Claims

1. A data processing system for managing multiple payment card accounts, the data processing system comprising:

a computer processor and a data storage device, the data storage device storing instructions operative by the processor to:

receive an account management request message from a user device, the account management request message comprising an indication of a request to hot list multiple payment cards and an indication of at least a first payment card and a second payment card;

determine a first payment network associated with the first payment card;

determine a second payment network associated with the second payment card;

generate a first request message comprising a request to hot list and an indication of the first payment card;

generate a second request message comprising a request to hot list and an indication of the second payment card;

send the first request message over the first payment network;

send the second request message over the second payment network;

receive a first request message response from the first payment network, the first request message response comprising an indication that the first payment card has been successfully added to a hot list;

receive a second request message response from the second payment network, the second request message response comprising an indication that the second payment card has been successfully added to a hot list;

generate an account management operation response using the first request response message and the second request response message, the account management operation response indicating that the multiple payment cards have been hot listed; and

provide the account management operation response to the user device.

2. A data processing system according to claim 1, further comprising storage for a routing table, the routing table comprising mappings between parts of payment card identifiers and payment networks.

3. A data processing system according to any preceding claim, wherein the first request message and / or the second request message are formatted according to the ISO 8583 standard.

4. A data processing device for managing multiple payment card accounts, the data processing device comprising:

a computer processor and a data storage device, the data storage device storing instructions operative by the processor to:

receive a user input, the user input indicating a request to hot list multiple payment cards and at least a first payment card and a second payment card;

generate an account management request message, the account management request message comprising a request to hot list multiple payment cards and an indication of the first payment card and the second payment card;

send the account management request message to an account management server;

receive an account management operation response message from the account management server, account management operation response message indicating that the multiple payment cards have been hot listed by comprising an indication that the first payment card and the second payment card have been successfully added to respective hot lists; and

provide an indication of the account management operation response to the user.

5. A data processing method for managing multiple payment card accounts, the method comprising:

receiving an account management request message from a user device, the account management request message comprising a request to hot list multiple payment cards and an indication of at least a first payment card and a second payment card;

determining a first payment network associated with the first payment card;

determining a second payment network associated with the second payment card;

generating a first request message comprising a request to hot list and an indication of the first payment card;

generating a second request message comprising a request to hot list and an indication of the second payment card;

sending the first request message over the first payment network;

sending the second request message over the second payment network;

receiving a first request message response from the first payment network, the first request message response comprising an indication that the first payment card has been successfully added to a hot list;

receiving a second request message response from the second payment network, the first request message response comprising an indication that the first payment card has been successfully added to a hot list;

generating an account management operation response using the first request response message and the second request response message, the account management operation response indicating that the multiple payment cards have been hot listed; and

providing the account management operation response to the user device.

6. A data processing method according to claim 5, wherein determining the first payment network and / or determining the second payment network comprises using parts of payment card identifiers to look up respective payment networks in a routing table, the routing table comprising mappings between parts of payment card identifiers and payment networks.

7. A data processing method according to any one of claims 5 to 6, wherein the first request message and / or the second request message are formatted according to the ISO 8583 standard.

8. A data processing method in a user device for managing multiple payment card accounts, the method comprising:

receiving a user input, the user input indicating a request to hot list multiple payment cards and at least a first payment card and a second payment card;

generating an account management request message, the account management request message comprising a request to hot list multiple payment cards and an indication of the first payment card and the second payment card;

sending the account management request message to an account management server;

receiving an account management operation response message from the account management server, the account management operation response indicating that the multiple payment cards have been hot listed by comprising an indication that the first payment card and the second payment card have been successfully added to respective hot lists; and

providing an indication of the account management operation response to the user.

9. A non-transitory computer readable medium carrying computer executable instructions which when executed on at least one processor cause the at least one processor to carry out a method according to any one of claims 5 to 8.