CLAIMS

1. A method for modifying transaction credentials, comprising:

initiating, by a mobile device of a computer network system, a transaction at a point-of-sale terminal of a merchant of the computer network system, the transaction being defined by one or more transaction credentials;

transmitting mobile terminal data from the mobile terminal, via the point-of-sale terminal, to a server of the computer network system, the mobile terminal data comprising a set of account data relating to the mobile terminal,

wherein the server includes an integration controller enabling the server to serve as an intermediary between the point-of-sale terminal and a plurality of third-party value-added service (VAS) providers,

wherein the point-of-sale terminal does not perform processing on the mobile terminal data comprising the set of account data for enabling involvement of the third-party VAS providers' services, and

wherein the merchant is not required to incorporate additional physical or virtual infrastructure;

extracting, by the server of the computer network system, the set of account data at least partially from the mobile terminal data;

identifying, by the server, a third-party VAS provider of the computer network system, from the plurality of third-party VAS providers, on a basis of the set of account data extracted from the mobile terminal data;

formatting, by the integration controller of the server, the set of account data into a format that is usable for the identified third-party VAS provider, the set of

account data being associated with a unique consumer account managed by the third-party VAS provider;

transmitting, by the server, the formatted set of account data from the server to the identified third-party VAS provider, whereat one or more transaction modifiers associated with the consumer account is identified;

receiving, at the point-of-sale terminal, from the third-party VAS provider, via the server, the one or more transaction modifiers associated with the consumer account; and

modifying, by the point-of-sale terminal, at least one of the one or more transaction credentials based on the one or more transaction modifiers.

2. The method of claim 1, further comprising executing the transaction using the one or more modified transaction credentials.

3. The method of claim 1, wherein the mobile terminal data comprises a plurality of data points and extracting the set of account data comprises identifying account data, from the plurality of data points, required by the third-party VAS provider for identifying, and authorising access to, the consumer account.

4. The method of claim 3, wherein transmitting the set of account data comprises transmitting the set of account data from the server to the third-party VAS provider.

5. The method of claim 1, wherein the mobile terminal data is configured by an app and the step of transmitting mobile terminal data comprises transmitting mobile terminal data in response to activation of an app at the mobile terminal, the app relating to the point-of-sale terminal.

6. The method of claim 1, wherein the transaction modifiers are stored in the consumer account and receiving the one or more transaction modifiers comprises receiving, by the POS terminal, the one or more transaction modifiers from the third party VAS provider.

7. The method of claim 1, wherein one of the transaction credentials comprises a ticket amount and modifying at least one of the one or more transaction credentials comprises applying, by the POS terminal, a discount to the ticket amount.

8. The method of claim 1, wherein the one or more transaction modifiers comprise one or more value-added services and modifying at least one of the one or more transaction credentials based comprises applying, by the POS terminal, the one or more value-added services to the transaction credentials.

9. The method of claim 1, wherein the consumer account is configured to accumulate rewards points and modifying at least one of the one or more transaction credentials comprises associating a particular number of rewards points

with the transaction such that, upon executing the transaction, the particular number of rewards points are credited to the consumer account.

10. The method of claim 1, wherein the set of account data comprises one or more data points, the method further comprising sending additional data from the point-of-sale terminal to the server and extracting, by the server, at least one of the one or more data points from the additional data.

11. A system for modifying transaction credentials, comprising a plurality of point-of-sale (POS) terminals, receiving terminal and a server, and a plurality of third-party value-added service (VAS) providers:

the server comprising:

at least one server processor;

an integration controller enabling the server to serve as an intermediary between a POS terminal of a merchant and the plurality of third-party VAS providers,

at least one server memory including server computer program code;

the at least one server memory and the server computer program code configured to, with the at least one processor, cause the server at least to:

receive mobile terminal data from a mobile terminal, via a POS terminal, from the plurality of POS terminals, the mobile terminal data comprising a set of account data relating to the mobile terminal,

wherein the POS terminal of the merchant does not perform processing on the mobile terminal data comprising the set of account data for enabling involvement of the third-party VAS providers' services, and

wherein the merchant is not required to incorporate additional physical or virtual infrastructure;

extract a set of account data at least partially from the mobile terminal data at the server;

identify a third-party VAS provider, from the plurality of third-party VAS providers, on a basis of the set of account data extracted from the mobile terminal data;

formatting, via the integration controller of the server, the set of account data into a format that is usable for the identified third-party VAS provider, the set of account data being associated with a unique consumer account managed by the third-party VAS provider;

transmit the set of account data to the identified third-party VAS provider, whereat one or more transaction modifiers associated with the consumer account is identified; and

receive from the third-party VAS provider, and forward to the point-of-sale terminal, one or more transaction modifiers associated with the consumer account; and

the point-of-sale terminal comprising:

at least one point-of-sale terminal processor; and

at least one point-of-sale terminal memory including point-of-sale terminal computer program code;

the at least one point-of-sale terminal memory and the point-of-sale terminal computer program code configured to, with the at least one point-of-sale terminal processor, cause the point-of-sale terminal at least to:

initiate a transaction defined by one or more transaction credentials;

receive the mobile terminal data from the mobile terminal and transmit the mobile terminal data to the server;

receive the one or more transaction modifiers from the third-party VAS provider, via the server; and

modify at least one of the one or more transaction credentials based on the one or more transaction modifiers.

12. The system of claim 11, wherein the point-of-sale terminal computer program code is further configured to, with the at least one point-of-sale terminal processor, cause the point-of-sale terminal to execute the transaction using the one or more modified transaction credentials.

13. A server, of a computer network system, facilitating modification of transaction credentials, the server configured to communicate with a plurality of point-of-sale (POS) terminals at which transactions are initiated and to communicate with a

plurality of third-party value-added service (VAS) providers, wherein the transactions are defined by the transaction credentials, the server comprising:

a processor;

an integration controller enabling the server to serve as an intermediary between the plurality of POS terminals and the plurality of third-party VAS providers; and

at least one memory including computer program code, the at least one memory and the computer program code configured to, with the at least one processor, cause the server at least to:

receive mobile terminal data from a mobile terminal, via a POS terminal, from the plurality of POS terminals, the mobile terminal data comprising a set of account data relating to the mobile terminal,

wherein the POS terminal does not perform processing on the mobile terminal data comprising the set of account data for enabling involvement of the third-party VAS providers' services, and

wherein the merchant is not required to incorporate additional physical or virtual infrastructure;

extract a set of account data at least partially from the mobile terminal data at the server, and identify a third-party VAS provider, from the plurality of third-party VAS providers, associated with the account data, the third-party VAS provider managing a unique consumer account associated with the set of account data;

format, via the integration controller, the set of account data into a format that is usable for the identified third-party VAS provider;

transmit the formatted set of account data to the third-party VAS provider, whereat one or more transaction modifiers associated with the consumer account is identified; and

receive, from the third-party VAS provider, and forward to the POS terminal, one or more transaction modifiers associated with the consumer account, causing the POS terminal to modify the transaction credentials based on the one or more transaction modifiers.

14. A non-transitory computer readable medium having stored thereon executable instructions to have a server and a point-of-sale terminal of a merchant facilitate modification of transaction credentials, the server including an integration controller enabling the server to serve as an intermediary between the point-of-sale terminal and a plurality of third-party value-added service (VAS) providers, the executable instructions controlling the server to perform steps comprising:

receiving mobile terminal data from a mobile terminal, via a point-of-sale terminal, the mobile terminal data comprising a set of account data relating to the mobile terminal,

wherein the point-of-sale terminal does not perform processing on the mobile terminal data comprising the set of account data for enabling involvement of the third-party VAS providers' services, and

wherein the merchant is not required to incorporate additional physical or virtual infrastructure;

extracting a set of account data at least partially from the mobile terminal data;

identifying a third-party VAS provider, from the plurality of third-party VAS providers, on a basis of the set of account data extracted from the mobile terminal data;

formatting, by the integration controller, the set of account data into a format that is usable for the identified third-party VAS provider, the set of account data being associated with a unique consumer account managed by the third-party VAS provider;

transmitting the formatted set of account data to identified third-party VAS provider, whereat one or more transaction modifiers associated with the consumer account is identified; and

receiving from the third-party VAS provider, and forwarding to the point-of-sale terminal, one or more transaction modifiers associated with the consumer account,

the executable instructions controlling the point-of-sale terminal to perform steps comprising:

initiating a transaction defined by one or more transaction credentials;

receiving the mobile terminal data from the mobile terminal and transmit the mobile terminal data to the server;

receiving the one or more transaction modifiers from the third-party VAS provider via the server; and

modifying, in response to the receiving of the one or more transaction modifiers, at least one of the one or more transaction credentials based on the one or more transaction modifiers.

15. The computer readable storage medium of claim 14, comprising at least one memory located at the point-of-sale terminal and at least one memory located at the server.