

# Card eCommerce Gateway (Capability)

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## 1. Role Definition

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This service domain is used by the Card Acquiring bank to handle the authentication, authorization and submission of a Card payment from an e-commerce merchant. It supports the "3-D" Secure method of authentication which routes the authentication request to the Card Issuing Bank, which may use multi-factor authentication for the authentication of the Card and the Cardholder. It also handles the routing of the authorization request through the Card Transaction Switch service domain and the routing of the submitted charges to the Card Clearing service domain.

## 2. Example of Use

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Example of use:

When a Card is used for making a payment on an e-commerce site of a Merchant, the Merchant initiates three steps to process the payment: 1) request authentication of the Card and the Cardholder, 2) request an authorization of the charge amount, and 3) submit the charge details to the Card Acquirer for processing and payment.

3. Executive Summary

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This service domain orchestrates the processing of e-commerce transactions for authentication, authorization and capture of the financial transactions.

4. Key Features

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- e-Commerce transaction capture
- Card holder authentication
- Transaction authorization
- e-Commerce transaction batch submission handling

Documentation

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Properties

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Property	Value
Service Domain	
API BIAN Portal	Card eCommerce Gateway API ( <a href="https://app.swaggerhub.com/apis/BIAN-3/CardeCommerceGateway/12.0.0">https://app.swaggerhub.com/apis/BIAN-3/CardeCommerceGateway/12.0.0</a> )
BIAN Proposed ISO20022 Control Record Match	ECommerceGatewaySession
Core Business Object	 <a href="#">eCommerce Gateway (object_26.html?object=43425)</a>
Individual Analytics	eCommerceGatewayOperatingSessionAccumulators eCommerceGatewayOperatingSessionActivityAnalysis eCommerceGatewayOperatingSessionPerformanceAnalysis eCommerceGatewayOperatingSessionTrends&Events
Portfolio Analytics	eCommerceGatewayOperatingSessionPortfolioActivityAnalysis eCommerceGatewayOperatingSessionPortfolioMake-UpAnalysis eCommerceGatewayOperatingSessionPortfolioPerformanceAnalysis
Scenarios	

Service Role	Orchestrate the processing of e-commerce transactions for authentication, authorization and capture of the financial transactions.
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BIAN Life Cycle

Registration Status	Registered
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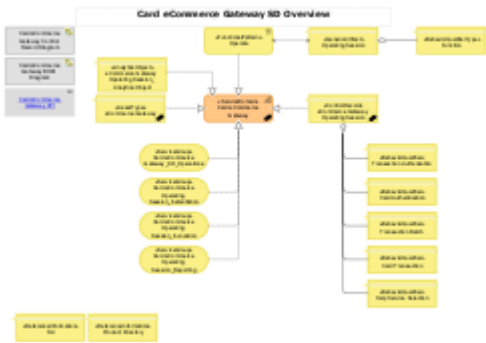
Stereotypes

stereotype	ServiceDomain
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Appears on

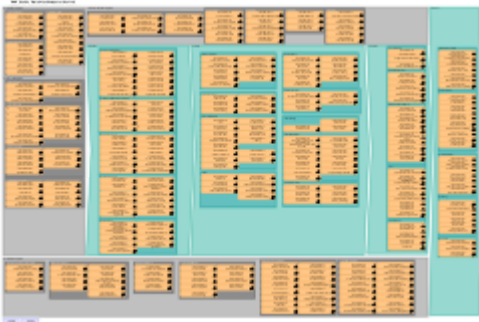
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(views/view\_51099.html)



Card eCommerce Gateway 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)

Clearing And Settlement (object\_25.html?object=171759)

is equal to



Card eCommerce Gateway (object\_37.html?object=40010)

is part of



Payments (object\_25.html?object=130771)

realized by



eCommerce Gateway Operating Session\_ Analytics Object (object\_25.html?object=111221)



Card eCommerce Operating Session\_Reporting (object\_19.html?object=196201)



Card eCommerce Gateway\_SD\_Operations (object\_19.html?object=196203)



Card eCommerce Operating Session\_Instantiation (object\_19.html?object=196224)



Card eCommerce Operating Session\_Invocation (object\_19.html?object=196230)



Card eCommerce Gateway\_SD\_Service Group (object\_19.html?object=239583)



In BQ Initiate card transaction authorization (routed to issuing bank) (object\_12.html?object=29007)



eCommerce Gateway (object\_23.html?object=29751)



Re BQ Retrieve details about a batch of card transactions (object\_12.html?object=29839)



Up BQ Update details of a card transaction (object\_13.html?object=30348)



In BQ Initiate card authentication (routed to issuing bank) (object\_13.html?object=30844)



Co CR Control the Card eCommerce Gateway operation (object\_13.html?object=31155)



Re BQ Retrieve details about a card transaction authorization (object\_13.html?object=32040)



eCommerce Gateway Operating Session (object\_24.html?object=34973)



Re BQ Retrieve details about a card authentication (object\_14.html?object=35949)



In BQ Initiate a batch of card transaction (initiated at merchant location) (object\_15.html?object=38285)



Up BQ Update details of a batch of card transactions (object\_15.html?object=38743)



In BQ Initiate a card transaction (initiated at merchant location) (object\_15.html?object=39336)



Up BQ Update details of a card transaction used in authentication (object\_15.html?object=39356)



Re BQ Retrieve details about a card transaction (object\_15.html?object=41567)



Re CR Retrieve details about the Card eCommerce session (object\_16.html?object=44102)



Up BQ Update details of a card transaction used for authorization (object\_16.html?object=44110)



Operate (object\_28.html?object=58128)

serves



Money Movement Management (object\_6.html?object=130159)