CLAIMS

1. A computer-implemented method of checking network connectivity of an acquirer server and a plurality of payment entity servers in the payment network, the method comprising the steps of:

receiving, by an acquirer server, a connectivity information request from a merchant terminal, wherein the connectivity information request comprises payment cardholder information;

generating, by the acquirer server, a payment transaction request based on the connectivity information request;

storing, by the acquirer server, the payment transaction request;

generating, by the acquirer server, a connectivity check message, wherein the connectivity check message includes a plurality of status flags;

communicating, by the acquirer server and a plurality of the payment entity servers, the connectivity check message in a predefined payment transaction flow sequence in the payment network;

determining, by the acquirer server and each of the plurality of the payment entity servers, an ability to successfully communicate the connectivity check message, and setting, by the acquirer server and each of the plurality of the payment entity servers, the status flags for the acquirer server and each of the plurality of the payment entity servers based on the determinations;

receiving, by the acquirer server, the connectivity check message;

checking, by the acquirer server, each of the status flags in the connectivity check message;

sending, by the acquirer server, successful connectivity information to the merchant terminal; and,

sending, by the acquirer server, the payment transaction request to the payment server.

2. The method as claimed in claim 1, wherein the generating the connectivity check message includes presetting each of the status flags to a failure state.

3. The method as claimed in claim 1, wherein the determining, by the acquirer server

and each of the plurality of the payment entity servers, the ability to successfully communicate the connectivity check message comprises:

checking communication terminals of each of the acquirer server and the plurality of the payment entity servers to evaluate connectivity there between.