Credit Card (Capability)

1. Role Definition

This service domain handles both credit and charge card fulfillment. The main functional difference being the different re-payment and credit handling structures of the two types of card product. Note that unlike a current accounts, card products are typically fulfilled through specialised credit card companies using a card network that links issuing banks and merchant acquiring banks for authorization, clearing and settlement activities.

Debit cards (i.e. devices to access a normal bank account) do not come under this Service Domain.

2. Example of Use

An established card customer uses his or her credit card for a purchase and settles the balance of the card account at the monthly payment cycle

3. Executive Summary

This service domain orchestrates the scheduled maintenance and transactional activities associated with credit card product fulfillment

4. Key Features

- Set-up a credit card account

- Process card transactions (authorizations)

- Calculate interest and fees

- Initiate and track dispute resolutions

- Initiate customer billing

- Process clearing and settlement

Documentation

Properties

Property	Value
Service Domain	
API BIAN Portal	Credit Card API (https://app.swaggerhub.com/apis/BIAN-3/CreditCard/12.0.0)
BIAN Proposed ISO20022 Control Record Match	PaymentCardService
Core Business Object	
Individual Analytics	credit/ChargeCardFulfillmentArrangementAccumulators credit/ChargeCardFulfillmentArrangementActivityAnalysis credit/ChargeCardFulfillmentArrangementPerformanceAnalysis credit/ChargeCardFulfillmentArrangementTrends&Events
Portfolio Analytics	credit/ChargeCardFulfillmentArrangementPortfolioActivityAnalysis credit/ChargeCardFulfillmentArrangementPortfolioMake-UpAnalysis credit/ChargeCardFulfillmentArrangementPortfolioPerformanceAnalysis

Scenarios

Set Up New Card for Card Application (views/view_55052.html)

Handle Request for Balance Transfer (views/view_55031.html)

Handle Request for Card Activation (views/view_55025.html)

Process Authentication Request by Issuer (views/view_54669.html)

Process Card Account Delinquency Review (views/view_55269.html)

Handle Request for Direct Debit Payments (views/view_55128.html)

Handle Card Chargeback at Issuer (views/view_55464.html)

Process Card Billing (views/view_55651.html)

Process Transaction Booking (views/view_55666.html)

Handle Request to Block Card (views/view_55104.html)

Process Periodic Review of Collection Actions (views/view_55302.html)

Authorise Card Use by Issuer (views/view_55275.html)

Process Direct Debit Payments (views/view_54962.html)

Process Automatic Card Renewal (views/view_54729.html)

Process Card Collection (views/view_54910.html)

Handle Request for Token Assurance (views/view_54761.html)

Handle Request to Replace Card (views/view_54613.html)

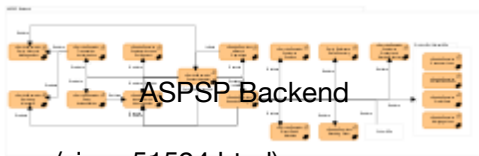|	
Service Role	Orchestrate the scheduled maintenance and transactional activities associated with credit/debit card product fulfillment

BIAN Life Cycle

Registration Status	Registered

Stereotypes
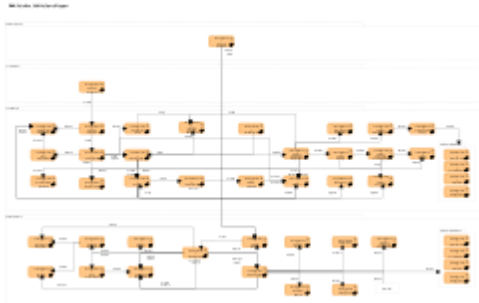
stereotype	ServiceDomain

Appears on ⌃

(views/view_50890.html) (views/view_50878.html)
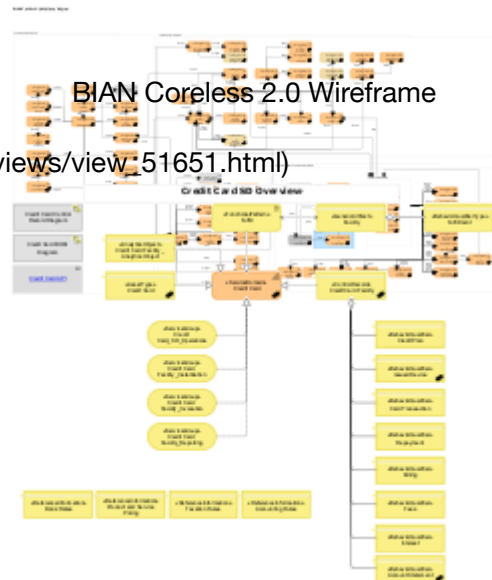
ASPSP Backend

(views/view_51594.html)

BIAN Coreless 2.0 Wireframe

(views/view_51651.html)

BIAN Coreless 3.0 Wireframe
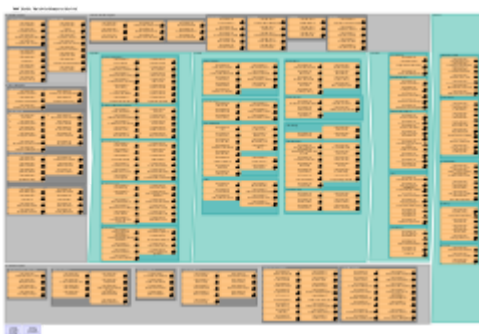
(views/view_51705.html)

Credit Card SD Overview

(views/view_51723.html)

BIAN Service Landscape V12.0 Value Ch…
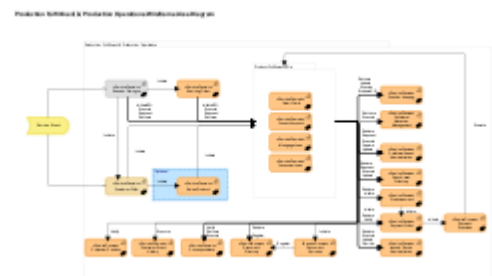
(views/view_51891.html)

TPP Backend

(views/view_51945.html)

BIAN Service Landscape V12.0 Matrix Vi…

Production Fulfillment & Production Ope…

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)
- Product Fulfillment SDs (object_25.html?object=83652)

gets input from
- Card Case (object_21.html?object=30796)
- Servicing Order (object_21.html?object=32295)
- Card Transaction Capture (object_21.html?object=35397)
- Card Clearing (object_21.html?object=36804)
- Payment Execution (object_21.html?object=39023)
- Customer Offer (object_22.html?object=39968)
- Credit Card (object_22.html?object=40448)
- Card Collections (object_20.html?object=41869)
- Customer Billing (object_20.html?object=42033)
- Card Authorization (object_22.html?object=44578)
- Delinquent Account Handling (object_22.html?object=47264)
- Customer Case (object_22.html?object=47339)
- Session Dialogue (object_23.html?object=48273)

is equal to
- Credit Card (object_37.html?object=40449)

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

realized by

- ▱ Credit Card Facility_ Analytics Object (object_25.html?object=110970)
- ▱ Card Arrangement (object_36.html?object=142622)
- ⬈ Card Issuers (object_35.html?object=142678)
- ◯ Credit Card_SD_Operations (object_20.html?object=166350)
- ◯ Credit Card Facility_Instantiation (object_20.html?object=166354)
- ◯ Credit Card Facility_Reporting (object_20.html?object=166369)
- ◯ Credit Card Facility_Invocation (object_20.html?object=166388)
- ◯ Credit Card_SD_Service Group (object_20.html?object=246589)
- ◯ Execute Account Statement (object_12.html?object=28793)
- ◯ Rq BQ Request manual intervention with a credit plan (object_13.html?object=30603)
- ◯ Retrieve Interest (object_13.html?object=30982)
- ◯ Re BQ Retrieve details about a billing process for a card account (object_13.html?object=31000)
- ◯ Re BQ Retrieve details about fees applied to an account (object_13.html?object=32023)
- ◯ Co CR Control the processing of a card account (e.g. suspend) (object_13.html?object=32701)
- ◯ Up BQ Update a card transaction (object_12.html?object=33303)
- ◯ Ec BQ Verify, accept etc. a card account transaction (object_14.html?object=36111)
- ◯ Ec BQ Accept, reject, verify etc. an issued device (object_14.html?object=37875)
- ◯ Re CR Retrieve details about a card account (object_14.html?object=38178)
- ◯ Rq BQ Request the issuance of a device (e.g. a new card) (object_15.html?object=38653)
- ◯ Up BQ Update a fee transaction applied to a card account (object_15.html?object=38867)
- ◯ Re BQ Retrieve details about a card account transaction (object_15.html?object=39330)
- ◯ Up CR Update details about a card account (object_15.html?object=39683)
- ◯ Ex BQ Execute a card account transaction (object_15.html?object=41001)
- ◯ Re BQ Retrieve details about a linked credit plan (object_15.html?object=41114)
- ◯ Up BQ Update a repayment transaction (bill payment) (object_15.html?object=41539)
- ◯ In BQ Initiate/enable a type of device for the card account (object_12.html?object=41848)
- ▱ Credit Card Facility (object_24.html?object=41953)
- ◯ Up BQ Update details of the credit plan (object_15.html?object=42910)
- ▱ Card Payment Arrangement (object_26.html?object=43516)
- ◯ Ex BQ Execute a repayment transaction against the card account (object_16.html?object=43602)
- ◯ Re BQ Retrieve detail about a repayment transaction (object_16.html?object=43668)
- ◯ Up BQ Update details of a billing transaction (invoice) (object_16.html?object=44145)
- ◯ Up BQ Update details about an issued device (object_16.html?object=44222)
- ◯ Re BQ Retrieve details about an issued device (object_16.html?object=44513)
- ◯ Ex BQ Execute the billing process for a card account (object_16.html?object=46526)
- ▱ Credit Card (object_24.html?object=46653)
- ◯ In BQ Initiate a credit plan linked to the card account (object_16.html?object=46847)

○ In CR Initiate a new card account (object_17.html?object=47019)

○ Ex BQ Apply fees to a card account (object_17.html?object=48762)

◐ Fulfill (object_28.html?object=58132)

sends output to	Customer Access Entitlement (object_20.html?object=30136)
	Issued Device Tracking (object_20.html?object=30205)
	Issued Device Administration (object_21.html?object=30905)
	Customer Agreement (object_20.html?object=32862)
	Customer Behavior Insights (object_21.html?object=34917)
	Payment Execution (object_21.html?object=39023)
	Credit Card (object_22.html?object=40448)
	Customer Behavior Models (object_22.html?object=41791)
	Card Collections (object_20.html?object=41869)
	Customer Billing (object_20.html?object=42033)
	Financial Accounting (object_20.html?object=42346)
	Card Authorization (object_22.html?object=44578)
	Document Directory (object_22.html?object=44708)
	Delinquent Account Handling (object_22.html?object=47264)
	Session Dialogue (object_23.html?object=48273)
serves	Money Movement Management (object_6.html?object=130159)
triggered by	Card Case (object_21.html?object=30796)
	Servicing Order (object_21.html?object=32295)
	Processing Order (object_20.html?object=33179)
	Card Clearing (object_21.html?object=36804)
	Customer Offer (object_22.html?object=39968)
	Credit Card (object_22.html?object=40448)
	Card Collections (object_20.html?object=41869)
	Card Authorization (object_22.html?object=44578)
	Delinquent Account Handling (object_22.html?object=47264)
	Customer Case (object_22.html?object=47339)
	Credit Card Position Keeping (object_23.html?object=48362)

triggers

- Customer Access Entitlement (object_20.html?object=30136)
- Issued Device Tracking (object_20.html?object=30205)
- Issued Device Administration (object_21.html?object=30905)
- Direct Debit (object_21.html?object=32677)
- Customer Behavior Insights (object_21.html?object=34917)
- Card Transaction Capture (object_21.html?object=35397)
- Payment Order (object_21.html?object=35550)
- Account Recovery (object_21.html?object=35767)
- Sales Product Agreement (object_21.html?object=37916)
- Direct Debits Service (object_21.html?object=38821)
- Credit Card (object_22.html?object=40448)
- Customer Behavior Models (object_22.html?object=41791)
- Card Collections (object_20.html?object=41869)
- Customer Billing (object_20.html?object=42033)
- Financial Accounting (object_20.html?object=42346)
- Customer Credit Rating (object_22.html?object=43153)
- Direct Debit Mandate (object_22.html?object=46204)
- Delinquent Account Handling (object_22.html?object=47264)
- Session Dialogue (object_23.html?object=48273)
- Credit Card Position Keeping (object_23.html?object=48362)