

Merchant Acquiring Facility (Capability)

- 1. Role Definition
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Documentation

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1. Role Definition



This service domain is the primary service domain for handling the Merchant Account and the specific terms and conditions for the merchant. It includes opening the Merchant account, performing the required setup for card acceptance, such as assigning POS terminals, maintaining the accounts payable balances for the merchant, performing periodic settlement, and handling fees and charges. When Merchants submit card payment transactions, the Acquiring Bank is responsible for paying the Merchants in accordance with the terms of the Merchant agreement, which specify when the merchant should be paid and the amount that is withheld from the payment as merchant discount or service fees.

2. Example of Use



The Acquiring Bank signs up Merchants for accepting Card Payments and opens Merchant Accounts for them.

3. Executive Summary

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This service domain orchestrates the activities related to Merchant fulfillment, Merchant Account maintenance, Merchant transactional activities and settlement, including the billing of merchant fees and charges.

4. Key Features

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- Merchant facility set-up and maintenance
- Merchant POS assignment/registration
- Merchant chargeback processing
- Merchant clearing and settlement
- Merchant discount and fee processing

Documentation

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Properties

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Property	Value
Service Domain	
API BIAN Portal	Merchant Acquiring Facility API (https://app.swaggerhub.com/apis/BIAN-3/MerchantAcquiringFacility/12.0.0)
Core Business Object	 Merchant Agreement (object_26.html?object=37615)
Individual Analytics	merchant FulfillmentArrangementAccumulators merchant FulfillmentArrangementActivityAnalysis merchant FulfillmentArrangementPerformanceAnalysis merchant FulfillmentArrangementTrends&Events
Portfolio Analytics	merchant FulfillmentArrangementPortfolioActivityAnalysis merchant FulfillmentArrangementPortfolioMake-UpAnalysis merchant FulfillmentArrangementPortfolioPerformanceAnalysis
Scenarios	<div><div></div> Authorise Card Use by Acquirer (views/view_55588.html)<div></div> Process Card Clearing by Acquirer (views/view_55404.html)<div></div> Handle Request for Information for Chargeback at Acquirer (views/view_55149.html)</div>

Service Role	Orchestrate the activities related to Merchant fulfillment, Merchant Account maintenance, Merchant transactional activities and settlement, including the billing of merchant fees and charges.
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BIAN Life Cycle

Registration Status	Registered
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Stereotypes

stereotype	ServiceDomain
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Appears on

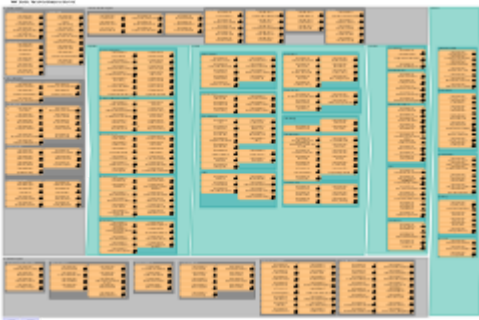
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(views/view_51000.html)



Merchant Acquiring Facility SD Overview

(views/view_51705.html)



BIAN Service Landscape V12.0 Value Ch...

(views/view_51891.html)




BIAN Service Landscape V12.0 Matrix Vi...


Relations




aggregated
by



Wave 2 (object_25.html?object=153742)




Wave 1 (object_25.html?object=153747)




Cards (object_25.html?object=172024)

is equal to















Merchant Acquiring Facility (object_36.html?object=42531)

is part of




Cards (object_25.html?object=129966)

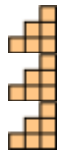
realized by

-  Merchant Arrangement_ Analytics Object (object_25.html?object=111472)
-  Arrangement_Reporting (object_17.html?object=181947)
-  Arrangement_Invocation (object_17.html?object=209435)
-  Arrangement_Instantiation (object_17.html?object=209438)
-  Merchant Acquiring Facility_SD_Operations (object_17.html?object=209456)
-  Merchant Acquiring Facility_SD_Service Group (object_17.html?object=238049)
-  Merchant Acquiring (object_23.html?object=28739)
-  Execute a service fee (object_12.html?object=28784)
-  Ex BQ Execute a settlement transaction against the account (object_12.html?object=29235)
-  Re BQ Retrieve details about a chargeback transaction (object_12.html?object=29765)
-  Up BQ Update a settlement transaction booked against the account (object_13.html?object=30808)
-  Up CR Update details of the merchant acquiring facility (object_13.html?object=31003)
-  Update details of service fees (object_13.html?object=32273)
-  Re BQ Retrieve details about a settlement transaction (object_13.html?object=32577)
-  Up BQ Update a clearing transaction booked against the account (object_14.html?object=34923)
-  Ex BQ Execute a chargeback transaction against the account (object_14.html?object=37768)
-  Re BQ Retrieve accounting details for the merchant account (object_14.html?object=37880)
-  Re BQ Retrieve details about a clearing transaction (object_14.html?object=38068)
-  Up BQ Update a fee or penalty transaction booked against the account (object_15.html?object=38894)
-  Re BQ Retrieve details about a fee or penalty charge (object_15.html?object=40643)
-  Ec BQ Accept, reject, verify etc. a fee or penalty transaction (object_15.html?object=40960)
-  Ex BQ Execute a clearing transaction against the account (object_12.html?object=41911)
-  In CR Initiate a new merchant acquiring facility (object_16.html?object=44672)
-  Rq CR Request manual intervention with the facility (e.g. resolve a problem) (object_16.html?object=45213)
-  Merchant Acquiring Facility (object_24.html?object=45390)
-  Co CR Control the processing of the merchant acquiring facility (e.g. Suspend) (object_17.html?object=47216)
-  Up BQ Update a chargeback transaction booked against the account (object_17.html?object=47587)
-  Re CR Retrieve details about a merchant facility (object_17.html?object=48464)
-  Fulfill (object_28.html?object=58132)

serves

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-  Partner Management (object_6.html?object=130509)
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triggered by



- Card Case (object_21.html?object=30796)
 - Card Clearing (object_21.html?object=36804)
 - Card Terminal Operation (object_22.html?object=45274)
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