

Claims

1. A computer implemented method of processing a transaction authorization request, the method comprising:

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 information 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;

receiving booking or order information indicating parameters of a purchase relating to the transaction authorization request; and

determining an alternative merchant using the booking or order information, cardholder preferences indicating acceptable variations to the parameters of the purchase, and an alternative merchant database coupled to the issuer server.

2. The computer-implemented method according to claim 1, wherein the transaction authorization request relates to an electronic commerce transaction, and wherein the booking or order information comprises an indication of a customer order associated with the transaction authorization request.

3. The computer-implemented method according to claim 2, wherein the indication of the customer order comprises an indication of a parameter of the customer order and wherein determining an alternative merchant comprises searching the alternative merchant database using the parameter of the customer order.

4. The computer-implemented method according to claim 3 wherein searching the alternative merchant database using the parameter of the customer order comprises searching the alternative merchant database for merchants having a product offer having a parameter which matches the parameter of the customer order within an acceptable variation.

5. The computer-implemented method according to any preceding claim wherein the merchant validation information indicates a risk of fraud at the merchant.
6. The computer-implemented method according to any preceding claim wherein the merchant validation information indicates a rating of the merchant.
7. The computer-implemented method according to claim 6, wherein analyzing the merchant validation indication to identify if the merchant has a negative validation indication comprises comparing the rating with a threshold.
8. The computer-implemented method according to any preceding claim, further comprising sending an indication of the alternative merchant to a customer associated with the transaction authorization request.
9. The computer-implemented method according to any one of claims 1 to 7, further comprising executing a transaction with the alternative merchant.
10. A non-transitory computer readable medium having stored thereon program instructions for causing at least one processor to perform the computer-implemented method according to any preceding claim.
11. A system for processing a transaction authorization request, the system comprising:
 - a computer processor and a data storage device, the data storage device having a merchant validation information look up module; a merchant validation information analysis module; a transaction authorization response generation module; and an alternative merchant determination module comprising non-transitory instructions operative by the processor to:
 - receive 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;
 - look up merchant validation information associated with the merchant in a merchant validation database using the merchant identifier;
 - analyze the merchant validation information to identify if the merchant has a negative validation indication; and

if the merchant has a negative validation indication:

generate a transaction authorization response indicating that the transaction is declined;

receive booking or order information indicating parameters of a purchase relating to the transaction authorization request; and

determine an alternative merchant using the booking or order information, cardholder preferences indicating acceptable variations to the parameters of the purchase, and an alternative merchant database coupled to the issuer server.

12. The system according to claim 11, wherein the transaction authorization request relates to an electronic commerce transaction, and wherein the booking or order information comprises an indication of a customer order associated with the transaction authorization request.

13. The system according to claim 12, wherein the indication of the customer order comprises an indication of a parameter of the customer order and wherein the alternative merchant determination module further comprises non-transitory instructions operative by the processor to: determine an alternative merchant by searching the alternative merchant database using the parameter of the customer order.

14. The system according to claim 13, wherein the searching the alternative merchant database using the parameter of the customer order comprises searching the alternative merchant database for merchants having a product offer having a parameter which matches the parameter of the customer order within an acceptable variation.

15. The system according to any one of claims 11 to 14 wherein the merchant validation information indicates a risk of fraud at the merchant.

16. The system according to any one of claims 11 to 15 wherein the merchant validation information indicates a rating of the merchant.

17. The system according to claim 16, wherein the merchant validation information analysis module further comprises non-transitory instructions operative by the processor to: analyze the merchant validation indication to identify if the merchant has a negative validation indication by comparing the rating with a threshold.

18. The system according to any one of claims 11 to 17, further comprising an alternative merchant indication generation module comprising non-transitory instructions operative by the processor to: send an indication of the alternative merchant to a customer associated with the transaction authorization request.

19. The system according to any one of claims 11 to 17, further comprising a transaction execution module comprising non-transitory instructions operative by the processor to: execute a transaction with the alternative merchant.