ADAPTABLE MESSAGING

CROSS-REFERENCE TO RELATED APPLICATIONS

This application claims priority to and the benefit of the filing date of U.S. Application Serial No. 14/881,249, filed October 13, 2015, which is hereby incorporated by reference in its entirety.

BACKGROUND

It is increasingly common for consumers to make purchases using devices such as mobile phones or the like. These remote purchase transactions pose challenges to financial institutions and other entities. For example, these transactions present challenges related to the authentication of users and other fraud related matters. A number of approaches have been proposed to improve user authentication and to reduce fraud in remote transactions. For example, one desirable approach is to utilize the authentication and security features provided by the EMV Standards (at www.emvco.com) in remote transactions. However, not all online or remote merchant systems support these standards. It would be desirable to provide systems and methods that allow remote transactions from a browser, on mobile devices, in-application or the like to provide a good user experience while reducing fraud.

SUMMARY

In one aspect, the present disclosure refers to a method for operating a device to complete a transaction, comprising, receiving a request to initiate a transaction with a merchant, transmitting a payment transaction initiation message to a merchant server associated with said merchant, receiving a request message from said merchant server for remote payment data, said request message including information identifying whether said merchant server supports a selected one of a first data format and an alternative data format, and providing said remote payment data to said merchant server in said selected data format for use by said merchant server to initiate authorization processing of said transaction.

In another aspect, the present disclosure refers to an apparatus, comprising a communication device to communicate with a merchant server

associated with a merchant, a computer storage unit for receiving, storing and providing data associated with a transaction, a processor, in communication with the communication device and the computer storage unit, wherein the processor is configured for receiving a request to initiate a transaction with a merchant, transmitting a payment transaction initiation message to said merchant server associated with said merchant, receiving a request message from said merchant server for remote payment data, said request message including information identifying whether said merchant server supports a selected one of a first data format and an alternative data format, and providing said remote payment data to said merchant server in said selected data format for use by said merchant server to initiate authorization processing of said transaction.

BRIEF DESCRIPTION OF THE DRAWINGS

Features and advantages of some embodiments of the present invention, and the manner in which the same are accomplished, will become more readily apparent upon consideration of the following detailed description of the invention taken in conjunction with the accompanying drawings, which illustrate preferred and exemplary embodiments and which are not necessarily drawn to scale, wherein:

FIG. 1 is a block diagram that illustrates a system in which the present invention may be applied.

FIG. 2 is a block diagram that illustrates an example embodiment of a payment-enabled smartphone provided in accordance with aspects of the present invention.