ABSTRACT

Embodiments provide methods and systems for upgrading an authorization request message in a dual message system format to an upgraded authorization request message in a single message system format without requiring any modifications to existing systems of acquirers and issuers. A transaction processing network computer may upgrade an authorization request message based on a score assigned to the transaction using a machine learning algorithm. The score indicates a likelihood that a final value of the transaction when finalized is same as an initial value of the transaction. If the score is above predetermined threshold, the transaction processing network computer upgrades the authorization request message to a single message system format.

FIG. 2