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 to a merchant, 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 a response to the request, the response indicating an acceptance of the request; and~~

~~causing the response to be transmitted to the host as an answer to the request, the answer authorizing the payment to the merchant.~~

~~2. 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 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. 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 prior to the receiving of the second request.~~

~~4. 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 of an electronic payment type of the one or more electronic payment types as the source of the payment to the merchant, and wherein the causing the transmission of the response includes causing the electronic payment type selected to be transmitted to the host.~~

15. 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 the~~a~~ user associated with the payment identifier;

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

transmitting~~, to the mobile device,~~ an authorization message to the mobile device that includes the authorization requirement, the authorization message to enable the user to~~an~~ accept~~ance or a rejection of~~ the request to authorize the payment, the authorization message including a description of the request being presented with a prompt for a payment authorization code at the mobile device of the user, 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, the mobile device determining whether the authorization message can be received at a current time based at least in part on predetermined rules, the authorization message being received by the mobile device when it determines that the authorization message can be received at the current time;

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

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 when~~based on a determination that~~ 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~~.

2~~6~~. The method as recited in claim 1~~5~~, 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 transmit~~initiate~~ the payment to the merchant.

~~7~~3. The method as recited in claim ~~5~~1, wherein the user response includes at least one of a personal identification number (PIN) or biometric data to satisfy~~fulfill~~ the authorization requirement.

~~84~~. The method as recited in claim ~~51~~, 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.

~~95~~. The method as recited in claim ~~51~~, 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.

~~106~~. The method as recited in claim ~~51~~, 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.

~~117~~. The method as recited in claim ~~51~~, wherein the authorization message is a second authorization message, and wherein the acts~~method~~ 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.

~~128~~. The method as recited in claim ~~51~~, wherein when it ~~further comprising:~~

determine~~sing~~ that~~whether the user is unavailable to receive~~ the authorization message cannot be received at a current time~~, based at least in part on predetermined rules; and~~

a reception~~delaying transmission~~ of the authorization message by~~to~~ the mobile device is delayed,~~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,~~

it determines whether the authorization message can be received again after the delay.

9. A computer-readable storage media comprising computer-executable instructions for implementing a method of any one of the claims 1-8. ~~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.~~