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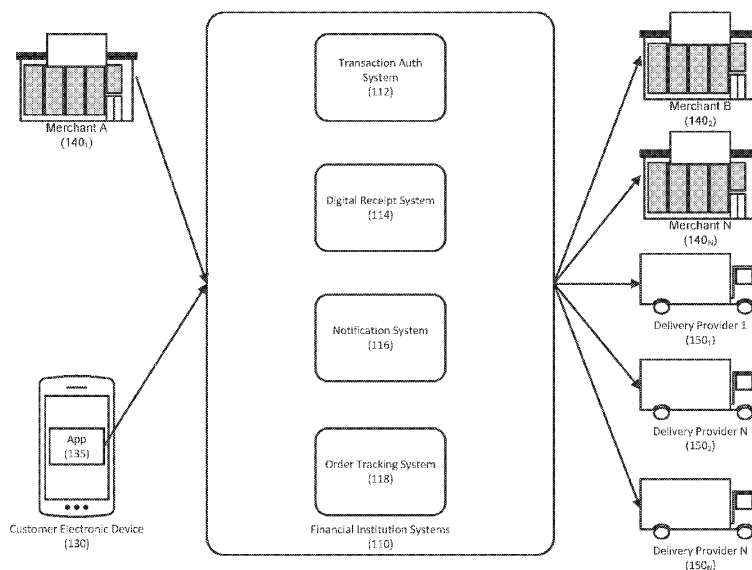


FIGURE 1

(57) Abstract: A method for merchant authorization and transaction notification may include: receiving, financial institution computer program for a financial institution and from a merchant system, a transaction involving a customer of the financial institution; authorizing, by the financial institution computer program, the transaction; communicating, by the financial institution computer program, a notification to a messaging address associated with the customer, transaction information and an option to report the transaction as unauthorized; receiving, by the financial institution computer program and from an electronic device associated with the customer, a report that the transaction was unauthorized; notifying, by the financial institution computer program, the merchant system that the transaction was unauthorized, wherein the merchant system is configured to cancel the transaction; and executing, by the financial institution computer program, a fraud prevention action with a financial instrument used to conduct the transaction in response to the

[Continued on next page]

KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY,
MA, MD, MG, MK, MN, MU, MW, MX, MY, MZ, NA,
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report that the transaction was unauthorized.