

Description of business processes

Cards and related retail financial services dashboard

CARD PAYMENTS

Sub-function	Description
Acceptor to Acquirer Card Transactions	Card payment related transactions and services between a card acceptor and a card transaction acquirer. It includes the authorisation, cancellation and capture of card transactions.
Acquirer to Issuer Card Transactions	Card payment related transactions and services between a card transaction acquirer and a card issuer. It includes the authorisation, reversal and financial presentment of card transactions.
Sale to POI Card Transactions	Card related transactions and services between a sale system and a Point of Interaction (POI) system.
Card Administration	Card related administrative services between financial institutions and their agents.
Terminal Management	Card related terminal management services between a Terminal Management System (TMS) and a Point of Interaction (POI) system.
Card Clearing and Settlement	Clearing and settlement processes for card payment transactions between financial institutions.
Fee collection	Reporting and advicing of card payment transactions, including the collection of fees and processing of charge-backs.