ABSTRACT

A method for processing an electronic payment transaction includes: storing a data entry including an agreement identifier, a merchant identifier, an issuer identifier, and an interchange rate in a database; receiving a transaction request message associated with an electronic payment transaction between a merchant and a user, the transaction request message including a plurality of data fields including a transaction amount, the merchant identifier, and the issuer identifier; querying the database to retrieve the agreement identifier; and generating an authorization request message and/or a transaction response message including a data field including the agreement identifier and causing settlement of the electronic payment transaction based on the at least one first interchange rate associated with the first agreement identifier.

<Figure 1>