WHAT IS CLAIMED IS:

1. A method, comprising:

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, wherein a buyer associated with the buyer-controlled payment control parameters is the user of the user device;

using the buyer-controlled payment parameters to control processing of a payment for the authorization-by-proxy POD;

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, wherein the authorization-by-proxy code is configured to allow the authorized proxy to pay for and receive merchandise associated with the authorization-by-proxy POD after the user unblocks use of the authorization-by-proxy code and wherein the payment is processed when the authorized proxy provides the authorization-by-proxy code to a deliverer of the merchandise associated with the authorization-by-proxy POD; and

receiving a notification of shipment of the merchandise associated with the authorization-by-proxy POD, the notification indicative of a time to provide the authorization-

by-proxy code to the authorized proxy, wherein the authorization-by-proxy code is a restricted virtual account number.

2. The method of claim 1, wherein:

the payment is processed when the authorized proxy verifies that the invoice maps to the authorization-by-proxy code.

3. The method of claim 2, wherein:

an authorization-by-proxy POD application is used to provide the authorization-by-proxy code to the authorized proxy.

4. The method of claim 3, wherein:

the authorization-by-proxy POD application is used to identify the authorized proxy for the authorization-by-proxy POD.

5. A system, comprising:

a processor; and

a non-transitory computer readable medium coupled to the processor, the non-transitory computer readable medium comprising code that:

receives, from a user of a user device, a request for an authorization-by-proxy payment on delivery (POD);

requests, at the user device, the user identify an authorized proxy for the authorization-by-proxy POD;

generates an authorization-by-proxy code based upon buyer-controlled payment control parameters;

uses the buyer-controlled payment parameters to control processing of a payment for the authorization-by-proxy POD; and

pre-authorizes, 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, wherein the authorization-by-proxy code is configured to allow the authorized proxy to pay for and receive merchandise associated with the authorization-by-proxy POD after the user unblocks use of the authorization-by-proxy code and wherein the payment is processed when the authorized proxy provides the authorization-by-proxy code to a deliverer of the merchandise associated with the authorization-by-proxy POD and wherein a notification of shipment of the merchandise associated with the authorization-by-proxy POD is received by the system, the notification indicative of a time to provide the authorization-by-proxy code to the authorized proxy and wherein the authorization-by-proxy code is a virtual account number or a virtual phone number and the authorized proxy performs a scan of an invoice associated with merchandise upon delivery of the merchandise, the scan of the invoice being used to verify an authenticity of the merchandise being delivered.