1.   Description

1.1   This solution allows Customer to automatically re-route card authorization transactions from a primary link of a Third-Party Provider to a backup link of a different Third-Party Provider.

2.   How does the solution work?

2.1   This solution is triggered when our Payment Platform receives a set number of consecutive pre-defined error messages from the primary link after trying to complete the payment authorization.

2.2   Customer sets the number of consecutive pre-defined error messages through.

2.3   These error messages reflect technical failures with the authorization process through the primary link (for example, an outage or technical error such as a link down or time out).

2.4   Upon receipt of such messages, this solution redirects the authorization request to the backup link.

2.5   From that moment, all authorization requests are automatically routed through the backup link

2.6   In parallel, this solution creates a PTR (Problem Tracking Record).

2.7   Once the underlying problem with the primary link is identified and solved, authorizations are re-routed to the original primary link.

3.   Disclaimers and limitations

3.1   This solution only works with e-commerce transactions and is not available for APMs.

3.2   This solution only supports payment card authorizations, not captures.

3.3   This solution does not work with functional errors (for example, if there are not enough funds or the card has expired).

3.4   Customer is responsible for establishing primary and backup links during the implementation of this solution.

3.5   Customer can select only one backup link for each primary link.

3.6   Third-Party Providers involved in the process are responsible for the relevant authorization and the errors on their systems and links. We will not be responsible for the authorizations or errors of such Third-Party Providers.

3.7   This solution may trigger additional charges from Third-Party Providers and/or Card Schemes.

4.   Dependencies

4.1   Customer must have contracted and implemented our solution Premium Authorization.

4.2   Customer must have contracted at least two (2) Third-Party Providers (acquires, gateways/orchestrators).

5.   Integrations

5.1   This solution can be integrated with our solutions Checkout SDK and Checkout UI.

5.2   Other integrations with Customer's front and back ends may be available, subject to further scoping.