ABSTRACT

A METHOD FOR AUTHORIZING A TRANSACTION REQUEST FOR A PAYMENT CARD

A method for authorizing a transaction request for a payment card is disclosed, 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 where the circuit of payment cards comprises 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.

[Figure 3]