[0017] In representative or exemplary embodiments of the present disclosure, there is an electronic system 10 for a merchant to rebate customers, as illustrated in FIG. 1. The system 10 includes an intermediary transaction processor 20 operated by an intermediary transaction processing financial institution or entity 20A, one or more issuer transaction processors 30 operated by issuer financial institutions or banks 30A, and one or more acquirer transaction processors 40 operated by acquirer financial institutions or banks 40A. The system 10 further includes a payment network 50 communicatively connecting or linking the intermediary transaction processor 20, issuer transaction processors 30, and acquirer transaction processors 40 to one another. The payment network 50 is managed and operated by the intermediary transaction processing entity 20A, specifically a payment organization or payment card / credit card association, such as Mastercard® or Visa®.

[0018] The system 10 includes a server 100 and an electronic device 150 of the merchant which are communicatively linked or connected to each other. The merchant electronic device 150 may be a computing device, such as a merchant billing machine or point-of-sale (POS) terminal, which is located at a retail shop or store of the merchant. The merchant server 100 is communicatively linked or connected to the payment network 50 for processing transactions with customers at the merchant retail shop. It will be appreciated that these are electronic transactions that are processed electronically through the payment network 50.

[0019] Further with reference to FIG. 2, there is shown a computer-implemented or computerized method 200 implemented on the merchant server 100. A merchant customer relation management (CRM) software application is operative on the merchant server 100 to perform the method 200. In many embodiments, when a customer visits the merchant retail shop to purchase items, the customer performs a customer transaction with the merchant. In a step 202 of the method 200, a transaction processing component / module 100a of the merchant server 100 processes a number of customer transactions co-operatively with the payment network 50, each customer transaction performed between the merchant and a customer with a payment instrument of the customer.