SUMMARY

[0006] In a first aspect, the present disclosure provides a method comprising: receiving, by a processor at a transaction processing platform from an issuer server associated with a payment card, data indicating that a first authorization request for a transaction request for the payment card is declined; referencing, by the processor at the transaction processing platform in response to the reception of the first authorization request being declined, a stored record of a circuit of payment cards, the circuit of payment cards comprising the payment card, at least one other payment card, and association data indicative of an association between the payment card and the at least one other payment card that permits each associated payment card in the circuit of payment cards to act as a proxy for authenticating a declined authorization request for another payment card within the circuit of payment cards or act as a payment tool for the transaction request for another payment card within the circuit of payment cards having declined authorization request; selecting, by the processor at the transaction processing platform, a second payment card from the at least one other payment card based on the association data; identifying, by the processor at the transaction processing platform, an issuer server associated with the second payment card; sending, by the processor at the transaction processing platform to the issuer server associated with the second payment card, a second authorization request for the second payment card and the association data indicative of the association between the payment card and the second payment card that permits the second payment card to act as a proxy for authenticating the declined first authorization request for the payment card within the circuit of payment cards or act as a payment tool for the transaction request for the payment card within the circuit of payment cards having the declined first authorization request, wherein the issuer server associated with the second payment card approves the second authorization request for the transaction request and forwards the approved second authorization request for the transaction request to the transaction processing platform; and forwarding, by the processor at the transaction processing platform, the approved second authorization request for the transaction request to an acquirer server.

[0006a] In a second aspect, the present disclosure provides a transaction processing platform comprising at least one processor configured to: receive, from an issuer server associated with a payment card, data indicating that a first authorization request for a transaction request for the payment card is declined; reference a circuit of payment cards in response to the reception

of the first authorization request being declined, a stored record of the circuit of payment cards comprising the payment card, at least one other payment card, and association data indicative of an association between the payment card and the at least one other payment card that permits each associated payment card in the circuit of payment cards to act as a proxy for authenticating a declined authorization request for another payment card within the circuit of payment cards or act as a payment tool for the transaction request for another payment card within the circuit of payment cards having declined authorization request; select a second payment card from the at least one other payment card based on the association data; identify an issuer server associated with the second payment card; send to the issuer server associated with the second payment card, a second authorization request for the transaction request for the second payment card and the association data indicative of the association between the payment card and the second payment card that permits the second payment card to act as a proxy for authenticating the declined second authorization request for the payment card within the circuit of payment cards or act as a payment tool for the transaction request for the payment card within the circuit of payment cards having the declined second authorization request, wherein the issue server associated with the second payment card approves the second authorization request for the transaction request and forwards the approved second authorization request for the transaction request to the transaction processing platform; and forwarding the approved second authorization request for the transaction request to an acquirer server.

[0006b] According to a first embodiment of the disclosure, a method for authorizing a transaction request for a payment card is described, the method comprising the steps of receiving at a transaction processing platform, data indicating that a first authorization request for the payment card has been declined; referencing at the transaction processing platform, a circuit of payment cards, the circuit of payment cards comprising the payment card, at least one other payment card and association data indicative of the association between the payment card and the at least one other payment card; selecting at the transaction processing platform, a second payment card from the at least one other payment card based on the association data; identifying at the transaction processing platform, an issuer server associated with the second payment card; and sending from the transaction processing platform to the issuer server, a second authorization request for the second payment card.

[0007] Preferably, the step of sending from the transaction processing platform to the issuer server the second authorization request for the second payment card further comprises the step of sending the second authorization request for the second payment card with data indicating that the second payment card will be acting as a proxy for authenticating the declined first authorization request for the payment card.

[0008] Preferably, the method further comprises the step of sending a message to a customer that the second payment card had been used as a proxy for authenticating the declined first authorization request for the payment card.

[0009] Preferably, the step of sending from the transaction processing platform to the issuer server the second authorization request for the second payment card further comprises the step of sending the second authorization request for the second payment card with data indicating that the second payment card will be acting as the payment tool for the transaction request for the payment card.

[0010] Preferably, the method further comprises the step of sending a message to a customer that the second payment card had been used as the payment tool for the transaction request for the payment card.

[0011] Preferably, the issuer server and the another issuer server are the same server.

[0012] Preferably, the circuit of payment cards further comprises a circuit identifier.

[0013] Preferably, the method further comprises the step of selecting at the transaction processing platform, the circuit of payment cards to be referenced based on the circuit identifier or circuit selection rules.

[0014] According to a second embodiment of the disclosure, a transaction processing platform for authorizing a transaction request for a payment card is described, the transaction processing platform comprising at least one processor configured to: receive data indicating that a first authorization request for the payment card has been declined; reference a circuit of payment cards, the circuit of payment cards comprising the payment card, at least one other payment card and association data indicative of the association between the payment card and the at least one other payment card; select a second payment card from the at least one other payment card based on the association data; identify an issuer server associated with the second payment card; and send to the issuer server, a second authorization request for the second payment card.

[0015] Preferably, the at least one processor is further configured to send to the issuer server, the second authorization request for the second payment card with data indicating that the second payment card will be acting as a proxy for authenticating the declined first authorization request for the payment card.

[0016] Preferably, the at least one processor is further configured to send a message to a customer that the second payment card had been used as a proxy for authenticating the declined first authorization request for the payment card.

[0017] Preferably, the at least one processor is further configured to send to the issuer server, the second authorization request for the second payment card with data indicating that the second payment card will be acting as the payment tool for the transaction request for the payment card.

CLAIMS

1. A method comprising:

receiving, by a processor at a transaction processing platform from an issuer server associated with a payment card, data indicating that a first authorization request for a transaction request for the payment card is declined;

referencing, by the processor at the transaction processing platform in response to the reception of the first authorization request being declined, a stored record of a circuit of payment cards, the circuit of payment cards comprising the payment card, at least one other payment card, and association data indicative of an association between the payment card and the at least one other payment card that permits each associated payment card in the circuit of payment cards to act as a proxy for authenticating a declined authorization request for another payment card within the circuit of payment cards or act as a payment tool for the transaction request for another payment card within the circuit of payment cards having declined authorization request;

selecting, by the processor at the transaction processing platform, a second payment card from the at least one other payment card based on the association data;

identifying, by the processor at the transaction processing platform, an issuer server associated with the second payment card;

sending, by the processor at the transaction processing platform to the issuer server associated with the second payment card, a second authorization request for the second payment card and the association data indicative of the association between the payment card and the second payment card that permits the second payment card to act as a proxy for authenticating the declined first authorization request for the payment card within the circuit of payment cards or act as a payment tool for the transaction request for the payment card within the circuit of payment cards having the declined first authorization request, wherein the issuer server associated with the second payment card approves the second authorization request for the transaction request and forwards the approved second authorization request for the transaction request to the transaction processing platform; and

forwarding, by the processor at the transaction processing platform, the approved second authorization request for the transaction request to an acquirer server.

2. The method of claim 1, wherein the sending, by the processor at the transaction processing platform to the issuer server associated with the second payment card, of the

second authorization request for the second payment card further comprises sending the second authorization request for the second payment card with data indicating that the second payment card will be acting as a proxy for authenticating the declined first authorization request for the payment card with the association data indicative of the association between the payment card and the second payment card that permits the second payment card to act as a proxy for authenticating the declined first authorization request for the payment card.

3. The method of claim 2, further comprising sending, by the processor at the transaction processing platform, a message to a customer that the second payment card has been used as a proxy for authenticating the declined first authorization request for the payment card.

4. The method of claim 1, wherein the sending, by the processor at the transaction processing platform to the issuer server associated with the second payment card, the second authorization request for the second payment card further comprises sending the second authorization request for the second payment card with the association data indicative of the association between the payment card and the second payment card that permits the second payment card to act as a payment tool for the transaction request for the payment card.

5. The method of claim 4, further comprising sending, by the processor at the transaction processing platform, a message to a customer that the second payment card had been used as the payment tool for the transaction request for the payment card.

6. The method of claim 1, further comprising receiving, by the processor at the transaction processing platform, an approved transaction confirmation from the issuer server associated with the second payment card.

7. The method of claim 6, further comprising forwarding, by the processor at the transaction processing platform, the approved transaction confirmation to an acquirer bank server.

8. The method of claim 1, wherein the record of the circuit of payment cards further comprises ranking data indicating a preferred selection order of the at least one other payment card, wherein the selection of the second payment card from the at least one other payment card is further based on the ranking data.

9. The method of claim 1, wherein the selection of the second payment card from the at least one other payment card by the processor at the transaction processing platform is further based on configuration parameters.

10. The method of claim 9, wherein the configuration parameters govern the selection of the second payment card from the at least one other payment card based on any one of the following: a type of merchant associated with the transaction request; a mode of the transaction request; a transaction value of the transaction request and a transaction velocity.

11. The method claim 1, wherein the record of the circuit of payment cards comprises the payment card, at least two other payment cards, and association data indicative of the associations between the payment card and the at least two other payment cards that permits each associated payment card in the circuit of payment cards to act as a proxy for authenticating a declined authorization request for another payment card within the circuit of payment cards or act as a payment tool for the transaction request for another payment card within the circuit of payment cards having declined authorization request, and further comprises:

receiving, by the processor at the transaction processing platform from the issuer server associated with the second payment card, data indicating that the second authorization request for the second payment card has been declined;

referencing, by the processor at the transaction processing platform in response to the reception of the second authorization request being declined, the record of the circuit of payment cards;

selecting, by the processor at the transaction processing platform, a third payment card from the at least two other payment cards;

identifying, by the processor at the transaction processing platform, an issuer server associated with the third payment card;

sending, by the processor at the transaction processing platform to the issuer server associated with the third payment card, a third authorization request for the transaction request for the third payment card and the association data indicative of the association between the payment card and the third payment card that permits the third payment card to act as a proxy for authenticating the declined second authorization request for the second payment card within the circuit of payment cards or act as a payment tool for the second transaction request

for the second payment card within the circuit of payment cards having the declined second authorization request, wherein the issuer server associated with the third payment card approves the third authorization request for the transaction request and forwards the approved third authorization request for the transaction request to the transaction processing platform; and

forwarding, by the processor at the transaction processing platform, the approved third authorization request for the transaction request to an acquirer server.

12 A transaction processing platform comprising at least one processor configured to:

receive, from an issuer server associated with a payment card, data indicating that a first authorization request for a transaction request for the payment card is declined;

reference a circuit of payment cards in response to the reception of the first authorization request being declined, a stored record of the circuit of payment cards comprising the payment card, at least one other payment card, and association data indicative of an association between the payment card and the at least one other payment card that permits each associated payment card in the circuit of payment cards to act as a proxy for authenticating a declined authorization request for another payment card within the circuit of payment cards or act as a payment tool for the transaction request for another payment card within the circuit of payment cards having declined authorization request;

select a second payment card from the at least one other payment card based on the association data;

identify an issuer server associated with the second payment card;

send to the issuer server associated with the second payment card, a second authorization request for the transaction request for the second payment card and the association data indicative of the association between the payment card and the second payment card that permits the second payment card to act as a proxy for authenticating the declined second authorization request for the payment card within the circuit of payment cards or act as a payment tool for the transaction request for the payment card within the circuit of payment cards having the declined second authorization request, wherein the issue server associated with the second payment card approves the second authorization request for the transaction request and forwards the approved second authorization request for the transaction request to the transaction processing platform; and

forwarding the approved second authorization request for the transaction request to an acquirer server.

13. The transaction processing platform of claim 12, wherein the at least one processor is further configured to send to the issuer server associated with the second payment card, the second authorization request for the second payment card with data indicating that the second payment card will be acting as a proxy for authenticating the declined first authorization request for the payment card with association data indicative of the association between the payment card and the second payment card that permits the second payment card to act as a proxy for authenticating the declined second authorization request for the payment card.

14. The transaction processing platform of claim 13, wherein the at least one processor is further configured to send a message to a customer that the second payment card has been used as a proxy for authenticating the declined first authorization request for the payment card.

15. The transaction processing platform of claim 12, wherein the at least one processor is further configured to send to the issuer server associated with the second payment card, the second authorization request for the second payment card with association data indicative of the association between the payment card and the second payment card that permits the second payment card to act as a payment tool for the transaction request for the payment card.

16. The transaction processing platform of claim 15, wherein the at least one processor is further configured to send a message to a customer that the second payment card has been used as the payment tool for the transaction request for the payment card.

17. The transaction processing platform of claim 12, wherein the at least one processor is further configured to receive an approved transaction confirmation from the issuer server associated with the second payment card.

18. The transaction processing platform of claim 17, wherein the at least one processor is further configured to forward the approved transaction confirmation to an acquirer bank server.

19. The transaction processing platform of claim 12, wherein the record of the circuit of payment cards further comprises ranking data indicating a preferred selection order of the at least one other payment card, wherein the at least one processor is further configured to select the second payment card from the at least one other payment card based on the ranking data.

20 The transaction processing platform of claim 12, wherein the at least one processor is further configured to select the second payment card from the at least one other payment card based on configuration parameters.

21 The transaction processing platform of claim 20 wherein the configuration parameters govern the selection of the second payment card from the at least one other payment card based on any one of the following: a type of merchant associated with the transaction request; a mode of the transaction request; a transaction value of the transaction request and a transaction velocity.

22. The transaction processing platform of claim 12, wherein the circuit of payment cards comprises the payment card, at least two other payment cards and association data indicative of the associations between the payment card and the at least two other payment cards that permits each associated payment card in the circuit of payment cards to act as a proxy for authenticating a declined second authorization request for another payment card within the circuit of payment cards or act as a payment tool for the transaction request for another payment card within the circuit of payment cards having declined authorization request, and wherein the at least one processor is further configured to:

receive from the issuer server associated with the second payment card, data indicating that the second authorization request for the second payment card has been declined;

reference, in response to the reception of the second authorization request being denied, the record of the circuit of payment cards;

select a third payment card from the at least two other payment cards;

identify an another issuer server associated with the third payment card;

send to the issuer server associated with the third payment card, a third authorization request for the transaction request for the third payment card and the association data indicative of the association between the payment card and the third payment card that permits the third payment card to act as a proxy for authenticating the declined authorization request for the second payment card within the circuit of payment cards or act as a payment tool for the second transaction request for the second payment card within the circuit of payment cards having the declined second authorization request, wherein the issuer server associated with the third payment card approves the third authorization request for the transaction request and

forwards the approved third authorization request for the transaction request to the transaction processing platform; and

forwarding the approved third authorization request for the transaction request to an acquirer server.