

WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a network computer, an authorization request message comprising access data and a transaction value from an access device during a transaction between the access device and a payment card;

receiving, by the network computer, product data for the a-transaction from the access device;

in response to receiving at least the transaction value and the product data, determining, by the network computer, a carbon an offset value based on the product data, wherein the product data comprises one or more data items, wherein each data item represents a product or service and is associated with an item cost and an item identifier; and

adjusting, by the network computer, the transaction value in the authorization request message using the carbon offset value;

generating, by the network computer, a modified authorization request message comprising the adjusted transaction value; and

transmitting, by the network computer, the modified authorization request message to an authorizing entity computer, wherein the authorizing entity computer determines whether or not to authorize the transaction, and generates an authorization response message comprising an indication of whether or not the transaction is authorized and the adjusted transaction value~~performing additional processing, by the network computer, based upon the offset value.~~

2. ~~— The method of claim 1, wherein performing additional processing further comprises:~~

~~adjusting, by the network computer, a transaction value in the authorization request message using the offset value;~~

~~generating, by the network computer, a modified authorization request message; and~~

7 transmitting, by the network computer, the modified authorization request
8 message to an authorizing entity computer.

1 23. The method of claim 1, ~~wherein performing additional processing~~
2 further ~~comprising~~comprises:

3 storing, by the network computer, the carbon offset value; and
4 applying, by the network computer, the carbon offset value in a clearance
5 process.

1 34. The method of claim 1, ~~wherein performing additional processing~~
2 further ~~comprising~~comprises:

3 transmitting, by the network computer to a user device, a notification
4 regarding the carbon offset value;

5 receiving, by the network computer from the user device, a response with
6 an indication to apply the carbon offset value; and

7 applying, by the network computer, the carbon offset value to an account
8 associated with the user device.

1 45. The method of claim 1, wherein the authorization request message
2 comprises the access data and the product data.

1 56. The method of claim 1, wherein the network computer receives the
2 authorization request message via a first communications channel, and wherein the
3 network computer receives the product data via a second communications channel.

1 ~~7.~~ ~~The method of claim 1, wherein the transaction is performed~~
2 ~~between a portable device and an access device, and wherein the network computer~~
3 ~~receives the authorization request message from the access device.~~

1 68. The method of claim 17 further comprising:
2 determining, by the network computer, whether or not the payment card
3 ~~portable device~~ is enrolled in a carbon offset program.

1 79. The method of claim 17 further comprising:
2 determining, by the network computer, whether or not a resource provider
3 associated with the access device is enrolled in a carbon offset program.

1 ~~810.~~ The method of claim 1, wherein determining the carbon offset value
2 based on the product data further comprises:
3 querying, by the network computer, an offset data database for offset data
4 associated with the product data;
5 receiving, by the network computer from the offset data database, the
6 offset data; and
7 determining, by the network computer, the carbon offset value based on
8 the offset data.

1 911. A server computer comprising:
2 a processor;
3 a memory device; and

4 a non-transitory computer-readable medium coupled to the processor, the
5 non-transitory computer-readable medium comprising code executable by the processor
6 for implementing a method comprising:
7 receiving an authorization request message comprising access data

8 and a transaction value from an access device during a transaction between the access
9 device and a payment card;

10 receiving product data for the a-transaction from the access device;
11 in response to receiving at least the transaction value and the product
12 data, determining a carbon an-offset value based on the product data, wherein the
13 product data comprises one or more data items, wherein each data item represents a
14 product or service and is associated with an item cost and an item identifier; and
15 adjusting the transaction value in the authorization request message using
16 the carbon offset value;

17 generating a modified authorization request message comprising the
18 adjusted transaction value; and

19 transmitting the modified authorization request message to an authorizing
20 entity computer, wherein the authorizing entity computer determines whether or not to
21 authorize the transaction, and generates an authorization response message
22 comprising an indication of whether or not the transaction is authorized and the adjusted
23 transaction valueperforming additional processing based upon the offset value.

1 ~~12. —The server computer of claim 11, wherein performing additional~~
2 ~~processing further comprises:~~

3 ~~adjusting a transaction value in the authorization request message using~~
4 ~~the offset value;~~

5 ~~generating a modified authorization request message; and~~

6 ~~transmitting the modified authorization request message to an authorizing~~
7 ~~entity computer.~~

1 1013. The server computer of claim 911, wherein the method performing
2 additional processing further comprises:

3 storing the carbon offset value; and

4 applying the carbon offset value in a clearance process.

1 1114. The server computer of claim 911, wherein the method performing
2 additional processing further comprises:

3 transmitting, to a user device, a notification regarding the carbon offset
4 value;

5 receiving, from the user device, a response indicating to apply the carbon
6 offset value; and

7 applying the carbon offset value to an account associated with the user
8 device.

1 1215. The server computer of claim 911, wherein the authorization
2 request message comprises the access data and the product data.

1 1316. The server computer of claim 911, wherein a network computer
2 receives the authorization request message via a first communications channel, and
3 wherein the network computer receives the product data via a second communications
4 channel.

1 ~~17. The server computer of claim 11, wherein the transaction is~~
2 ~~performed between a portable device and an access device, and wherein the server~~
3 ~~computer receives the authorization request message from the access device.~~

1 1418. The server computer of claim 917, wherein the method further
2 comprises:
3 determining whether or not the payment card ~~portable device~~ is enrolled in
4 a carbon offset program.

1 1519. The server computer of claim 917, wherein the method further
2 comprises:
3 determining whether or not a resource provider associated with the access
4 device is enrolled in a carbon offset program.

1 1620. The server computer of claim 911, wherein determining the carbon
2 offset value based on the product data further comprises:
3 querying an offset data database for offset data associated with the
4 product data;
5 receiving, from the offset data database, the offset data; and
6 determining the carbon offset value based on the offset data.