WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a resource provider computer comprising a processor and a memory, from a user device, a request to pre-authorize a transaction for one or more resources;

transmitting, by the resource provider computer, to an authorizing entity computer comprising a second processor and a second memory, a pre-authorization request message for the transaction, the pre-authorization request message indicating a value for the transaction, and the authorizing entity computer thereafter pre-authorizing the transaction before authorizing the transaction, wherein the pre-authorizing the transaction comprises placing a hold of the value of the transaction on an account of the user device;

receiving, by the resource provider computer, a pre-authorization response message from the authorizing entity computer indicating that the transaction is pre-authorized and processing of the transaction is initiated;

storing, by the resource provider computer, a transaction record including the pre-authorization response message and information associated with the transaction;

after receiving the pre-authorization response message, transmitting, by the resource provider computer to a delivery service computer, an instruction to deliver the one or more resources,

wherein a global positioning system (GPS) is monitored to obtain location information of the resource, wherein the location information of the resource is determined based on the GPS, and

wherein the delivery service computer sends a message to the resource provider computer indicating that the one or more resources were delivered;

determining, by the resource provider computer, whether to send a process message to the authorizing entity computer to complete processing the transaction based on location information of the resource obtained from the GPS;

generating, by the resource provider computer, an acceptance request message based on the obtained location information of the resource, wherein the acceptance request message is an application notification sent to the user device;

receiving, by the resource provider computer, an acceptance response message from the user device indicating acceptance and delivery of the one or more resources;

in response to receiving the acceptance response message from the user device, obtaining by the resource provider computer, the transaction record including the stored pre-authorization response message and the information associated with the transaction;

determining, by the resource provider computer, that the pre-authorization of the transaction is to be updated to an authorization of the transaction; and

transmitting, by the resource provider computer, to the authorizing entity computer or a processing network computer, the process message to complete processing of the transaction for the value or for less than the value.

2. The method of claim 1, further comprising:

transmitting, by the resource provider computer, to the user device, the acceptance request message prompting the user device to indicate that the delivered one or more resources are accepted; and

receiving, by the resource provider computer, from the user device, the acceptance response message indicating that at least one of the delivered one or more resources are accepted.

3. The method of claim 1, wherein the process message is an authorization request message or a capture request message.

4. The method of claim 1, wherein the process message is an authorization request message, and wherein the method further comprises:

receiving, by the resource provider computer, an authorization response message from the authorizing entity computer indicating that the transaction is authorized.

5. The method of claim 2, wherein the transaction is for a plurality of resources, wherein the acceptance response message indicates that at least one of the plurality or resources are not accepted, and wherein the process message is to process the transaction for less than the value in response to the at least one of the plurality or resources being not accepted.

6. The method of claim 1, wherein the received acceptance response message indicating that the one or more resources were delivered was sent in response to scanning a QR code.

7. The method of claim 1, wherein the pre-authorization request message includes a transaction identifier, and wherein the process message includes the transaction identifier.

8. A resource provider computer comprising:

a processor; and

a computer readable medium, the computer readable medium comprising code, executable by the processor, for implementing a method comprising:

receiving, by the resource provider computer from a user device, a request to pre-authorize a transaction for one or more resources;

transmitting, by the resource provider computer to an authorizing entity computer, a pre-authorization request message for the transaction, the pre-authorization request message indicating a value for the transaction, and the authorizing entity computer thereafter pre-authorizing the transaction before authorizing the transaction, wherein the pre-authorizing the transaction comprises placing a hold of the value of the transaction on an account of the user device;

receiving, by the resource provider computer, a pre-authorization response message from the authorizing entity computer indicating that the transaction is pre-authorized and processing of the transaction is initiated;

storing, by the resource provider computer, a transaction record including the pre-authorization response message and information associated with the transaction;

after receiving the pre-authorization response message, transmitting, by the resource provider computer to a delivery service computer, an instruction to deliver the one or more resources,

wherein a global positioning system (GPS) is monitored to obtain location information of the resource, wherein the location information of the resource is determined based on the GPS, and

wherein the delivery service computer sends a message to the resource provider computer indicating that the one or more resources were delivered;

determining, by the resource provider computer, whether to send a process message to the authorizing entity computer to complete processing the transaction based on location information of the resource obtained from the GPS;

generating, by the resource provider computer, an acceptance request message based on the obtained location information of the resource, wherein the acceptance request message is an application notification sent to the user device;

receiving, by the resource provider computer, an acceptance response message from the user device indicating acceptance and delivery of the one or more resources;

in response to receiving the acceptance response message from the user device, obtaining by the resource provider computer, the transaction record including the stored pre-authorization response message and the information associated with the transaction;

determining, by the resource provider computer, that the pre-authorization of the transaction is to be updated to an authorization of the transaction; and

transmitting, by the resource provider computer, to the authorizing entity computer or a processing network computer, the process message to complete processing of the transaction for the value or for less than the value.

9. The resource provider computer of claim 8, the method further comprising:

transmitting, to the user device, the acceptance request message prompting the user device to indicate that the delivered one or more resources are accepted; and

receiving, from the user device, the acceptance response message indicating that at least one of the delivered one or more resources are accepted.

10. The resource provider computer of claim 8, wherein the process message is an authorization request message or a capture request message.

11. The resource provider computer of claim 8, wherein the process message is an authorization request message, and wherein the method further comprises:

receiving an authorization response message from the authorizing entity computer indicating that the transaction is authorized.

12. The resource provider computer of claim 9, wherein the transaction is for a plurality of resources, wherein the acceptance response message indicates that at least one of the plurality or resources are not accepted, and wherein the process message is to process the transaction for less than the value in response to the at least one of the plurality or resources being not accepted.

13. The resource provider computer of claim 9, wherein the acceptance request message is an SMS or an in-application push notification.

14. The resource provider computer of claim 8, further comprising:

transmitting an instruction to prepare a package including the one or more resources for delivery.

15. A method comprising:

receiving, by a user device, from a user, a selection of one or more resources to be delivered to the user for a transaction;

receiving, by the user device, from the user, an indication to pre-authorize the transaction and initiate processing of the transaction;

sending, by the user device, a request to pre-authorize the transaction for the one or more resources to a resource provider computer, the resource provider computer thereafter initiating a pre-authorization request message with a value for the

transaction to an authorizing entity computer, which pre-authorizes the transaction before authorizing the transaction,

wherein the pre-authorizing the transaction comprises placing a hold of the value of the transaction on an account of the user device, and transmits a pre-authorization response message back to the resource provider computer,

wherein the resource provider computer stores a transaction record including the pre-authorization response message and information associated with the transaction,

wherein the resource provider computer transmits an instruction to a delivery service computer to deliver the one or more resources to a delivery service computer,

wherein a global positioning system (GPS) is monitored to obtain location information of the resource, wherein the location information of the resource is determined based on the GPS, and

wherein the delivery service computer sends a message to the resource provider computer indicating that the one or more resources were delivered;

receiving, by the user device, an acceptance request message prompting the user device to indicate that the one or more resources were delivered and are accepted, wherein the acceptance request message is generated by the resource provider computer based on determined location information of the resource, wherein the acceptance request message is an application notification;

displaying, by the user device, to the user, a prompt to indicate whether the delivered one or more resources are accepted;

receiving, by the user device, from the user, an indication that at least one of the delivered one or more resources are accepted;

determining, by the user device, whether to send an acceptance response message based on the indication received from the user; and

sending, by the user device, the acceptance response message indicating that at least one of the delivered one or more resources are accepted, the resource provider computer thereafter obtaining the transaction record including the stored pre-authorization response message and the information associated with the transaction;

determining that the pre-authorization of the transaction is to be updated to an authorization of the transaction; and

transmitting a process message to the authorizing entity computer or a processing network computer to complete processing of the transaction for the value or for less than the value based on location information of the resource obtained from the GPS.

16. The method of claim 15, wherein the process message is an authorization request message or a capture request message.

17. The method of claim 15, wherein the transaction is for a plurality of resources, wherein the acceptance response message indicates that at least one of the plurality or resources are not accepted, and wherein the process message is to process the transaction for less than the value in response to the at least one of the plurality or resources being not accepted.

18. The method of claim 15, wherein the delivery service computer sends the message to the resource provider computer indicating that the one or more resources were delivered in response to scanning a QR code.

19. The method of claim 15, wherein the acceptance request message is an SMS or an in-application push notification.

20. The method of claim 15, wherein the acceptance request message is received from the resource provider computer, and wherein the user device sends the acceptance response message to the resource provider computer.