control Record Match	CardPaymentValidation
Core Business Object	🟨 Card Payment Authorisation (object_26.html?object=47528)
Individual Analytics	credit/ChargeCardAuthorizationAssessmentAccumulators credit/ChargeCardAuthorizationAssessmentActivityAnalysis credit/ChargeCardAuthorizationAssessmentPerformanceAnalysis credit/ChargeCardAuthorizationAssessmentTrends&Events
Portfolio Analytics	credit/ChargeCardAuthorizationAssessmentPortfolioActivityAnalysis credit/ChargeCardAuthorizationAssessmentPortfolioMake-UpAnalysis credit/ChargeCardAuthorizationAssessmentPortfolioPerformanceAnalysis

Scenarios	⊞ Process Card Clearing by Issuer (views/view_55194.html)
	⊞ Authorise Card Use by Acquirer (views/view_55588.html)
	⊞ Process Card Clearing by Acquirer (views/view_55404.html)
	⊞ Authorise Card Use by Issuer (views/view_55275.html)
	⊞ Authorise Card Use by Card Network (views/view_54886.html)
Service Role	Execute the decision based authorization and recording of proposed card transactions through the merchant network

BIAN Life Cycle

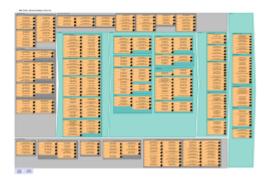|	
Registration Status	Registered

Stereotypes

stereotype	ServiceDomain

Appears on ⌃

(views/view_51042.html)
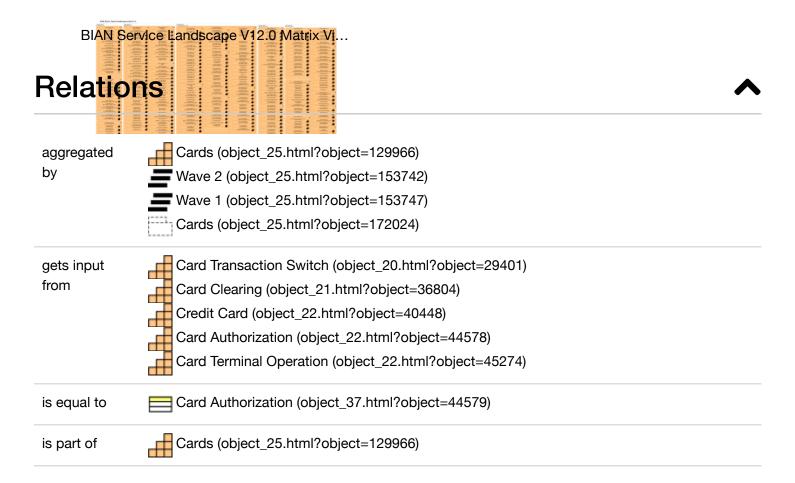
Card Authorization SD Overview

(views/view_51705.html)

BIAN Service Landscape V12.0 Value Ch…

(views/view_51891.html)

Relations

aggregated by	Cards (object_25.html?object=129966)
	Wave 2 (object_25.html?object=153742)
	Wave 1 (object_25.html?object=153747)
	Cards (object_25.html?object=172024)

gets input from	Card Transaction Switch (object_20.html?object=29401)
	Card Clearing (object_21.html?object=36804)
	Credit Card (object_22.html?object=40448)
	Card Authorization (object_22.html?object=44578)
	Card Terminal Operation (object_22.html?object=45274)

is equal to	Card Authorization (object_37.html?object=44579)

is part of	Cards (object_25.html?object=129966)

realized by	▤ Credit Card Authorization Assessment_ Analytics Object (object_25.html?object=111059)
	⛾ Card Issuers (object_35.html?object=142678)
	◓ Add new service operations for Card Authorization SD (object_30.html?object=161628)
	◯ Credit Card Authorization Assessment_Invocation (object_18.html?object=208118)
	◯ Card Authorization_SD_Operations (object_19.html?object=208125)
	◯ Credit Card Authorization Assessment_Instantiation (object_18.html?object=208136)
	◯ Credit Card Authorization Assessment_Reporting (object_18.html?object=208152)
	◯ Card Authorization_SD_Service Group (object_19.html?object=240789)
	◯ Up BQ Update details for the device check (object_12.html?object=29833)
	◯ Evaluate a credit card transaction authorization at Network (object_12.html?object=29857)
	◯ Rq CR Request manual intervention to an assessment (e.g. engage specialist) (object_13.html?object=31317)
	◯ Ec CR Accept, verify, reject a card transaction authorization (object_13.html?object=31633)
	◯ Re CR Retrieve details about an active car transaction authorization task (object_13.html?object=32301)
	◯ Re BQ Retrieve details about the credit check (object_13.html?object=32835)
	◯ Evaluate a credit card transaction authorization at Acquirer (object_12.html?object=33555)
	◯ Re BQ Retrieve details about the card holder authentication check (object_13.html?object=33945)
	◯ Ex CR Execute an automated action on an active assessment (e.g. provide additional data) (object_13.html?object=34291)
	◯ Re BQ Retrieve details about the fraud check (object_14.html?object=35929)
	◯ Ev CR Evaluate a card transaction authorization assessment (object_14.html?object=36129)
	▤ Credit Card Authorization Assessment (object_24.html?object=37477)
	◯ Up BQ Update details for the card holder authentication check (object_12.html?object=42138)
	◯ Control Credit Card Authorization Assessment Processing (object_15.html?object=43015)
	▤ Credit Card Authorization (object_24.html?object=43061)
	◯ Evaluate a credit card transaction authorization at Issuer (object_16.html?object=44122)
	◯ Gr CR Obtain authorization grant for the authorization (may qualify allowed use) (object_16.html?object=46195)
	◯ Re BQ Retrieve details about the device check (object_16.html?object=46268)
	◯ Re BQ Retrieve details about the stand in check (object_17.html?object=46961)
	◯ Up CR Update details of a card transaction authorization assessment (object_17.html?object=48513)
	◧ Assess (object_28.html?object=58027)

sends output to	Card Transaction Switch (object_20.html?object=29401)
	Issued Device Tracking (object_20.html?object=30205)
	Customer Behavior Insights (object_21.html?object=34917)
	Current Account (object_21.html?object=37122)
	Legal Entity Directory (object_21.html?object=37530)
	Channel Activity History (object_21.html?object=38870)
	Fraud Evaluation (object_22.html?object=39639)
	Credit Card (object_22.html?object=40448)
	Party Authentication (object_22.html?object=40912)
	Customer Behavior Models (object_22.html?object=41791)
	Card Authorization (object_22.html?object=44578)
serves	Money Movement Management (object_6.html?object=130159)
	Card Transaction Capture (object_21.html?object=35397)
triggered by	Card Transaction Switch (object_20.html?object=29401)
	Card Clearing (object_21.html?object=36804)
	Card Authorization (object_22.html?object=44578)
	Card Terminal Operation (object_22.html?object=45274)
triggers	Card Transaction Switch (object_20.html?object=29401)
	Issued Device Tracking (object_20.html?object=30205)
	Customer Behavior Insights (object_21.html?object=34917)
	Card Transaction Capture (object_21.html?object=35397)
	Fraud Evaluation (object_22.html?object=39639)
	Credit Card (object_22.html?object=40448)
	Party Authentication (object_22.html?object=40912)
	Card Authorization (object_22.html?object=44578)
	Credit Card Position Keeping (object_23.html?object=48362)