

Abstract

METHODS AND SYSTEMS FOR PROCESSING A TRANSACTION AUTHORIZATION REQUEST

A computer implemented method of processing a transaction authorization request is disclosed. The method comprises: receiving a transaction authorization request at an issuer server, the transaction authorization request comprising a merchant identifier indicating a merchant associated with the transaction authorization request; looking up merchant validation information associated with the merchant in a merchant validation database using the merchant identifier; analyzing the merchant validation indication to identify if the merchant has a negative validation indication; and if the merchant has a negative validation indication: generating a transaction authorization response indicating that the transaction is declined; and determining an alternative merchant using an alternative merchant database coupled to the issuer server.

[Figure to print with abstract: Fig. 3]