

ADAPTABLE MESSAGING

ABSTRACT OF THE DISCLOSURE

Systems, methods and apparatus for operating a device to complete a transaction are provided which include receiving a request to initiate a transaction
5 with a merchant, transmitting a payment transaction initiation message to a merchant server associated with the merchant, receiving a request message from the merchant server for remote payment data, the request message including information identifying whether the merchant server supports a selected one of a first data format and an alternative data format, and providing the remote payment data to the
10 merchant server in the selected data format for use by the merchant server to initiate authorization processing of the transaction.

[Fig. 1]