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(54) Title: FLEXIBLE TRANSACTION PROCESSING

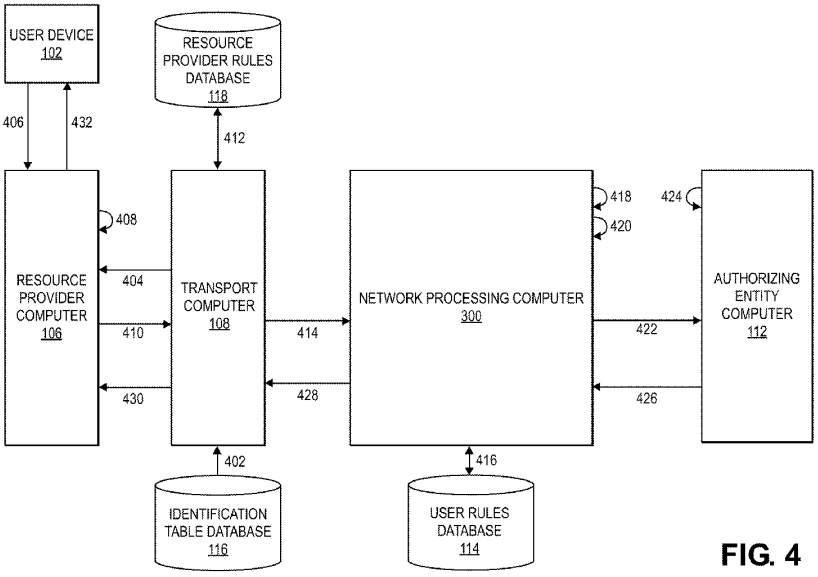

FIG. 4

(57) Abstract: A server computer can receive, from a resource provider computer operated by a resource provider, an authorization request message comprising a flexible credential and an amount for a transaction conducted between a user and the resource provider. The flexible credential can be associated with multiple sources. The server computer can then determine a subset of user rules of a set of user rules associated with the flexible credential to apply to the transaction. The server computer can determine a subset of resource provider rules of the resource provider based on the subset of user rules to apply to the transaction. The server computer can then apply the subset of user rules and the subset of resource provider rules to the transaction.

[Continued on next page]

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