Claims

1. A system for routing an electronic transaction, the system comprising: a server and a multiplexer,

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

receive a transaction authorization request from a server associated with an acquirer, the transaction authorization request comprising an indication of a payment card associated with a first payment network;

determine that the transaction authorization request is to be routed to the first payment network; and

route the transaction authorization request to the multiplexer in a second payment network,

the multiplexer being configured to route the transaction authorization request from the second payment network to the first payment network.

2. A system according to claim 1, wherein the data storage device stores further instructions operative by the processor to: in response to receiving the transaction authorization request, format the transaction authorization request in a format of the second payment network, and the multiplexer being further configured to convert the transaction authorization request from the format of the second payment network to a format of the first payment network before routing the transaction authorization request to the first payment network.

3. A system according to claim 2, wherein the data storage device stores further instructions operative by the processor to: format the transaction authorization request in a format of the second payment network by storing the transaction authorization request as a plurality of data elements formatted according to the ISO8583 standard and at least one data element specific to the second payment network stored as a private data element.

4. A system according to claim 3, wherein the multiplexer is further configured to convert the transaction authorization request from the format of the second payment

network to a format of the first payment network by storing the private data element as a data element specific to the first payment network.

5. A system according to any preceding claim, wherein the multiplexer is further configured to store a retrieval reference number in the transaction authorization request, the retrieval reference number being configured to allow the first payment network to identify that any response messages associated with the transaction authorization request are to be routed to the multiplexer.

6. A system according to any preceding claim, wherein the multiplexer is further configured to receive a transaction authorization response from the first payment network, and to route the transaction authorization response to the server associated with the acquirer.

7. A system for routing an electronic transaction, the system comprising:

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

receive a transaction authorization request, the transaction authorization request comprising an indication of a payment card associated with a first payment network;

identify the first payment network using the indication of the payment card;

determine that the transaction authorization request is to be rerouted by identifying that first payment network is inoperable; and

route the transaction authorization request to a second payment network.

8. A system according to claim 7, wherein the data storage device stores further instructions operative by the processor to: identify that the first payment network is inoperable by sending the transaction authorization request over the first payment network and receiving a message failure or timeout indication.

9. A method of routing an electronic transaction in a payment network, the method comprising

receiving a transaction authorization request from a server associated with an acquirer, the transaction authorization request comprising an indication of a payment card associated with a first payment network, in a server of a second payment network;

routing the transaction authorization request to a multiplexer in the second payment network; and

routing the transaction authorization request, in the multiplexer, to the first payment network.

10. A method according to claim 9, further comprising, in response to receiving the transaction authorization request, formatting the transaction authorization request in a format of the second payment network; and converting the transaction authorization request from the format of the second payment network to a format of the first payment network in the multiplexer before routing the transaction authorization request to the first payment network.

11. A method according to claim 10, wherein the formatting the transaction authorization request in a format of the second payment network comprises storing the transaction authorization request as a plurality of data elements formatted according to the ISO8583 standard and at least one data element specific to the second payment network stored as a private data element.

12. A method according to claim 11, wherein converting the transaction authorization request from the format of the second payment network to a format of the first payment network in the multiplexer before routing the transaction authorization request to the first payment network comprises storing the private data element as a data element specific to the first payment network.

13. A method according to any one of claims 9 to 12, further comprising storing by the multiplexer, a retrieval reference number in the transaction authorization request, the retrieval reference number being configured to allow the first payment network to identify that any response messages associated with the transaction authorization request are to be routed to the multiplexer.

14. A method according to any one of claims 9 to 13, further comprising receiving at the multiplexer a transaction authorization response from the first payment network, and routing the transaction authorization response to the server associated with the acquirer.

15. A method of routing an electronic transaction in a server associated with an acquirer, the method comprising:

receiving a transaction authorization request, the transaction authorization request comprising an indication of a payment card associated with a first payment network;

identifying the first payment network using the indication of the payment card;

determining that the transaction authorization request is to be rerouted by identifying that the first payment network is inoperable; and

routing the transaction authorization request to a second payment network.

16. 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 9 to 15.