

CLAIMS

What is claimed is:

1. A computerized method executable on a transaction server comprising:
 - receiving an electronic transaction request from a point-of-sale (POS) device of a merchant, said electronic transaction request comprising a request data packet with at least a header field and a message field, said message field including a value of a transaction and an encrypted account of a user, said merchant having a merchant identifier (ID) associated therewith;
 - determining whether the merchant ID in the electronic transaction request matches with one of merchant identifiers stored in a database, said database being connected to the transaction server;
 - in response to the determining being positive, automatically amending the header field with a predetermined secondary value associated with the merchant ID retrieved from the database and updating a total in the message field as a sum of the value of the transaction and the predetermined secondary value;
 - processing the electronic transaction request as a single request with the total in the message field; or
 - in response to the determining being negative, monitoring subsequent streams of transaction requests having the encrypted account and the merchant ID;
 - in response to identifying a subsequent transaction in the monitored subsequent streams of transaction requests matching the encrypted account and the merchant ID, identifying a subsequent value from the subsequent transaction;
 - amending the header field with the subsequent value and updating the total in the message field as a sum of the value of the transaction and the subsequent value; and
 - processing the electronic transaction request as the single request.
2. The computerized method of claim 1, further comprising providing a graphical user interface (GUI) to the user to configure conditions for the predetermined secondary value.
3. The computerized method of claim 2, wherein the conditions comprise at least one of the following: a fixed value of the predetermined secondary value; a region where

a merchant is located, a type of the merchant, and whether a review of the merchant has been received.

4. The computerized method of claim 1, wherein the encrypted account of the user comprises a user identifier.

5. The computerized method of claim 1, further comprising determining a pre-tax amount before the predetermined secondary value or the subsequent value is added to the total.

6. The computerized method of claim 1, further comprising determining a post-tax amount of the total.

7. A computerized method executable on a transaction server comprising:

receiving an electronic transaction request from a point-of-sale (POS) device of a merchant, said electronic transaction request comprising a request data packet with at least a first field and a second field, said message-second field including a value of a transaction and an account identifier (ID) of a user, said merchant having a merchant identifier (ID) associated therewith;

determining whether the merchant ID in the electronic transaction request matches with one of merchant identifiers stored in a database, said database being connected to the transaction server;

in response to the determining being positive, automatically amending the first field with a predetermined secondary value associated with the merchant ID retrieved from the database and updating a total in the second field as a sum of the value of the transaction and the predetermined secondary value;

processing the electronic transaction request as a single request with the total in the second field; or

in response to the determining being negative, monitoring subsequent streams of transaction requests having the account ID and the merchant ID;

in response to identifying a subsequent transaction in the monitored subsequent streams of transaction requests matching the account ID and the merchant ID, identifying a subsequent value from the subsequent transaction;

amending the first field with the subsequent value and updating the total in the second field as a sum of the value of the transaction and the subsequent value; and

processing the electronic transaction request as the single request.

8. The computerized method of claim 7, further comprising providing a graphical user interface (GUI) on a user device of the user for configuring preferences for the predetermined secondary value.

9. The computerized method of claim 8, wherein the preferences comprise at least one or more of the following: a fixed value of the predetermined secondary value; a region where a merchant is located, a type of the merchant, and whether a review of the merchant has been received.

10. The computerized method of claim 7, wherein the account ID of the user identifies a first payment account used in the electronic transaction request.

11. The computerized method of claim 7 wherein the account ID of the user identifies a second payment account used in the subsequent transaction.

12. The computerized method of claim 7, further comprising determining a pre-tax amount before the predetermined secondary value or the subsequent value is added to the total.

13. The computerized method of claim 7, further comprising determining a post-tax amount of the total.

14. A non-transitory computer readable medium storing computer-executable instructions embodied in a software product to be installed on a mobile device, said computer-executable instructions executable by a transaction server comprising:

receiving an electronic transaction request from a point-of-sale (POS) device of a merchant, said electronic transaction request comprising a request data packet with at least a first field and a second field, said ~~message~~second field including a

value of a transaction and an account identifier (ID) of a user, said merchant having a merchant identifier (ID) associated therewith;

determining whether the merchant ID in the electronic transaction request matches with one of merchant identifiers stored in a database, said database being connected to the transaction server;

in response to the determining being positive, automatically amending the first field with a predetermined secondary value associated with the merchant ID retrieved from the database and updating a total in the second field as a sum of the value of the transaction and the predetermined secondary value;

processing the electronic transaction request as a single request with the total in the second field; or

in response to the determining being negative, monitoring subsequent streams of transaction requests having the account ID and the merchant ID;

in response to identifying a subsequent transaction in the monitored subsequent streams of transaction requests matching the account ID and the merchant ID, identifying a subsequent value from the subsequent transaction;

amending the first field with the subsequent value and updating the total in the second field as a sum of the value of the transaction and the subsequent value; and

processing the electronic transaction request as the single request.

15. The non-transitory computer readable medium of claim 14, further comprising providing a graphical user interface (GUI) on the mobile device of the user for configuring preferences for the predetermined secondary value.

16. The non-transitory computer readable medium of claim 15, wherein the preferences comprise at least one or more of the following: a fixed value of the predetermined secondary value; a region where a merchant is located, a type of the merchant, and whether a review of the merchant has been received.

17. The non-transitory computer readable medium of claim 14, wherein monitoring comprises monitoring transactions via the mobile device.

18. The non-transitory computer readable medium of claim 14, wherein the account ID of the user identifies a first payment account used in the electronic transaction request.

19. The non-transitory computer readable medium of claim 14 wherein the account ID of the user identifies a second payment account used in the subsequent transaction.

20. The non-transitory computer readable medium of claim 14, further comprising determining one of the following: a pre-tax amount before the predetermined secondary value is added to the total, a pre-tax amount before the subsequent value is added to the total; and a post-tax amount of the total.