embodiments or aspects, acquirer system 410 may be associated with an acquirer as described herein.

[0116] Communication network 412 may include one or more wired and/or wireless networks. For example, communication network 412 may include a cellular network (e.g., a long-term evolution (LTE) network, a third generation (3G) network, a fourth generation (4G) network, a fifth generation (5G) network, a code division multiple access (CDMA) network, and/or the like), a public land mobile network (PLMN), a local area network (LAN), a wide area network (WAN), a metropolitan area network (MAN), a telephone network (e.g., the public switched telephone network (PSTN)), a private network (e.g., a private network associated with a transaction service provider), an ad hoc network, an intranet, the Internet, a fiber optic-based network, a cloud computing network, and/or the like, and/or a combination of these or other types of networks.

[0117] In some non-limiting embodiments or aspects, processing a transaction may include generating and/or communicating at least one transaction message (e.g., authorization request, authorization response, any combination thereof, and/or the like). For example, a client device (e.g., customer device 406, a POS device of merchant system 408, and/or the like) may initiate the transaction, e.g., by generating an authorization request. Additionally or alternatively, the client device (e.g., customer device 406, at least one device of merchant system 408, and/or the like) may communicate the authorization request. For example, customer device 406 may communicate the authorization request to merchant system 408 and/or a payment gateway (e.g., a payment gateway of transaction service provider system 402, a third-party payment gateway separate from transaction service provider system 402, and/or the like). Additionally or alternatively, merchant system 408 (e.g., a POS device thereof) may communicate the authorization request to acquirer system 410 and/or a payment gateway. In some non-limiting embodiments or aspects, acquirer system 410 and/or a payment gateway may communicate the authorization request to transaction service provider system 402 and/or issuer system 404. Additionally or alternatively, transaction service provider system 402 may communicate the authorization request to issuer system 404. In some non-limiting embodiments or aspects, issuer system 404 may determine an authorization decision (e.g., authorize, decline, and/or the like) based on the authorization request. For example, the authorization request may cause issuer system 404 to determine the authorization decision based thereof. In some non-limiting embodiments or aspects, issuer system