not require clearing and settlement processes to be performed when then transaction is complete. The zero amount "$0" is used for illustrative purposes and any amount or flag (e.g. alphanumeric characters, symbols or a combination thereof) may be used to categorize the transaction request message as a load transaction request message.

[0014] The issuer may confirm that funds available in a payment account (e.g. a user account) identified by the account number are equal to or more than the load amount. The issuer may generate and send a transaction response message to the payment processor. The transaction response message may indicate that funds are available and that the transaction is approved. The transaction response message may include a script that would allow the terminal or the portable device to top up the balance stored on a memory chip of the portable device. The payment processor may send the load transaction response message to an acquirer, which may then relay the message to the terminal. Upon receiving the load transaction response message approving the transaction, the terminal or a processor of the portable device may update the balance stored on the memory chip of the portable device by the load amount.

[0015] Embodiments of the present invention do not transfer funds equal to the load amount from the acquirer to the issuer as in conventional systems, and a conventional clearing and settlement process is not required when updating the balance on the portable device. The user may, however, pay a fee to the merchant for providing the service, and a portion of this fee may be transferred to the acquirer, payment processor, and/or the issuer in a separate process according to some embodiments of the invention.

[0016] One aspect of the invention is directed to a method comprising, receiving, by a server computer, a transaction request message for a transaction after a portable device comprising a data processor and a memory unit interacts with the access device. The transaction request message includes a plurality of data fields comprising a transaction amount data field, a supplemental data field, and an account identifier data field. The account identifier data field contains an account identifier associated with the portable device, the supplemental data field contains a load amount, and the transaction amount data field contains a static load indicator

identifying the translation as a load transaction. The method further comprises evaluating, by the server computer, the transaction request message. The method also comprises determining, by the server computer, an authorization computer associated with the account identifier based on the evaluation. In addition, the method comprises sending, by the server computer, the transaction request message to the authorization computer. The method also comprises receiving, by the server computer, a transaction response message indicating approval of the transaction from the authorization computer. The transaction response message includes a script for updating a balance amount in the memory unit in the portable device. The method further includes sending, by the server computer, the transaction response message to the access device. The balance amount stored in the memory unit of the portable device is modified using the script, wherein the balance amount is modified via the transaction response message.

[0017] Another aspect of the invention is directed to a server computer comprising a processor for executing instructions to receive a transaction request message for a transaction after a portable device comprising a data processor and a memory unit interacts with the access device. The transaction request message includes a plurality of data fields comprising a transaction amount data field, a supplemental data field, and an account identifier data field. The account identifier data field contains an account identifier associated with the portable device, the supplemental data field contains a load amount, and the transaction amount data field contains a static load indicator identifying the translation as a load translation. The processor further executes instructions to evaluate the transaction request message. The processor also executes instructions to determine an authorization computer associated with the account identifier based on the evaluation. In addition, the processor executes instructions to send the transaction request message to the authorization computer. The processor also executes instructions to receive a transaction response message indicating approval of the transaction from the authorization computer. The transaction response message includes a script for updating a balance amount in the memory unit in the portable device. The processor further executes instructions to send the transaction response message to the access device. The balance amount stored in the memory unit of the portable device is modified using the script, wherein the balance amount is modified via the transaction response message.

[0018] Another aspect of the invention is directed to a method comprising interacting, by an access device, with a portable device comprising a data processor and a memory unit. The method also comprises receiving, by the access device, data associated with the portable device, the data including a load amount and an account identifier associated with the portable device. The method further comprises generating, by the access device, a transaction request message including a plurality of data fields comprising a transaction amount data field, a supplemental data field, and an account identifier data field. The account identifier data field contains the account identifier associated with the portable device, the supplemental data field contains the load amount, and the transaction amount data field contains a static load indicator identifying the transaction as a load transaction. The method also includes sending, by the access device, the transaction request message to an authorization computer through one or more server computers. In addition, the method includes receiving, by the access device, a transaction response message indicating approval of the transaction from the authorization computer. The transaction response message includes a script for updating a balance amount in the memory unit in the portable device. The method further includes modifying, by the access device, the balance amount stored in the memory unit of the portable device using the script, wherein the balance amount is modified via the transaction response message.

[0019] These and other embodiments of the invention are described in further detail below.

BRIEF DESCRIPTION OF THE DRAWINGS

[0020] FIG. 1 shows a block diagram of a conventional system and a flowchart of a method for updating an available balance associated with a prepaid device.

[0021] FIG. 2 shows a block diagram of a system and a flowchart of a method for updating an available balance on a portable device according to an embodiment of the invention.

CLAIMS

1. A method comprising:

receiving, by a server computer, a transaction request message for a transaction after a portable device comprising a data processor and a memory unit interacts with an access device, the transaction request message including a plurality of data fields comprising a transaction amount data field, a supplemental data field, and an account identifier data field, wherein the account identifier data field contains an account identifier associated with the portable device, the supplemental data field contains a load amount, and the transaction amount data field contains a static load indicator identifying the translation as a load transaction;

evaluating, by the server computer, the transaction request message;

determining, by the server computer, an authorization computer associated with the account identifier based on the evaluation;

sending, by the server computer, the transaction request message to the authorization computer;

receiving, by the server computer, a transaction response message indicating approval of the transaction from the authorization computer, wherein the transaction response message includes a script for updating a balance amount in the memory unit in the portable device; and

sending, by the server computer, the transaction response message to the access device, wherein the balance amount stored in the memory unit of the portable device is modified using the script, wherein the balance amount is modified via the transaction response message.

2. The method of claim 1, wherein the transaction response message is generated upon confirming that the load amount is present in an account identified by the account identifier.

3. The method of claim 1, wherein the transaction request message is an original credit transaction (OCT) message with zero value indication in the transaction amount data field.

4. The method of claim 3, wherein the load amount is indicated in an existing data field of the OCT message, the existing data field being modified to incorporate the load amount.

5 The method of claim 1, wherein the load indicator in the transaction amount data field indicates that the transaction request message does not require clearing and settlement processes.

6. The method of claim 1, wherein the load amount is debited from an account identified by the account identifier and the balance amount stored in the memory unit of the portable device is increased by the load amount.

7. The method of claim 1, wherein the load indicator is a zero value amount.

8. The method of claim 1, wherein the transaction request message is generated by the access device.

9. A server computer comprising:

a processor for executing instructions to:

receive a transaction request message for a transaction after a portable device comprising a data processor and a memory unit interacts with an access device, the transaction request message including a plurality of data fields comprising a transaction amount data field, a supplemental data field, and an account identifier data field, wherein the account identifier data field contains an account identifier associated with the portable device, the supplemental data field contains a load amount, and the transaction amount data field contains a static load indicator identifying the translation as a load transaction;

evaluate the transaction request message;

determine an authorization computer associated with the account identifier based on the evaluation;

send the transaction request message to the authorization computer;

receive a transaction response message indicating approval of the transaction from the authorization computer, wherein the transaction response message includes a script for updating a balance amount in the memory unit in the portable device; and

send the transaction response message to the access device, wherein the balance amount stored in a memory unit of the portable device is modified using the script, wherein the balance amount is modified via the transaction response message.

10. The server computer of claim 9, wherein the transaction response message is generated upon confirming that the load amount is present in an account identified by the account identifier.

11. The server computer of claim 9, wherein the transaction request message is an original credit transaction (OCT) message with zero value indication in the transaction amount data field.

12. The server computer of claim 11, wherein the load amount is indicated in an existing data field of the OCT message, the existing data field being modified to incorporate the load amount.

13. The server computer of claim 9, wherein the load indicator in the transaction amount data field indicates that the transaction request message does not require clearing and settlement processes.

14. The server computer of claim 9, wherein the load amount is debited from an account identified by the account identifier and the balance amount stored on the portable device is increased by the load amount.

15. The server computer of claim 9, wherein the load indicator is a zero value amount.

16. The server computer of claim 9, wherein the transaction request message is generated by the access device.

17. A method comprising:

interacting, by an access device, with a portable device comprising a data processor and a memory unit;

receiving, by the access device, data associated with the portable device, the data including a load amount and an account identifier associated with the portable device;

generating, by the access device, a transaction request message including a plurality of data fields comprising a transaction amount data field, a supplemental data field, and an account identifier data field, wherein the account identifier data field contains the account identifier associated with the portable device, the supplemental data field contains the load amount, and the transaction amount data field contains a static load indicator identifying the translation as a load transaction;

sending, by the access device, the transaction request message to an authorization computer through one or more server computers;

receiving, by the access device, a transaction response message indicating approval of the transaction from the authorization computer, wherein the transaction response message includes a script for updating a balance amount stored in the memory unit of the portable device; and

modifying, by the access device, the balance amount stored on the portable device using the script, wherein the balance amount is modified via the transaction response message.

18. The method of claim 17, wherein the transaction request message is an original credit transaction (OCT) message with zero value indication in the transaction amount data field.

19. The method of claim 17, wherein the transaction response message is generated upon confirming that the load amount is present in an account identified by the account identifier.

20. The method of claim 17, wherein the load amount is debited from an account identified by the account identifier and the balance amount stored on the portable device is increased by the load amount.