1 PAYMENT PRE-AUTHORISATION DATA-MODEL PROPOSAL

Payment Pre-Authorisation Resource Data Model

«Resource» PaymentPreAuthorisation

- PaymentPreAuthorisationId (1,1): Max35Text
- Status (1,1): StatusCode (Approved|Rejected|Pending)
- MaximumAmount (0,1): ActiveCurrencyAndAmount
- Type (0,1): AuthorizationTypeCode (OneOff|Recurrent|CreditLine)
- Purpose (0,1): Max35Text
- AllowedChannels (0..n): PartyIdentification
- ValidFrom (0,1): ISODate or ISODateTime
- ValidUntil (0,1): ISODate or ISODateTime
- RecurrentPaymentData (0,1): (NumberOfPayments, FirstDate, LastDate, Frequency)

«Resource» ChargesRecord

- ChargesRecordId (1,1): UUIDv4Identifier
- Amount (1,1): ActiveCurrencyAndAmount
- Type (0,1): Max35Text
- Rate (0,1): PercentageRate
- Tax (0,1): ChargesTax (Amount, Type and Rate)

«Resource» PreAuthorisedPaymentInitiation

- PaymentInitiationId (1,1): UUIDv4Identifier
- PaymentPreAuthorisationId (0,1): UUIDv4Identifier
- PaymentIdentification (1,1): (InstructionId, EndToEndId, LETr)
- PaymentType (1,1): Full or Partial or Final
- RequestedExecutionDate (0,1): ISODate or ISODateTime
- AcceptanceDateTime (0,1): ISODateTime
- InstructedAmount (1,1): ActiveCurrencyAndAmount
- UltimateDebtor (0,1): Name
- Debtor (1,1): PartyIdentification
- DebtorAccount (1,1): CashAccountIdentification
- CreditorAgent (1,1): FinancialInstitutionIdentification
- Creditor (1,1): PartyIdentification
- CreditorAccount (1,1): CashAccountIdentification
- UltimateCreditor (0,1): Name
- RequestedExecutionDate (1,1): ISODate
- Purpose (0,1): Max35Text
- UnstructuredRemittance (0,1): Max140Text

«Component» Lineltem

- ItemAmount (1,1): ActiveCurrencyAndAmount
- Type (0,1): Max35Text
- Description (0,1): Max35Text
2 PAYMENT PRE-AUTHORISATION USE CASES

2.1 LARGE AMOUNT WEB PURCHASE (E.G. HOLIDAY BOOKING)

Payment Pre-Authorisation Activities - Use Case 1
Known Future Date and Amount without blocking

Customer
PSU

Selects purchase (e.g. holidays)

Confirms purchase and requests pre-authorisation

Merchant

Receives request from Customer (future date and amount are known)

Initiates pre-authorisation to Bank

Bank
ASPP

Records obligation to pay for customer.

Returns confirmation of pre-authorisation

Records pre-authorisation confirmation

Validates purchase with guaranteed payment

Sends validation

Receives confirmation
2.2 TEMPORARY BLOCKING OF FIXED AMOUNT (E.G. GAS STATION)
2.3 WEB PURCHASE: ASPSP GUARANTEES AMOUNT TO MERCHANT

Payment Pre-Authorisation Activities - Use Case 3
Online Shop - Pre-authorisation with individual payments when line items are shipped

Customer
Selects multiple items in shopping cart (e.g., basket of items)
Checks out
Requests pre-authorization

Merchant
Records request from Customer (max amount authorized for total amount of line items)
Receives pre-authorization request from ASPSP
Validates pre-authorization request
Records pre-authorization confirmation
Validates purchase with guaranteed payment
Prepares shipment of line item

ASPSP
Records obligation to pay for customer
Returns confirmation with pre-authorised max amount

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Processed payment for line item
Confirms payment to Merchant

Rejects payment

Update shipped line items list
Ships line item

Receives confirmation of shipment

Receives invoice from Customer with all shipped line items.
3 PAYMENT PRE-AUTHORISATION FLOWS