



ISO 20022 Cards and Related Retail Financial Services

Description of Business Processes

Edition 2015



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Card Payments

Business Process	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.
ATM Card Transactions	Card related ATM transactions and services between an ATM equipment and an ATM acquirer. These services include cash withdrawals, kiosk functions and card account management transactions.
Card Administration	Card related administrative services between financial institutions and their agents.
Terminal Management	
ATM Management	Card related terminal management services between an ATM and an Acquirer.
POI Management	Card related terminal management services between a Point of Interaction (POI) and a Terminal Management System (TMS).
Card Clearing and Settlement	Clearing and settlement processes for card payment transactions between financial institutions.
Fee collection	Reporting and advising of card payment transactions, including the collection of fees and processing of charge-backs.
Payment Token Management	Card transactions related to the management of Payment Tokens associated with Token requests, Token issuance, Token provisioning and, in general, all actions related to the proper management and maintenance of Payment Tokens by a Token Service Provider (TSP).