# CLAIMS

What is claimed is:

1. One or more computer-readable storage media storing computer-executable instructions that, when executed on one or more processors, performs acts comprising:

in response to receiving, from a host and via a mobile device, a request to authorize a payment ~~originating from an offer of payment~~ to a merchant ~~using a communication path different than a bank card processing path used to receive the request;~~

~~presenting, to a user of the mobile device~~, causing a description of the request that includes at least an amount of the payment to the merchant to be presented with a prompt for a payment authorization code, the payment authorization code being preselected from a plurality of payment authorization codes based at least in part on an identification of the merchant or a category of the merchant;

generating~~receiving, from the user,~~ a response to the request, the response indicating~~including at least~~ an acceptance ~~or rejection~~ of the request; and

causing~~transmitting~~ the response to be transmitted to the host as an answer to the request, the answer ~~to~~ authorizing~~e or reject~~ the payment to the merchant ~~originating from the offer of payment~~.

~~2. The one or more computer-readable media as recited in claim 1, wherein the request includes a request for a unique identifier that is selected based at least in part on the merchant or an amount of the payment, the unique identifier to include a code to be correctly input by the user to accept the payment.~~

2~~3~~. The one or more computer-readable media as recited in claim 1, wherein the acts further comprise:

determining a location of the mobile device; and

causing~~transmitting~~ the location of the mobile device to be transmitted to the host,

wherein the request is based at least in part on the location of the mobile device with respect to a location of the merchant.

3~~4~~. The one or more computer-readable media as recited in claim 1, wherein the request is a second request, and wherein the acts further comprise receiving a first request prior to the second request, the mobile device being unresponsive to the first request prior to a threshold amount of time and resulting in a soft decline of the first request~~payment~~ prior to the receiving of the second request.

4~~5~~. The one or more computer-readable media as recited in claim 1, wherein the acts further comprise:

causing one or more electronic payment types that are available for selection as a source of the payment to the merchant to be presented;

receiving a selection ~~from the user~~ of an ~~additional~~ electronic payment type of the one or more electronic payment types as the source of the payment to the merchant~~to satisfy the response for the purchase~~, and wherein the causing the transmission of~~tting~~ the response includes causing~~transmitting~~ the ~~additional~~ electronic payment types selected to be transmitted to the host.

~~6. The one or more computer-readable media as recited in claim 5, wherein the offer of payment is associated with an original electronic payment type, and wherein the acts further comprise receiving an allocation of funds of the respective electronic payment types that collectively, when processed, satisfy the payment due to the merchant.~~

~~7. The one or more computer-readable media as recited in claim 1, wherein the acts further comprise receiving a selection from the user of a different electronic payment type instead of an electronic payment type associated with the offer of payment, the different electronic payment type to satisfy the payment due to the merchant.~~

5~~8~~. A method, comprising:

~~under control of one or more servers with executable instructions,~~ receiving, from at least one merchant device associated with a merchant, a request to authorize a payment ~~from a merchant~~, the payment to be provided ~~by a user~~ to the merchant in satisfaction of a transaction and the request including at least a payment identifier and an amount;

identifying a mobile device of a~~the~~ user associated with the payment identifier;

determining an authorization requirement to impose in association with the payment, the authorization requirement being preselected from a plurality of authorization requirements~~on the user~~ based at least in part on an identification of the merchant or a category of the merchant~~the amount~~;

transmitting, to the mobile device, an authorization message ~~to the mobile device~~ that includes the authorization requirement, the authorization message to enable an~~the user to~~ acceptance or a rejection of the request to authorize the payment;

receiving, from the mobile device, a user response ~~from the user via the mobile device~~ based at least in part on the transmitting of the authorization message;

determining whether the authorization requirement is fulfilled based at least in part on the user response; and

transmitting, to the at least one merchant device, a response ~~to the merchant~~ that includes one of:

an acceptance of the payment to the merchant based on a determination that~~when~~ the authorization requirement is fulfilled ~~and the user accepts the request to authorize the payment~~, or

a rejection of the payment to the merchant based on a determination that the authorization requirement is not fulfilled.

69. The method as recited in claim 58, wherein the receiving the user response ~~from the user~~ is performed in communication with a payment application that is different than an application used to initiate~~transmit~~ the payment to the merchant.

710. The method as recited in claim 58, wherein the user response~~request~~ includes at least one of a personal identification number (PIN) or biometric data to fulfill~~satisfy~~ the authorization requirement.

811. The method as recited in claim 58, further comprising creating at least one rule that determines the authorization requirement, the at least one rule created based at least in part on user input ~~from the user~~.

912. The method as recited in claim 58, further comprising:

requesting a location of the mobile device of the user; and

receiving the location of the mobile device, wherein the location information is used to determine the authorization requirement or a fraud risk associated with the payment to the merchant.

10~~13~~. The method as recited in claim 5~~8~~, wherein the user response includes a selection of an electronic payment type other than a payment type having the payment identifier, the electronic payment type to be used to satisfy at least a portion of the amount due to the merchant for the transaction.

11~~14~~. The method as recited in claim 5~~8~~, wherein the authorization message is a second authorization message, and wherein the method~~acts~~ further comprises:

transmitting a first authorization message to the mobile device of the user prior to the second authorization message; and

transmitting a soft decline notification to the at least one merchant device to at least temporarily reject the payment prior to transmitting the second authorization message to the mobile device of the user.

12~~15~~. The method as recited in claim 5~~8~~, further comprising:

determining whether the user is unavailable to receive the authorization message at a current time based at least in part on predetermined rules; and

delaying transmission of the authorization message to the mobile device of the user when the user is unavailable to receive the authorization message at the current time based at least in part on the predetermined rules.

13. A device comprising:

one or more processors;

a memory storing instructions that, when executed by the one or more processors, configure the device to:

in response to receiving, from a host, a request to authorize a payment to a merchant, present a description of the request that includes at least an amount of the payment to the merchant, the description being presented with a prompt for a payment authorization code, the payment authorization code being preselected from a plurality of payment authorization codes based at least in part on an identification of the merchant or a category of the merchant;

generate a response to the request, the response indicating an acceptance of the request based at least in part on a correct entry of the payment authorization code; and

transmit the response to the host as an answer to the request, the answer authorizing the payment to the merchant.

14. The device as recited in claim 13, wherein the instructions further configure the device to present one or more electronic payment types that are available for selection as a source of the payment to the merchant.

15. The device as recited in claim 14, wherein at least one electronic payment type of the one or more electronic payment types is preselected based at least in part on a rule that associates the at least one electronic payment type with the merchant to earn rewards.