**WHAT IS CLAIMED IS:**

1. A method comprising:

receiving, by a server computer from a transport computer, an authorization request message associated with a transaction between an account holder and a resource provider;

determining, by the server computer, that the authorization request message is in a first format that requires a second message in addition to the authorization request message to finalize the transaction upon authorization;

transmitting, by the server computer to a machine learning based transaction scoring server, a request to score the transaction;

analyzing, by the machine learning based transaction scoring server using a machine learning algorithm, one or more of a transaction history of the account holder, a transaction history of the resource provider, or a characteristic of the transaction;

determining, by the machine learning based transaction scoring server using the machine learning algorithm, a likelihood that a final value of the transaction when finalized is same as an initial value of the transaction based on the transaction history of the account holder, the transaction history of the resource provider, or the characteristic of the transaction;

assigning, by the machine learning based transaction scoring server using the machine learning algorithm, a score to the transaction based on the likelihood that the final value is same as the initial value;

transmitting, by the machine learning based transaction scoring server, the score to the server computer;

comparing, by the server computer, the score to a predetermined threshold, wherein a score higher than the predetermined threshold indicates that the final value is likely to stay same as the initial value through authorization, settlement and clearing of the transaction;

if the score is higher than the predetermined threshold, upgrading, by the server computer, the authorization request message into second format that is configured for authorizing, settling and clearing the transaction at the same time prior to receiving the second message from the transport computer; and

if the score is lower than the predetermined threshold, processing, by the server computer, the authorization request message in the first format where the transaction is first

authorized using the authorization request message, then settled using the second message in addition to the authorization request message upon authorization.

2. The method of claim 1, wherein the authorization request message is formatted for a dual message processing system, and the authorization request message in the second format is formatted for a single message processing system.

3. The method of claim 1, further comprising:

transmitting, by the server computer, the authorization request message in the second format to an authorizing entity computer; and

receiving, by the server computer, an authorization response message in from the authorizing entity computer, wherein the authorization response message includes an indication about whether the transaction is authorized or declined, and additional information required for finalizing the transaction, wherein the authorization response message finalizes the transaction.

4. The method of claim 3, further comprising:

transmitting, by the server computer, the authorization response message to the transport computer including the indication about whether the transaction is authorized or declined by the authorizing entity computer.

5. The method of claim 3, further comprising:

storing, by the server computer at a database, information associated with the transaction subject to the authorization request message in the second format, wherein the information includes the additional information required for finalizing the transaction received from the authorizing entity computer.

6. The method of claim 5, further comprising:

receiving, by the server computer from the transport computer, the second message after the transaction is finalized;

retrieving, by the server computer from the database, the information associated with the transaction;

comparing information received in the second message with the information retrieved from the database;

determining that the information received in the second message matches with the information retrieved from the database; and

transmitting, by the server computer to the transport computer, a message in response to the second message confirming that the transaction is finalized.

7. The method of claim 1, wherein upgrading process is unbeknownst to the resource provider.

8. A server computer comprising:

one or more processors;

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

receive, from a transport computer, an authorization request message associated with a transaction between an account holder and a resource provider;

determine that the authorization request message is in a first format that requires a second message in addition to the authorization request message to finalize the transaction upon authorization;

transmit, to a machine learning based transaction scoring server, a request to score the transaction;

analyze, using a machine learning algorithm, one or more of a transaction history of the account holder, a transaction history of the resource provider, or a characteristic of the transaction;

determine, using the machine learning algorithm, a likelihood that a final value of the transaction when finalized is same as an initial value of the transaction based on the transaction history of the account holder, the transaction history of the resource provider, or the characteristic of the transaction;

assign, using the machine learning algorithm, a score to the transaction based on the likelihood that the final value is same as the initial value;

transmit the score to the server computer;

compare the score to a predetermined threshold, wherein a score higher than the predetermined threshold indicates that the final value is likely to stay same as the initial value through authorization, settlement and clearing of the transaction

if the score is higher than the predetermined threshold, upgrade the authorization request message into a second format that is configured for authorizing, settling and clearing the transaction at the same time prior to receiving the second message from the transport computer; and

if the score is lower than the predetermined threshold, process the authorization request message in the first format where the transaction is first authorized using the authorization request message, then settled using the second message in addition to the authorization request message upon authorization.

9. The server computer of claim 8, wherein the instructions, when executed by the one or more processors, cause the one or more processors to:

transmit the authorization request message in the second format to an authorizing entity computer associated with an issuer of an account used in the transaction; and

receive an authorization response message from the authorizing entity computer, wherein the authorization response message includes an indication about whether the transaction is authorized or declined, and additional information required for finalizing the transaction such that the authorization response message finalizes the transaction,

wherein the transport computer is associated with a dual message processing system, and the authorizing entity computer is associated with a single message processing system.

10. The server computer of claim 9, wherein the instructions, when executed by the one or more processors, cause the one or more processors to:

transmit the authorization response message to the transport computer including the indication about whether the transaction is authorized or declined by the authorizing entity computer.

11. The server computer of claim 8, wherein the instructions, when executed by the one or more processors, cause the one or more processors to:

store, at a database, information associated with the transaction subject to the upgraded authorization request message;

receive, from the transport computer, the second message after the transaction is finalized;

retrieve, from the database, the information associated with the transaction;

compare information received in the second message with the information retrieved from the database;

determine that the information received in the second message matches with the information retrieved from the database; and

transmit, to the transport computer, a message in response to the second message confirming that the transaction is finalized.

12. The server computer of claim 11, wherein the authorization request message in the first format is formatted for a dual message processing system, the authorization request message in the second format is formatted for a single message processing system, and the message sent to the transport computer is in the dual message processing system such that upgrading process is unbeknownst to the resource provider.

13. The server computer of claim 8, wherein the resource provider is unaware of the authorization request message being upgraded.