

INDEX STRUCTURE AND CARD NETWORK SYSTEM FOR CROSS BORDER REAL-TIME PAYMENTS

ABSTRACT

A card network system having an index structure is disclosed for routing cross-border real-time payment communications between domestic RTP systems. The card network system is
5 configured to create a data record in the index structure for a first participating domestic RTP system, where the first participating domestic RTP system associated with a first country, and assign a first PAN to the first participating domestic RTP system, such that other participating domestic RTP systems can send cross-border payment communications to the first participating domestic RTP system through the card network system by obtaining the first PAN from the
10 index structure and using the first PAN in their cross-border communications.

FIG. 1