WHAT IS CLAIMED IS:

1. A method, comprising:

receiving, with at least one processor, a first payment transaction message, wherein the payment transaction message comprises data associated with a payment transaction;

determining, with at least one processor, one or more application programming interface (API) fields of the first payment transaction message based on the data associated with the payment transaction, wherein determining the one or more API fields of the payment transaction message based on the data associated with the payment transaction comprises:

determining a first one or more API fields of the first payment transaction message associated with a first route of the first payment transaction message through an electronic payment processing network;

modifying, with at least one processor, the first one or more API fields of the first payment transaction message;

transmitting, with at least one processor, a modified payment transaction message based on modifying the first one or more API fields of the first payment transaction message;

determining a second one or more API fields of a second payment transaction message associated with a second route of the second payment transaction message through the electronic payment processing network;

comparing the first one or more API fields of the first payment transaction message to the second one or more API fields of the second payment transaction message;

determining the one or more API fields of the second payment transaction message to be modified based on comparing the one or more API fields of the second payment transaction message associated with the first route of the first payment transaction message through the electronic payment processing network with the one or more API fields of the payment transaction message; and

transmitting a modified second payment transaction message on the first route through the electronic payment processing network based on modifying one or more API fields of the second payment transaction message.

2. The method of claim 1, further comprising:

determining an API field requirement associated with the payment transaction message based on the data associated with the payment transaction;

comparing the API field requirement to the one or more API fields of the payment transaction message; and

determining the one or more API fields of the payment transaction message to be modified.

3. The method of claim 1, wherein modifying the one or more API fields of the payment transaction message comprises:

modifying one or more merchant API fields of the one or more API fields of the payment transaction message, wherein the one or more merchant API fields are associated with a merchant that transmitted the payment transaction message; and

wherein transmitting the modified payment transaction message comprises:

transmitting the modified payment transaction message based on a route through an electronic payment processing network associated with the merchant.

4. The method of claim 1, wherein the one or more API fields comprises at least one of:

an address verification system (AVS) field;

a payment installment field; or

any combination thereof.

5. The method of claim 1, further comprising:

determining the one or more API fields of the payment transaction message to be modified based on an API field requirement associated with a merchant that transmitted the payment transaction message.

6. The method of claim 1, wherein the payment transaction message comprises a payload, and wherein modifying the one or more API fields of the payment transaction message comprises:

modifying the one or more API fields of the payment transaction message independent of modifying the payload of the payment transaction message.

7. A system, comprising:

at least one processor programmed or configured to:

receive a first payment transaction message, wherein the payment transaction message comprises data associated with a first payment transaction;

determine one or more application programming interface (API) fields of the payment transaction message based on the data associated with the payment transaction, wherein, when determining the one or more API fields of the payment transaction message based on the data associated with the payment transaction, the at least one processor is programmed or configured to:

determine a first one or more API fields of the first payment transaction message associated with a first route of the first payment transaction message through an electronic payment processing network;

modify the first one or more API fields of the first payment transaction message;

transmit a modified payment transaction message based on modifying the first one or more API fields of the first payment transaction message;

determine a second one or more API fields of a second payment transaction message associated with a second route of the second payment transaction message through the electronic payment processing network;

compare the first one or more API fields of the first payment transaction message to the second one or more API fields of the second payment transaction message;

determine the one or more API fields of the second payment transaction message to be modified based on comparing the one or more API fields of the second payment transaction message associated with the first route of the first payment transaction message through the electronic payment

processing network with the one or more API fields of the payment transaction message; and

transmit a modified second payment transaction message on the first route through the electronic payment processing network based on modifying one or more API fields of the second payment transaction message.

8. The system of claim 7, wherein, when modifying the one or more API fields of the payment transaction message, the at least one processor is programmed or configured to:

modify one or more merchant API fields of the one or more API fields of the payment transaction message, wherein the one or more merchant API fields are associated with a merchant that transmitted the payment transaction message; and

wherein, when transmitting the modified payment transaction message, the at least one processor is programmed or configured to:

transmit the modified payment transaction message based on a route through an electronic payment processing network associated with the merchant.

9. The system of claim 7, wherein the one or more API fields comprises at least one of:

an address verification system (AVS) field;

a payment installment field; or

any combination thereof.

10. The system of claim 7, wherein the at least one processor is further programmed or configured to:

determine the one or more API fields of the payment transaction message to be modified based on an API field requirement associated with a merchant that transmitted the payment transaction message.

11. The system of claim 7, wherein, when the payment transaction message comprises a payload, and when the at least one processor modifies the one or more API fields of the payment transaction message, the at least one processor is programmed or configured to:

modify the one or more API fields of the payment transaction message independent of modifying the payload of the payment transaction message.

12. A computer program product comprising at least one non-transitory computer-readable medium comprising one or more instructions that, when executed by at least one processor, cause the at least one processor to:

receive a first payment transaction message comprising data associated with a first payment transaction, the first payment transaction message associated with a first route through an electronic payment processing network;

determine a first one or more application programming interface (API) fields of the first payment transaction message based on the route through the electronic payment processing network;

modify the first one or more API fields of the first payment transaction message;

transmit a modified payment transaction message based on modifying the first one or more API fields of the first payment transaction message;

determine a second one or more API fields of a second payment transaction message associated with a second route of the second payment transaction message through the electronic payment processing network;

compare the first one or more API fields of the first payment transaction message to the second one or more API fields of the second payment transaction message;

determine the one or more API fields of the second payment transaction message to be modified based on comparing the one or more API fields of the second payment transaction message associated with the first route of the first payment transaction message through the electronic payment processing network with the one or more API fields of the payment transaction message; and

transmit a modified second payment transaction message on the first route through the electronic payment processing network based on modifying one or more API fields of the second payment transaction message.

13. The computer program product of claim 12, wherein the one or more instructions further cause the at least one processor to:

determine an API field requirement associated with the payment transaction message based on the data associated with the payment transaction;

compare the API field requirement to the one or more API fields of the payment transaction message; and

determine the one or more API fields of the payment transaction message to be modified.

14. The computer program product of claim 12, wherein, the one or more instructions that cause the at least one processor to modify the one or more API fields of the payment transaction message, cause the at least one processor to:

modify one or more merchant API fields of the one or more API fields of the payment transaction message, wherein the one or more merchant API fields are associated with a merchant that transmitted the payment transaction message; and

wherein, the one or more instructions that cause the at least one processor to transmit the modified payment transaction message cause the at least one processor to:

transmit the modified payment transaction message based on a route through an electronic payment processing network associated with the merchant.

15. The computer program product of claim 12, wherein the one or more API fields comprises at least one of:

an address verification computer program product (AVS) field;

a payment installment field; or

any combination thereof.

16. The computer program product of claim 12, wherein the one or more instructions further cause the at least one processor to:

determine the one or more API fields of the payment transaction message to be modified based on an API field requirement associated with a merchant that transmitted the payment transaction message.

17. The computer program product of claim 12, wherein, when the payment transaction message comprises a payload, and when the one or more

instructions cause the at least one processor to modify the one or more API fields of the payment transaction message, the one or more instructions cause the at least one processor to:

modify the one or more API fields of the payment transaction message independent of modifying the payload of the payment transaction message.