ABSTRACT OF THE DISCLOSURE

In some embodiments, a method includes receiving, from a user of a user device, a request for an authorization-by-proxy payment on delivery (POD); requesting, at the user device, the user identify an authorized proxy for the authorization-by-proxy POD; generating an authorization-by-proxy code based upon buyer-controlled payment control parameters; and using the buyer-controlled payment parameters to control processing of a payment for the authorization-by-proxy POD. In some embodiments, the method further includes pre-authorizing, at shipment time of merchandise associated with the authorization-by-proxy POD, a hold on a monetary amount associated with an order of the merchandise associated with the authorization-by-proxy POD.

FIG. 2