CLAIMS

1. A computer-implemented method for requesting a transfer of data, the method comprising:

receiving a first request for a transfer of data, the first request having been generated in response to the use of a user device, the user device being associated with the issuer;

transmitting (203) the first request for a transfer of data;

determining (205) that the first request for the transfer of data has been declined;

subsequent to determining that the first request for the transfer of data has been declined, detecting (207) an event that indicates that the transfer of data in response to the use of the user device can be accepted; and

transmitting (209) a second request for the transfer of data in dependence on detecting that the event has occurred.

2. The method according to claim 1, the method further comprising:

generating the first request by a first system (101);

wherein transmitting (203) the first request comprises transmitting, by the first system (101), the first request to a third system (104) via a second system (103);

the second system (103) is configured to transfer messages and data between the first and third systems; and

the third system (104) is configured to provide data that is transferred to the first system (101) in response to the acceptance of the first and/or second request.

3. The method according to claim 2, wherein the event comprises detecting a data transfer into the third system (104);

wherein the data transfer is identified as corresponding to the used user device.

4. The method according to claim 3, further comprising transmitting an indication that the event has occurred to the second system (103) and, optionally, the first system (101).

5. The method according to claim 2, or any claim dependent thereon, wherein determining that the first request for a transfer of data has been declined comprises detecting, by the second system (103), a message, transmitted from the third system (104) to the first system (101), declining a request for the transfer of data.

6. The method according to claim 2, or any claim dependent thereon, wherein the event comprises the detection of a message, transmitted from the third system (104) to the first system (101), accepting a further request for data transfer.

7. The method according to any of claims 2, or any claim dependent thereon, further comprising transmitting, by the second system (103) and/or third system (104), in response to detecting an event has occurred, a message to the first system (101) indicating that a further request should be made.

8. The method according to claim 7, further comprising automatically transmitting the second request, by the first system (101) to the third system (104), in response to receiving the message indicating that a further request should be made.

9. The method according to claim 2, or any claim dependent thereon, further comprising receiving, by the first system (101), a message indicating that a request for a transfer of data in response to the use of a user device has been declined;

transmitting, by the first system (101) to a fourth system, a message indicating that the request for the transfer of data was declined; and

adding, by the fourth system, identification information of the user to a list of user devices for having their use denied by the fourth system.

10. The method according to claim 9, further comprising receiving, by the first system (101), a message indicating that a request for a transfer of data in response to the use of a user device has been accepted;

transmitting, by the first system (101) to a fourth system, a message indicating that the request for the transfer of data was accepted; and

removing, by the fourth system, identification information of the user device from the list of user devices for having their use denied by the fourth system.

11. The method according to claim 2, or any claim dependent thereon, wherein the first system (101) is an acquirer; and

the third system (104) is an issuer for the user device.

12. The method according to claim 9 or 10, wherein the fourth system is a transport system.

13. The method according to any preceding claim, wherein the user device is at least one of a standard issue credit card, debit card, prepaid card, commercial card, charge card, mobile telephone, sticker, watch or key fob.

14. The method according to any preceding claim, wherein the user device is any device capable of making contactless payments.

15. One or more systems configured to perform the method of any preceding claim.

16. A computer-implemented method of updating a list of user devices, the method comprising:

sending (403), by a first system (101) in response to the use of a user device, a request for a transfer of data to the first system (101);

sending (405), in response to receiving the request, a message declining the requested transfer of data to the first system (101);

detecting (407) the message declining the requested transfer of data;

sending (409), in response to the detection, a message to a second system (301, 302, 303) that indicates to the second system (301, 302,

303) that the requested transfer of data to the first system (101) was refused; and

adding (411) identification data of the user device to a list of user devices that are denied use in the second system (301, 302, 303).

17. The method according to claim 16, further comprising adding, in response to the first system (101) receiving the message declining the transfer of data to the first system (101), identification data of the user device to a list of user devices that are denied use in the first system (101).

18. The method according to any of claims 16 or 17, further comprising:

detecting a message sent to the first system (101), wherein the message accepts a request for transfer of data to the first system (101);

sending, in response to the detection, a message to the second system (301, 302, 303) indicating that a request for a transfer of data to the first system (101) has been accepted; and

removing, or changing the status of, the identification data of the user device from the list of user devices to be denied use in the second system (301, 302, 303) in dependence on receiving the message.

19. The method according to any of claims 16 to 17, wherein the user device is at least one of a standard issue credit card, debit card, prepaid card, charge card, mobile telephone, sticker, watch, key fob or any device capable of making contactless payments.

20. A first system (101), second system (301, 302, 303), third system (103) and fourth system (104), wherein:

the first system (101) is configured to send, in response to the use of a user device, a request to the fourth system (104) via the third system

(103), wherein the request is for a transfer of data to the first system (101);

the fourth system (104) is configured to send, in response to receiving the request, a message to the first system (101) via the third system (103), wherein the message declines the requested transfer of data to the first system (101);

the third system (103) is configured to detect the message declining the requested transfer of data and to send, in response to the detection, a message to the second system (301, 302, 303) that indicates to the second system (301, 302, 303) that the requested transfer of data to the first system (101) was refused; and

the second system (301, 302, 303) is configured to add identification data of the user device to a list of user devices that are denied use in the second system (301, 302, 303).