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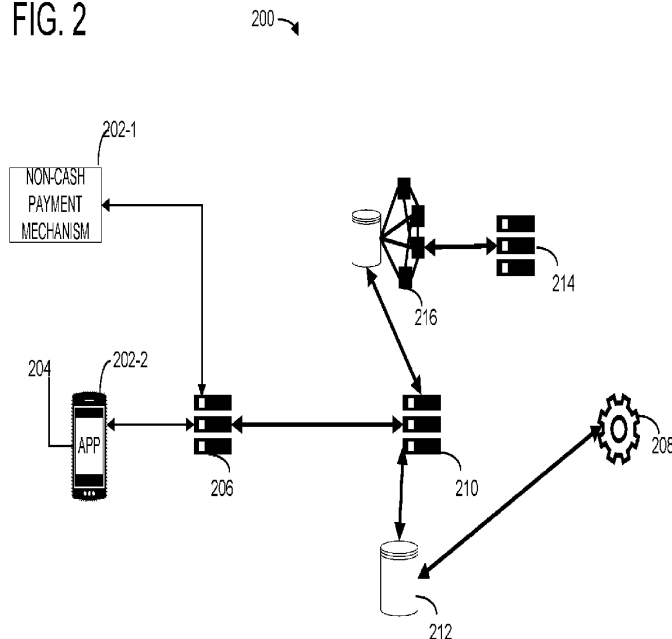
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(54) Title: POST-TRANSACTION TIPPING WITH MODIFIED TRANSACTION MESSAGE FIELDS

FIG. 2



(57) Abstract: A transaction server receives a request from a POS device of a merchant. The server determines whether a merchant ID in the request matches with one stored in a database. If yes, the server automatically amends a first field with a predetermined secondary value associated with the merchant ID and updating a total in a second field as a sum of the value of the transaction and the predetermined secondary value. The server processes the request as a single request with the total in the second field. In one embodiment, if no, the server monitors subsequent streams of requests having the encrypted account and the merchant ID. Once identified, the server amends the first field with the subsequent value and updating the total in the message field as a sum of the value of the transaction and the subsequent value and processes the electronic transaction request as the single request.

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