SUMMARY

[0005] According to an aspect of the present invention, there is provided a system for stand-in processing, comprising a processor in communication with a plurality of acquirer computing devices and an issuer computing device via a payment card network, the issuer computing device associated with an issuer of a payment card, and a memory unit communicatively coupled to the processor. The memory unit is configured to store transaction data received from the acquirer computing devices via the payment card network, the transaction data corresponding to a plurality of transactions made by the payment card. The processor is configured to determine that a value of the data element indicates the POS entry mode for at least one of the transactions as ATM-based, in response to the indication that the POS entry mode for the at least one transaction is ATM-based, apply at least one stand-in rule provided by the issuer of the payment card to process the at least one transaction on behalf of the issuer, wherein processing comprises one of approving and declining the at least one transaction in a response to the corresponding acquirer computing device, the one of approving and declining determined without communicating the transaction data over the payment card network to the issuer computing device, and in response to the POS entry mode for a second portion of the transactions being other than ATM-based, for each transaction of the second portion of transactions: communicate, via the payment card network, the transaction data to the issuer computing device, receive, via the payment card network from the issuer computing device, an authorization response message that one of approves or declines the corresponding transaction, and forward the authorization response message to the corresponding acquirer computing device via the payment card network.

[0006] The processor may be configured to select the transaction for processing based on the POS entry mode prior to processing the transaction.

[0007] The processor may be configured to process the transaction on behalf of the issuer through a zone control master key (ZCMK) shared by the issuer.

[0008] The zone control master key may comprise a PIN verification key (PVK).

[0009] The zone control master key may comprise a card verification key (CVK).

[0010] The data representing the POS entry mode may comprise the data element 22 of a message compliant with ISO 8583.

[0011] The transaction may comprise one of a group consisting of a web-based transaction, an ATM-based transaction and a POS device-based transaction.

[0012] According to a second aspect of the present invention, there is provided a method for stand-in processing, the method comprising the following steps executed by a processor, the processor in communication with a plurality of acquirer computing devices and an issuer computing device via a payment card network, the issuer computing device associated with an issuer of a payment card: receiving, from the plurality of acquirer computing devices via the payment card network, transaction data corresponding to a plurality of transactions made by the payment card, the transaction data for each of the transactions including a data element corresponding to a point of sale (POS) entry mode, determining that a value of the data element indicates the POS entry mode for at least one of the transactions as ATM-based, and in response to the indication that the POS entry mode for the at least one transaction is ATM-based, applying at least one stand-in rule provided by the issuer of the payment card to process the transaction on behalf of the issuer, wherein processing comprises one of approving and declining the at least one transaction in a response to the corresponding acquirer computing device, the one of approving and declining determined without communicating the transaction data over the payment card network to the issuer computing device. The method also comprises in response to the POS entry mode for a second portion of the transactions being other than ATM-based, for each transaction of the second portion of transactions: communicating, via the payment card network, the transaction data to the issuer computing device; receiving, via the payment card network from the issuer computing device, an authorization response message that one of approves or declines the corresponding transaction; and forwarding the authorization response message to the corresponding acquirer computing device via the payment card network.

CLAIMS

1. A system for stand-in processing, comprising:

a processor in communication with a plurality of acquirer computing devices and an issuer computing device via a payment card network, the issuer computing device associated with an issuer of a payment card; and

a memory unit communicatively coupled to the processor,

wherein the memory unit is configured to store transaction data received from the acquirer computing devices via the payment card network, the transaction data corresponding to a plurality of transactions made by the payment card, the transaction data for each of the transactions including a data element corresponding to a point of sale (POS) entry mode; and

wherein the processor is configured to:

determine that a value of the data element indicates the POS entry mode for at least one of the transactions as ATM-based;

in response to the indication that the POS entry mode for the at least one transaction is ATM-based, apply at least one stand-in rule provided by the issuer of the payment card to process the at least one transaction on behalf of the issuer, wherein processing comprises one of approving and declining the at least one transaction in a response to the corresponding acquirer computing device, the one of approving and declining determined without communicating the transaction data over the payment card network to the issuer computing device; and

in response to the POS entry mode for a second portion of the transactions being other than ATM-based, for each transaction of the second portion of transactions:

communicate, via the payment card network, the transaction data to the issuer computing device;

receive, via the payment card network from the issuer computing device, an authorization response message that one of approves or declines the corresponding transaction; and

forward the authorization response message to the corresponding acquirer computing device via the payment card network.

2. The system according to claim 1, wherein the processor is configured to select the transaction for processing based on the POS entry mode prior to processing the transaction.

3. The system according to claim 1, wherein the processor is configured to process the transaction on behalf of the issuer through a zone control master key (ZCMK) shared by the issuer.

4. The system according to claim 3, wherein the zone control master key comprises a PIN verification key (PVK).

5. The system according to claim 3, wherein the zone control master key comprises a card verification key (CVK).

6. The system according to claim 1, wherein the data element comprises data element 22 of a message compliant with ISO 8583.

7. A method for stand-in processing, the method comprising the following steps executed by a processor, the processor in communication with a plurality of acquirer computing devices and an issuer computing device via a payment card network, the issuer computing device associated with an issuer of a payment card:

receiving, from the plurality of acquirer computing devices via the payment card network, transaction data corresponding to a plurality of transactions made by the payment card, the transaction data for each of the transactions including a data element corresponding to a point of sale (POS) entry mode;

determining that a value of the data element indicates the POS entry mode for at least one of the transactions as ATM-based;

in response to the indication that the POS entry mode for the at least one transaction is ATM-based, applying at least one stand-in rule provided by the issuer of the payment card to process the transaction on behalf of the issuer, wherein processing comprises one of approving and declining the at least one transaction in a response to the corresponding acquirer computing device, the one of approving and declining determined without communicating the transaction data over the payment card network to the issuer computing device; and

in response to the POS entry mode for a second portion of the transactions being other than ATM-based, for each transaction of the second portion of transactions:

communicating, via the payment card network, the transaction data to the issuer computing device;

receiving, via the payment card network from the issuer computing device, an authorization response message that one of approves or declines the corresponding transaction; and

forwarding the authorization response message to the corresponding acquirer computing device via the payment card network.

8. The method according to claim 7, further comprising selecting the transaction for processing based on the POS entry mode prior to the processing step.

9. The method according to claim 7, wherein processing the transaction on behalf of the issuer comprises using a zone control master key (ZCMK) shared by the issuer.

10. The method according to claim 9, wherein the zone control master key comprises a PIN verification key (PVK).

11. The method according to claim 9, wherein the zone control master key comprises a card verification key (CVK).

12. The method according to claim 7, wherein the data element comprises data element 22 of a message compliant with ISO 8583.