WHAT IS CLAIMED IS:

1. A gateway computer for integrating multiple transaction services from multiple transaction services providers to a plurality of users using a gateway abstraction layer (GAL) comprising:

a processor;

a network interface coupled to the processor;

a service requestor interface coupled to the network interface;

a service provider interface coupled to the network interface; and

an abstraction layer database;

wherein the service requestor interface is configured to receive requests comprising service requests from the plurality of users using a first application platform interface (API),

wherein the service provider interface is configured to communicate with a plurality of service providers using a second API;

wherein the network interface is configured to communicate with a plurality of acquirers or payment networks using a lookup table of communication standards in the abstraction layer database.

2. The gateway computer of claim 1 wherein the processor is configured to receive the requests from the service requestor interface, parse the service requests data from the requests, initiate service calls to the plurality of service providers based on the transaction service request data, and send results from the service calls to one or more of the users, acquirers or proprietary networks using the first API and the lookup table of communication standards.

3. The gateway of claim 2 wherein the service requests comprise transaction authorization requests.

4. The gateway of claim 3 wherein the transaction authorization requests comprises credit card payment authorization requests.

5 . A method for providing services to a plurality of users using a gateway server comprising:

receiving a service request at the gateway server from one of the plurality of users at the gateway sever over a first application platform interface (API);

parsing service request data from the service request using the gateway computer;

accessing an abstraction layer database using the gateway server to determine one or more service providers; and

sending a service call based on the service request data and the abstraction layer database from the gateway server to the one or more service providers over a second API.

6. The method of claim 5 further comprising receiving results at the gateway server from the service providers and sending the results to the service requestor, an acquirer or a proprietary transaction network.

7. The method of claim 6, wherein the abstraction layer database comprises a lookup table of communication standards or APIs.

8. The method of claim 7, wherein the lookup table comprises a mapping of translations between the first API and the second API.

9. The method of claim 5, further comprising receiving an update from a service provider and updating the abstraction layer database based on the update.

10. The method of claim 9 wherein the update can include a change to one or more communication standard associated with the service provider.

What is claimed is:

1. A gateway computer for integrating multiple transaction services from multiple transaction services providers to a plurality of users using a gateway abstraction layer (GAL) comprising: a processor; a network interface coupled to the processor; a service requestor interface coupled to the network interface; a service provider interface coupled to the network interface; and an abstraction layer database, wherein the service requestor interface is configured to receive requests comprising service requests from the plurality of users using a first application platform interface (API), wherein the service provider interface is configured to: parse service request data from the service requests; and translate the service request data into a first data format to communicate with a plurality of service providers using a second API, wherein the network interface is configured to: parse transaction authorization request data from the service requests; and translate the transaction authorization request data into a second data format to communicate with a plurality of acquirers or payment networks using a lookup table of communication standards in the abstraction layer database.

2. The gateway computer of claim 1, wherein the service provide interface is further configured to: initiate service calls to the plurality of service providers based on the transaction service request data; and send results from the service calls to one or more of the users, acquirers or proprietary networks using the first API and the lookup table of communication standards.

3. The gateway of claim 2, wherein the service requests comprise transaction authorization requests.

4. The gateway of claim 3, wherein the transaction authorization requests comprises credit card payment authorization requests.

5. The gateway computer of claim 2, wherein the service provider interface is further configured to, before the network interface sends transaction authorization requests based on the transaction authorization request data to the plurality of acquirers or payment networks, receive from the plurality of service providers messages indicating a positive result of service calls sent to the plurality of service providers.

6. The gateway computer of claim 1, wherein the network interface is further configured to receive transaction authorization response data from the plurality of payment networks, and wherein the service requestor interface is further configured to: translate the transaction authorization response data into a data format compatible with the first API; and send the transaction authorization response data to the plurality of users over the first API.

7. The gateway computer of claim 1, wherein the plurality of service providers provide transaction services relating to fraud detection, risk management, scoring, analytics, dispute resolution, and chargebacks.

8. A method for providing services to a plurality of users using a gateway server comprising: receiving a service request at the gateway server from one of the plurality of users over a first application platform interface (API); parsing service request data from the service

request using the gateway server; accessing an abstraction layer database using the gateway server to determine one or more service providers; translating the service request data into a first data format to communicate with the one or more service providers using the gateway server; sending a service call based on the service request data and the abstraction layer database from the gateway server to the one or more service providers over a second API; parsing transaction authorization request data from the service request using the gateway server; translating the transaction authorization request data into a second data format to communicate with an acquirer or a payment network using the gateway server; and sending a transaction authorization request based on the transaction authorization request data from the gateway server to the acquirer or payment network.

9. The method of claim 8, further comprising receiving results at the gateway server from the one or more service providers and sending the results to the service requestor, the acquirer or the payment network.

10. The method of claim 9, wherein the abstraction layer database comprises a lookup table of communication standards or APIs.

11. The method of claim 10, wherein the lookup table comprises a mapping of translations between the first API and the second API.

12. The method of claim 8, further comprising receiving an update from a service provider and updating the abstraction layer database based on the update.

13. The method of claim 12, wherein the update can include a change to one or more communication standard associated with the service provider.

14. The method of claim 8, further comprising: receiving a transaction authorization response from the payment network; translating the transaction authorization response into a data format compatible with the first API; and sending the transaction authorization response to the one of the plurality of users over the first API.

15. The method of claim 8, further comprising, before sending the transaction authorization request to the acquirer or payment network, receiving a message indicating a positive result of the service call from the one or more service providers over the second API.

16. The method of claim 8, wherein the one or more service providers provide transaction services relating to two or more of: fraud detection, risk management, scoring, analytics, dispute resolution, and chargebacks.