ABSTRACT OF THE DISCLOSURE

A method is disclosed. The method includes receiving from a resource provider computer, an authorization request message with a value for a transaction. The method includes transmitting the authorization request message comprising the value to an authorizing entity computer, and determining that an authorization response message in reply to the authorization request message has not been received, and that a time since the authorization request message was transmitted exceeds a time threshold. If the value in the authorization request message is below or equal to a value threshold, the server computer generates an authorization response message on behalf of the authorizing entity computer and transmits it to the resource provider computer. If the value in the authorization request message is above the value threshold, then the server computer continues to wait for an authorization response message from the authorizing entity computer.

FIG. 2