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(54) **SYSTEMS AND METHODS FOR PROVIDING VALUE ADDED SERVICES IN ASSOCIATION WITH PAYMENT TRANSACTIONS**

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(57) **ABSTRACT**

Embodiments of the disclosure can relate to systems and methods for providing value added services in association with the processing of payment transactions. Certain embodiments of the disclosure can relate to provision of value added services in association with the processing of payment transactions. In one embodiment, a computer-implemented method for processing proposed transactions can be provided. The method can include receiving, from a merchant device by a service provider system comprising one or more computers, information associated with a purchase transaction; identifying, by the service provider system, one or more value added services applicable to the purchase transaction; and implementing, by the service provider system, the one or more applicable value added services.

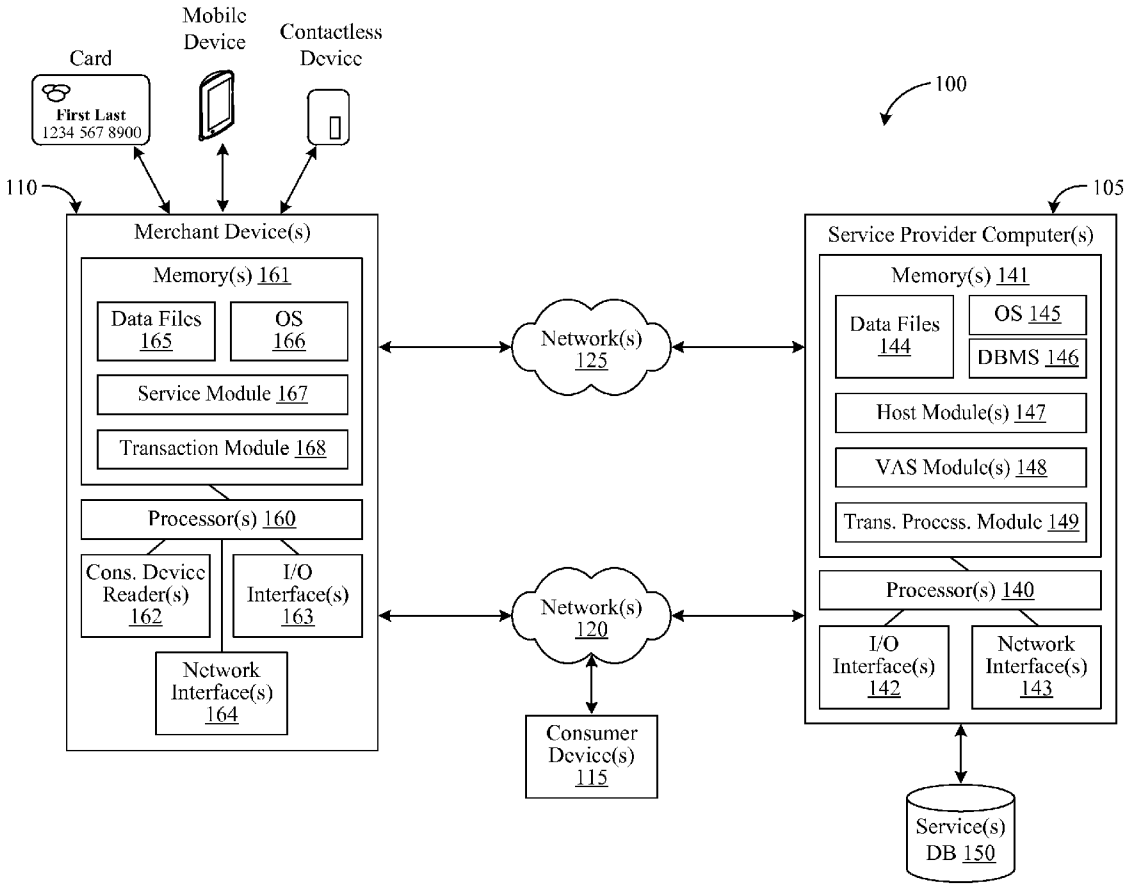
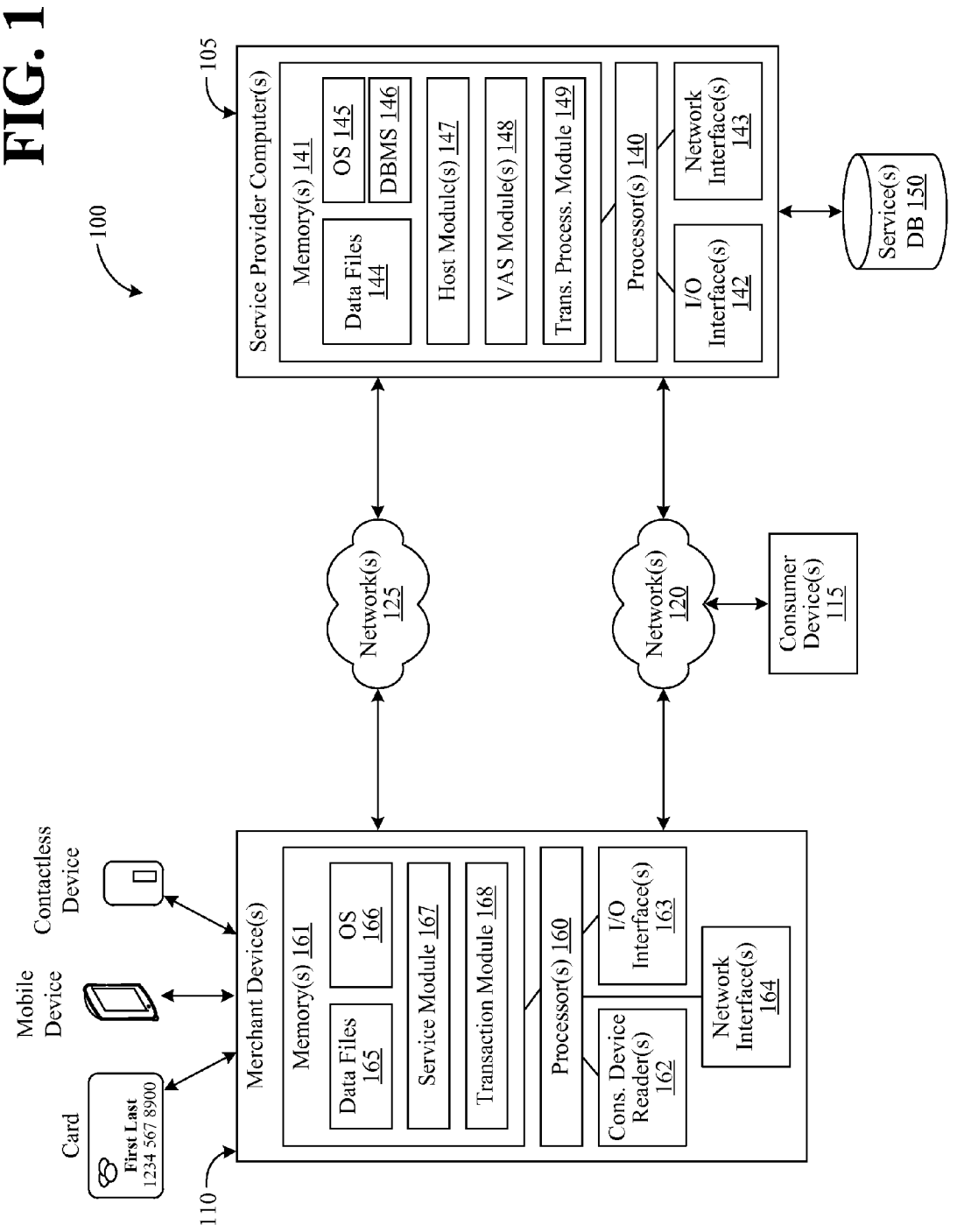


FIG. 1


100
105
Service Provider Computer(s)
Memory(s) 141
Data Files 144
OS 145
DBMS 146
Host Module(s) 147
VAS Module(s) 148
Trans. Process. Module 149
Processor(s) 140
I/O Interface(s) 142
Network Interface(s) 143
Service(s) DB 150
Network(s) 125
Network(s) 120
Consumer Device(s) 115
Merchant Device(s)
Memory(s) 161
Data Files 165
OS 166
Service Module 167
Transaction Module 168
Processor(s) 160
I/O Interface(s) 163
Cons. Device Reader(s) 162
Network Interface(s) 164
Contactless Device
Mobile Device
Card
First Last
1234 567 8900
110

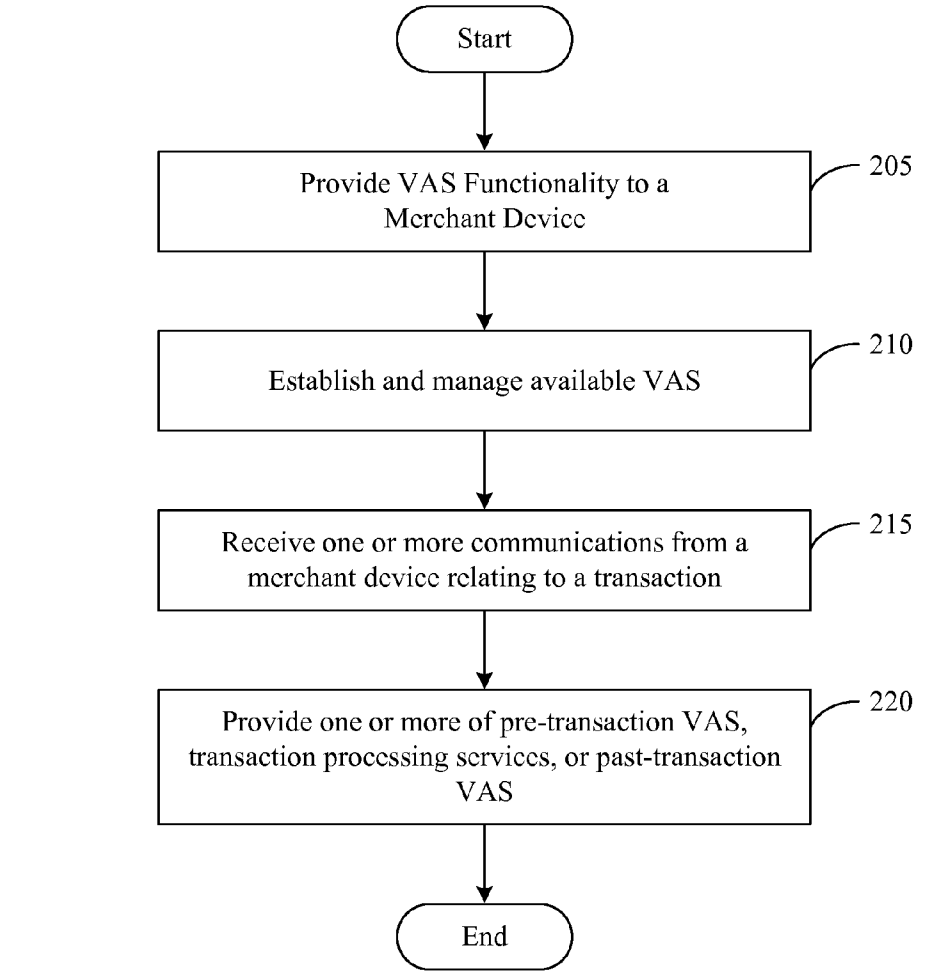

Start
Provide VAS Functionality to a Merchant Device
205
Establish and manage available VAS
210
Receive one or more communications from a merchant device relating to a transaction
215
Provide one or more of pre-transaction VAS, transaction processing services, or past-transaction VAS
220
End
200

FIG. 2

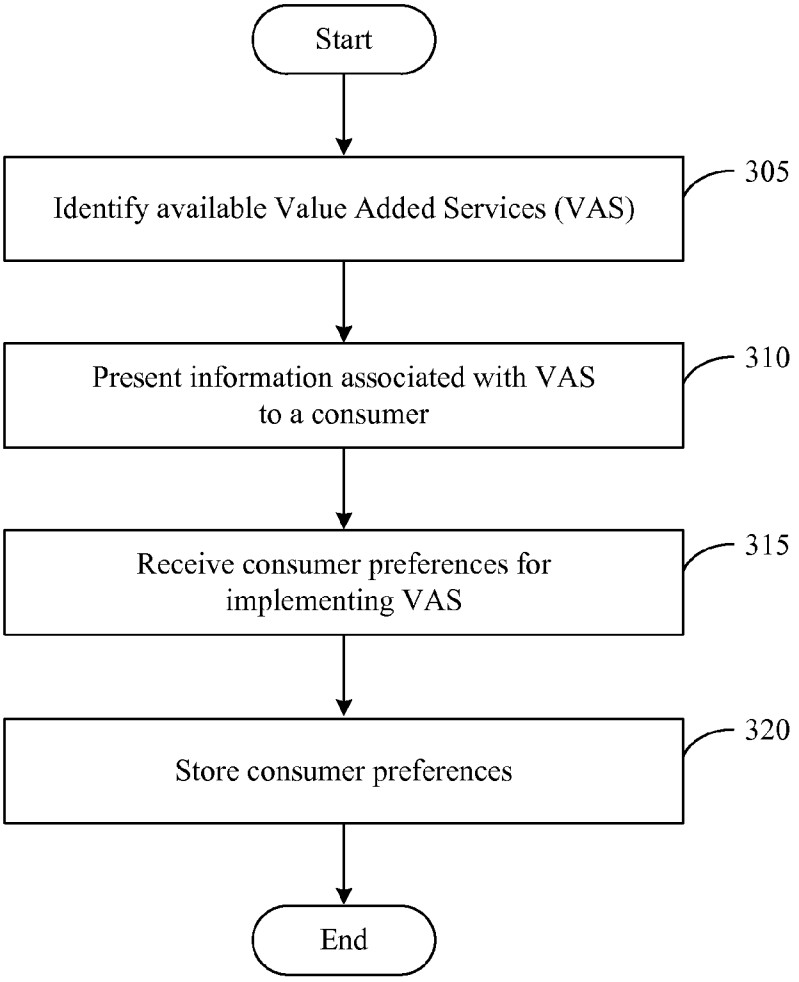

Start
Identify available Value Added Services (VAS)
305
Present information associated with VAS to a consumer
310
Receive consumer preferences for implementing VAS
315
Store consumer preferences
320
End
300

FIG. 3

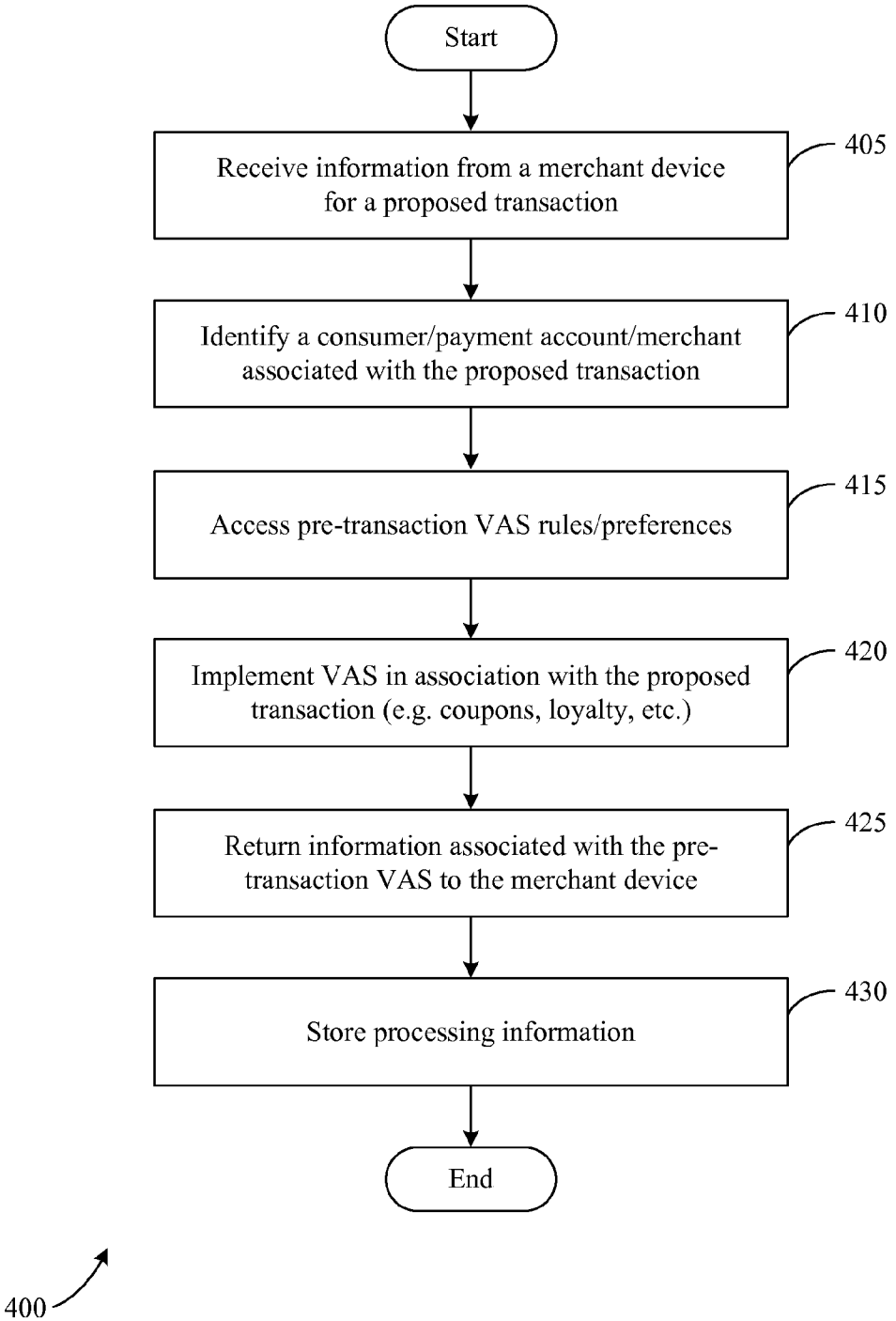

Start
Receive information from a merchant device for a proposed transaction
405
Identify a consumer/payment account/merchant associated with the proposed transaction
410
Access pre-transaction VAS rules/preferences
415
Implement VAS in association with the proposed transaction (e.g. coupons, loyalty, etc.)
420
Return information associated with the pre-transaction VAS to the merchant device
425
Store processing information
430
End
400

FIG. 4

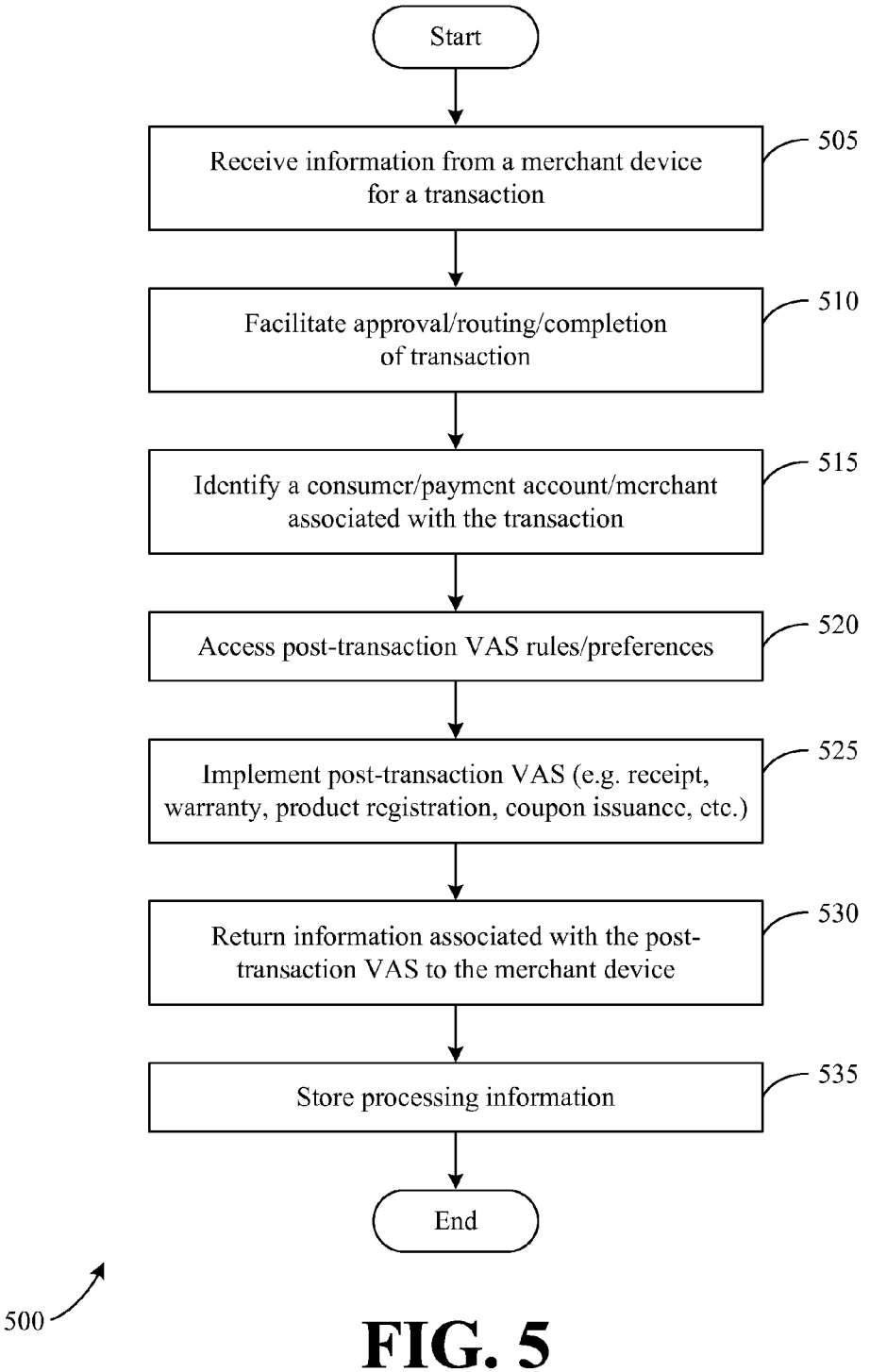

Start
Receive information from a merchant device for a transaction
505
Facilitate approval/routing/completion of transaction
510
Identify a consumer/payment account/merchant associated with the transaction
515
Access post-transaction VAS rules/preferences
520
Implement post-transaction VAS (e.g. receipt, warranty, product registration, coupon issuance, etc.)
525
Return information associated with the post-transaction VAS to the merchant device
530
Store processing information
535
End
500

FIG. 5

SYSTEMS AND METHODS FOR PROVIDING VALUE ADDED SERVICES IN ASSOCIATION WITH PAYMENT TRANSACTIONS

RELATED APPLICATION

[0001] This application claims priority to U.S. Ser. No. 61/539,206, titled "Systems and methods for processing payment transactions," filed on Sep. 26, 2011, the contents of which are incorporated herein by reference.

FIELD OF THE DISCLOSURE

[0002] Embodiments of the disclosure relate generally to the processing of payment transactions, and more specifically to the provision of value added services in association with the processing of payment transactions.

BACKGROUND OF THE DISCLOSURE

[0003] Merchants and service providers typically conduct a wide variety of processing in association with payment transactions. This processing often includes processing conducting before and after a payment authorization. For example, a typical purchase experience at a grocery store involves a store clerk receiving a bar-coded loyalty card and coupons that are processed by a merchant point of sale ("POS") device prior to payment authorization. A consumer payment device is then typically swiped or tapped to facilitate the payment authorization. Following payment authorization, a receipt and additional coupons (i.e., coupons for a next visit) are typically provided to the consumer.

[0004] A merchant POS terminal and/or register, such as a grocery store POS terminal, typically utilizes "point-to-point" integrated solutions to provide each value added service, such as loyalty services and payment processing services. Because the addition of a new service typically requires large scale reintegration of the POS terminal and register infrastructure, it is typically difficult and relatively time consuming to add additional services to a consumer experience at a merchant. Accordingly, there is an opportunity for improved system and methods for providing value added services in association with payment transactions.

SUMMARY

[0005] Embodiments of the disclosure can relate to systems and methods for providing value added services in association with the processing of payment transactions. Certain embodiments of the disclosure can relate to provision of value added services in association with the processing of payment transactions. In one embodiment, a computer-implemented method for processing proposed transactions can be provided. The method can include receiving, from a merchant device by a service provider system comprising one or more computers, information associated with a purchase transaction; identifying, by the service provider system, one or more value added services applicable to the purchase transaction; and implementing, by the service provider system, the one or more applicable value added services.

[0006] In one aspect of one embodiment, the computer-implemented method wherein identifying one or more applicable value added services can further include identifying one or more applicable value added services based at least in part upon one or more consumer parameters associated with a consumer for the purchase transaction.

[0007] In one aspect of one embodiment, the one or more value added services can include at least one of (i) a loyalty service, (ii) a coupon redemption service, (iii) a consumer device location-based service, (iv) an electronic receipt service, (v) a product registration service, (vi) a product warranty service, (vii) a coupon issuance service, (viii) a targeted advertisement service, or (ix) an auditing service.

[0008] In another embodiment, a system for processing proposed transactions can be provided. The system can include at least one memory configured to store computer-executable instructions; and at least one processor configured to access the at least one memory and execute the computer-executable instructions. The compute-executable instructions can be operable to receive information associated with a purchase transaction; identify one or more value added services applicable to the purchase transaction; and implement the one or more applicable value added services.

[0009] In one aspect of an embodiment, the computer-executable instructions to identify one or more applicable value added services can further include instructions to identify one or more applicable value added services based at least in part upon one or more consumer parameters associated with a consumer for the purchase transaction.

[0010] In one aspect of an embodiment, the one or more value added services can include at least one of (i) a loyalty service, (ii) a coupon redemption service, (iii) a consumer device location-based service, (iv) an electronic receipt service, (v) a product registration service, (vi) a product warranty service, (vii) a coupon issuance service, (viii) a targeted advertisement service, or (ix) an auditing service.

[0011] In yet another embodiment, a method for processing proposed transactions can be provided. The method can include receiving information associated with a purchase transaction; identifying one or more value added services applicable to the purchase transaction; and implementing the one or more applicable value added services.

[0012] In one aspect of an embodiment, identifying one or more applicable value added services can further include identifying one or more applicable value added services based at least in part upon one or more consumer parameters associated with a consumer for the purchase transaction.

[0013] In one aspect of an embodiment, the one or more value added services can include at least one of (i) a loyalty service, (ii) a coupon redemption service, (iii) a consumer device location-based service, (iv) an electronic receipt service, (v) a product registration service, (vi) a product warranty service, (vii) a coupon issuance service, (viii) a targeted advertisement service, or (ix) an auditing service.

BRIEF DESCRIPTION OF THE FIGURES

[0014] FIG. **1** illustrates a block diagram of an example system that may be utilized in accordance with various embodiments of the disclosure.

[0015] FIG. **2** illustrates a flow diagram of an example process for providing value added services in association with a payment transaction, according to an example embodiment of the disclosure.

[0016] FIG. **3** illustrates a flow diagram of one example process for allowing a consumer to customize value added services that are provided, according to an example embodiment of the disclosure.

[0017] FIG. **4** illustrates a flow diagram of an example process for providing value added services prior to a payment authorization, according to an example embodiment of the disclosure.

[0018] FIG. **5** illustrates a flow diagram of an example process for providing value added services during and/or following a payment authorization, according to an example embodiment of the disclosure.

DETAILED DESCRIPTION OF THE DISCLOSURE

[0019] Various embodiments of the disclosure are directed to the processing of provision of value added services ("VAS") in association with payment transactions. In certain embodiments, an open-ended framework for the provision of VAS may be provided. For example, an open-ended framework of services may be provided at a network or cloud level. Additionally, a wide variety of interfaces may be provided for these services. For example, the framework may include a set of one or more Web services that are accessed via the Internet. As desired, these network-based or cloud services may be invoked by a wide variety of different parties to a payment transaction, such as a merchant POS terminal, a POS register, a merchant Web server and/or Web site, a consumer-facing Web site, a wallet application stored on a consumer device (e.g., a mobile device, etc.), one or more payment networks (e.g., branded payment networks, debit payment networks, etc.), payment device and/or payment account issuers, and/or any number of third-party value added service providers.

[0020] Additionally, the framework of services may be extensible. In other words, a new service may be added at the cloud level, and the new service may be invoked by existing functionality situated at devices associated with other parties to payment transactions. For example, VAS functionality may be integrated or otherwise associated with a POS device. The VAS functionality may facilitate interaction between the POS device and a cloud level service provider. For example, the VAS functionality may facilitate communication before, during, and/or following the authorization of a payment. The VAS functionality may invoke any of the VAS provided by the service provider. In the event that a new VAS is added at the cloud level, the VAS functionality of the POS device may be capable of invoking the new VAS with relative ease. In other words, with the inventive framework, large scale reintegration and/or alterations to a POS device framework may be avoided.

[0021] A wide variety of different types of VAS may be supported as desired in various embodiments of the disclosure. These VAS may include services that are invoked and/or implemented prior to payment authorization, in conjunction with payment authorization, and/or following payment authorization. Examples of suitable VAS that may be provided include, but are not limited to, loyalty services, coupon processing and/or application services, location-based mobile services, electronic receipt services, product registration and/or warranty services, receipt reconciliation with issuer statement services, the provision of coupons and/or other offers for later use, purchase history tracking services, and/or advertisement services.

[0022] In certain embodiments, one or more parties to a payment transaction may be able to access a VAS service provider and customize the provision of VAS. For example, consumers may provide a wide variety of preferences and/or parameters to the service provider that are associated with the provision of VAS. In certain embodiments, a consumer may access a Web server provided by the service provider, and consumer preferences may be selected and/or otherwise provided to the service provider via one or more Web pages and/or other graphical user interfaces hosted by the Web server. A wide variety of consumer preferences and/or parameters may be utilized as desired in various embodiments of the disclosure. For example, a consumer may opt into various VAS or activate certain services for different merchants. Additionally, the consumer may view consumer-specific data and control access rights to the consumer-specific data.

[0023] Embodiments of the disclosure now will be described more fully hereinafter with reference to the accompanying drawings, in which embodiments of the disclosure are shown. This disclosure may, however, be embodied in many different forms and should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure will be thorough and complete, and will fully convey the scope of the disclosure to those skilled in the art. Like numbers refer to like elements throughout.

[0024] System Overview

[0025] FIG. **1** represents a block diagram of an example system **100** for providing a network of cloud-based framework for VAS, according to one embodiment of the disclosure. The system **100** may facilitate the provision of a wide variety of VAS in association with payment transactions. As shown in FIG. **1**, the system **100** may include one or more service provider computers **105** associated with a VAS service provider, one or more merchant devices **110** (e.g., merchant computers, merchant POS terminals, merchant registers, merchant Web servers, etc.), and/or one or more consumer devices **115**. As desired, the system **100** may include a wide variety of other entities associated with payment transactions, such as one or more issuer and/or financial institution system and/or one or more systems associated with third-party value added service providers. Any number of suitable networks, such as the illustrated networks **120**, **125** may facilitate communication between various components of the systems. Each of these components will now be discussed in further detail.

[0026] First, each service provider computer **105** may include any number of processor-driven devices, including but not limited to, a server computer, a mainframe computer, one or more networked computers, a desktop computer, a personal computer, a laptop computer, a mobile computer, or any other processor-based device. A service provider computer **105** may utilize one or more processors **140** to execute computer-readable instructions that facilitate the provision of VAS in association with payment transactions. Additionally, the service provider computer **105** may utilize the one or more processors **140** to execute computer-readable instructions that facilitate the storage and/or application of a wide variety of rules, preferences, and/or parameters associated with VAS (e.g., consumer preferences, etc.). As a result of executing these computer-readable instructions, a special purpose computer or particular machine may be formed that facilitates the provision of VAS at a network or cloud level.

[0027] In addition to having one or more processors **140**, the service provider computer **105** may further include one or more memory devices **141**, input/output ("I/O") interface(s) **142**, and/or network interface(s) **143**. The memory **141** may be any computer-readable medium, coupled to the processor (s) **140**, such as random access memory ("RAM"), read-only

memory ("ROM"), and/or removable storage devices. The memory **141** may store a wide variety of data files **144** and/or various program modules, such as an operating system ("OS") **145**, a database management system ("DBMS") **146**, one or more host modules **147**, one or more VAS modules **148**, and/or a transaction processing module **149**. The data files **144** may include any suitable data that facilitates the operation of the service provider computer **105** and/or interaction of the service provider computer **105** with one or more other components of the system **100**. For example, the data files **144** may include merchant identification information, card issuer identification information, third-party service provider identification information, consumer identification information, data utilized to communicate with the card issuers, merchants, third-party service providers, and/or consumers, data that facilitates the storage of VAS and/or transaction processing rules, and/or data that facilitates the processing of a proposed transaction or an authorized transaction in order to facilitate the provision of VAS. The OS **145** may be suitable module that facilitates the general operation of the service provider computer **105**, as well as the execution of other program modules. For example, the OS may be, but is not limited to, Microsoft Windows®, Apple OSX™, Unix, a mainframe computer operating system (e.g., IBM z/OS, MVS, OS/390, etc.), or a specially designed operating system. The DBMS **146** may be a suitable program module that facilitates management of the data files **144**, data stored in the memory **141**, and/or data stored in one or more separate databases, such as one or more services databases **150**.

[0028] The services databases **150** may be configured to store a wide variety of information associated with VAS provided by the service provider computer **105**. For example, the services database **150** may be configured to store information associated with VAS that are available for provision by the service provider. A wide variety of different types of VAS may be supported as desired in various embodiments of the disclosure. These VAS may include services that are invoked and/or implemented prior to payment authorization, in conjunction with payment authorization, and/or following payment authorization. Examples of suitable VAS that may be provided include, but are not limited to, loyalty services, coupon processing and/or application services, location-based mobile services, electronic receipt services, product registration and/or warranty services, receipt reconciliation with issuer statement services, the provision of coupons and/or other offers for later use, purchase history tracking services, and/or advertisement services.

[0029] Additionally, the services databases **150** may include a wide variety of different preferences and/or parameters associated with the implementation of VAS. For example, the services databases **150** may include a wide variety of consumer preferences associated with the implementation of VAS. Example consumer preferences include, but are not limited to, consumer opt-in information for various VAS that are available (e.g., overall opt-in information, merchant-specific opt-in information, merchant type (e.g., merchant category code, etc.) opt-in information, etc.), consumer preferences associated with the implementation of VAS (e.g., coupon processing preferences, loyalty preferences, receipt generation and/or delivery preferences, etc.), and/or consumer preferences associated with access rights to consumer data by other entities, such as merchants, issuers, and/or third-party service providers. Indeed, the consumer preferences may allow a consumer to customer VAS in a wide variety of different ways. For example, the consumer may specify that coupons will be utilized in association with certain merchants that may offer double coupons or other special offers. As another example, the consumer may elect different types of loyalty rewards when multiple rewards are available. As yet another example, the consumer may provide for electronic delivery of receipts to any number of consumer devices, electronic mail addresses, etc.

[0030] In addition to storing consumer preferences, the services databases **150** may additionally and/or alternatively store preferences associated with other parties to payment transactions, such payment account issuers and/or merchants. These preferences may include a wide variety of preferences associated with the invocation of VAS. For example, the preferences may include opt-in information for various services and/or preferences associated with the provision of VAS, such as loyalty award preferences, coupon processing preferences (e.g., supported coupons, etc.) transaction processing preferences, and/or coupon and/or special offer issuance preferences. Indeed, the provision of VAS may be customized utilizing a wide variety of suitable techniques and/or parameters.

[0031] In certain embodiments, one or more host modules **147** may be associated with the service provider computer **105**, and the host modules may facilitate interaction with other components of the system **100**. For example, one or more Web servers may be provided and/or associated with the host modules **147**, and the Web servers may facilitate the presentation of any number of suitable graphical user interfaces to collect rules and/or preferences from consumer devices **115** and/or other components in communication with the service provider computers **105**. Other example host modules may facilitate inter-process communications and/or other types of communications in order to facilitate the receipt of processing rules and/or preferences. Yet other example host modules may facilitate the receipt of proposed transactions to be processed.

[0032] As desired, any number of VAS modules **148** may be provided. Each VAS module **148** may be a suitable software module or application that facilitates the provision of one or more VAS in association with a payment transaction. A wide variety of different types of VAS may be supported by the VAS modules **148**. These VAS may include services that are invoked and/or implemented prior to payment authorization, in conjunction with payment authorization, and/or following payment authorization. Examples of suitable VAS that may be provided include, but are not limited to, loyalty services, coupon processing and/or application services, location-based mobile services, electronic receipt services, product registration and/or warranty services, receipt reconciliation with issuer statement services, the provision of coupons and/or other offers for later use, purchase history tracking services, and/or advertisement services (e.g., targeted marketing, etc.). In certain embodiments, the VAS modules **148** may direct the operations of a host module (e.g., the Web server) to facilitate the receipt a wide variety of different preferences and/or parameters from issuers, merchants, and/or consumers. The VAS modules **148** may evaluate received preferences, resolve conflicts between the preferences, and/or establish a hierarchy for applying the rules to a proposed transaction. The VAS modules **148** may then direct storage of the preferences in one or more suitable databases **150**.

[0033] The transaction processing module **149** may include any number of suitable software modules and/or applications

that facilitate the storage of transaction processing rules and/or parameters, as well as the evaluation of proposed transactions. In operation, the transaction processing module **149** may be configured to receive information associated with a proposed transaction. For example, proposed transaction information may be received from a merchant device **110** (e.g., a merchant point of sale device, etc.). As another example, proposed transaction information may be received from a merchant acquiring platform or merchant gateway associated with a merchant device **110**. Following receipt of a proposed transaction, the transaction processing module **149** may evaluate the proposed transaction and determine whether the proposed transaction may be routed to an issuer for approval and/or settlement processing. Additionally, in certain embodiments, the transaction processing module **149** may facilitate the routing of the proposed transaction to an issuer. In other embodiments, the transaction processing module **149** may direct the routing of the proposed transaction to an issuer. A wide variety of evaluation services may be provided by the transaction processing module **149**. For example, the transaction processing module **149** may select a payment account to utilize in association with the transaction or the transaction processing module **149** may determine whether a designated payment account is appropriate.

[0034] A few examples of the operations that may be performed by the VAS modules **148** and/or the transaction processing module **149** are described in greater detail below with reference to FIGS. **2-5**.

[0035] With continued reference to the service provider computer **105**, the one or more I/O interfaces **142** may facilitate communication between the service provider computer **105** and one or more input/output devices; for example, one or more user interface devices, such as a display, a keypad, a mouse, a pointing device, a control panel, a touch screen display, a remote control, a microphone, a speaker, etc., that facilitate user interaction with the service provider computer **105**. The one or more network interfaces **143** may facilitate connection of the service provider computer **105** to one or more suitable networks, for example, the network(s) **125**, **130**, **135** illustrated in FIG. **1**. In this regard, the service provider computer **105** may receive and/or communicate information to other components of the system **100**.

[0036] With continued reference to FIG. **1**, any number of merchant devices **110** may be provided. In certain embodiments, a merchant device **110** may be a suitable point-of-sale ("POS") device (e.g., a POS terminal) located at a physical merchant location. In other embodiments, a merchant device **110** may be a suitable server that facilitates the processing of online purchase transactions. As desired, each merchant device **110** may include any number of processor-driven devices, including but not limited to, a server computer, a mainframe computer, one or more networked computers, a desktop computer, a personal computer, a laptop computer, a mobile computer, or any other processor-based device. A merchant device **110** may utilize one or more processors **160** to execute computer-readable instructions that facilitate the processing of transaction requests, the generation of one or more VAS requests, the generation of proposed transactions, and/or the communication of proposed transactions and/or VAS requests to one or more processing entity (e.g., an acquiring platform, a service provider computer **105**, etc.). As a result of executing these computer-readable instructions, a special purpose computer or particular machine may be formed that facilitates the generation and/or output of VAS requests and/or proposed transactions. Additionally, in certain embodiments, a merchant device **110** (which may or may not be located at a POS) may utilize the one or more processors **160** to execute computer-readable instructions that facilitate the provision of merchant rules and/or parameters to the service provider computer **105**.

[0037] In addition to having one or more processors **160**, the merchant device **110** may further include and/or be associated with one or more memory devices **161**, consumer device readers **162**, input/output ("I/O") interface(s) **163**, and/or network interface(s) **164**. The memory **161** may be any computer-readable medium, coupled to the processor(s) **160**, such as random access memory ("RAM"), read-only memory ("ROM"), and/or a removable storage devices. The memory **161** may store a wide variety of data files **165** and/or various program modules, such as an operating system ("OS") **166**, a services module **167**, and/or a transaction module **168**. The data files **165** may include any suitable data that facilitates the operation of the merchant device **110** and/or interaction of the merchant device **110** with one or more other components of the system **100**. For example, the data files **165** may include acquiring platform information, service provider information, and/or routing information for proposed transactions. The OS **166** may be suitable module that facilitates the general operation of the merchant device **110**, as well as the execution of other program modules. For example, the OS **166** may be, but is not limited to, Microsoft Windows®, Apple OSX™, Unix, a mainframe computer operating system (e.g., IBM z/OS, MVS, OS/390, etc.), or a specially designed operating system. As desired, the merchant device **110** may additionally include one or more host modules that facilitate interaction with remote consumer devices **115**. For example, a suitable Web server and/or Web server module may facilitate online shopping by consumers and/or the receipt of transaction requests.

[0038] The services module **167** may include any number of suitable software modules and/or applications that facilitate the collection of transaction-related information, the generation of one or more requests for VAS, the output of the generated requests, and/or the receipt and processing of responses to the VAS requests. In certain embodiments, the services module **167** may be a suitable module that includes extensible functionality for requesting the invocation of available VAS at a cloud or network level. For example, the services modules **167** may include information that facilitates interactions with the service provider computer **105** and/or the provision of transaction-related information utilized in association with VAS. In the event that additional VAS become available, a services module **167** may be modified (e.g., plug-in modification) or a new services module (e.g., a new module executed by a master services module) may be added to facilitate the provision of additional transaction-related information that may be associated with the new VAS.

[0039] In operation, a services module **167** may identify collected information associated with a transaction. For example, the services module **167** may identify consumer identification information, merchant information, a proposed transaction amount, identifiers of products (e.g., UPC identifiers, etc.) coupon information, loyalty account identification information, payment account information, consumer payment device information, etc. The services module **167** may utilize at least a portion of the information to generate one or more VAS requests, such as a pre-payment VAS request and/or a post-payment VAS request. For example, consumer iden-

tification information, loyalty account information, and/or coupon information (e.g., coupon information for paper coupons, coupon information collected from a consumer device **115**, etc.) may be utilized to generate a pre-payment VAS request. In certain embodiments, a plurality of VAS requests may be generated in association with a payment transaction. In other embodiments, a single VAS requests (e.g., a combined pre-payment and post-payment request, etc.) may be generated. Once generated, the services module **167** may direct communication of a VAS request to the service provider computer **105** via any number of suitable networks **120**, **125**. In certain embodiments, a request may be routed through an intermediary, such as a merchant acquirer platform. A request may be processed by the service provider computer **105** and, as desired, one or more responses may be communicated to the merchant device **110** for processing by the services module **167**.

[0040] The transaction module **168** may include any number of suitable software modules and/or applications that facilitate the receipt of transaction information, the receipt of payment account information from a consumer device, the generation of a proposed transaction, and/or the output of the proposed transaction. In one example embodiment, the transaction module **168** may identify a wide variety of transaction information, such as a transaction amount. Additionally, the transaction module **168** may receive payment account information collected from a consumer device. For example, the transaction module **168** may interact with a consumer device reader **162** to receive payment account information at a point of sale. As another example, the transaction module **168** may receive payment account information via one or more suitable networks **120**, such as the Internet. Following the identification of transaction information and payment account information, the transaction module **168** may generate a proposed transaction or proposed transaction request, and the transaction module **168** may direct communication of the proposed transaction to a suitable entity for processing. For example, the proposed transaction may be output for communication to an acquiring platform, and the acquiring platform may forward the proposed transaction to the service provider computer **105**. As another example, the proposed transaction may be output for communication to the service provider computer **105**. In certain embodiments, the service provider computer **105** may be associated with a particular acquiring platform. Alternatively, the service provider computer **105** may communicate with a plurality of different acquiring platforms. Following, the output of a proposed transaction, the transaction module **168** may receive and process a wide variety of responses, such as an approval of the proposed transaction, a denial of the proposed transaction, and/or messages associated with applied rules and/or identified incentives.

[0041] With continued reference to the merchant device **110**, one or more consumer device readers **162** may be provided in certain embodiments. A consumer device reader **162** may facilitate communication with a consumer device at a point of sale. For example, a consumer device reader **162** may facilitate the reading of payment account information and/or other information (e.g., loyalty account information, coupon information, etc.) from a consumer device. A wide variety of different types of consumer device readers may be utilized as desired in various embodiments of the disclosure, including but not limited to, magnetic stripe readers, radio frequency readers, near field communication readers, etc. In certain embodiments, a reader **162** may be incorporated into the merchant device **110**. In other embodiments, a reader **162** may be in communication with the merchant device **110**.

[0042] The one or more I/O interfaces **163** may facilitate communication between the merchant device **110** and one or more input/output devices; for example, one or more user interface devices, such as a display, a keypad, a mouse, a pointing device, a control panel, a touch screen display, a remote control, a microphone, a speaker, a consumer device reader **162**, etc., that facilitate user interaction with the service provider computer **105**. The one or more network interfaces **164** may facilitate connection of the merchant device **110** to one or more suitable networks, for example, the network(s) **120**, **125** illustrated in FIG. **1**. In this regard, the merchant device **110** may receive and/or communicate information to other components of the system **100**.

[0043] Additionally, with continued reference to FIG. **1**, any number of consumer devices **115** may be provided. Examples of suitable consumer devices **115** include, but are not limited to, transaction cards, contactless transaction devices (e.g., transaction devices including a contactless chip, etc.), mobile devices (e.g., mobile phones, smart phones, etc.), and/or personal computers. Certain consumer devices **115**, such as mobile devices and/or personal computers, may be utilized by a consumer to provide consumer rules and/or preferences to the service provider computer **105**. For example, a consumer may utilize a consumer device **115** to access a Web server **150** that presents one or more Web pages that facilitate the provision of rules and/or parameters to the service provider computer. Additionally, various consumer devices **115** may facilitate the provision of payment account information and/or other consumer information (e.g., loyalty account information, coupons, etc.) to a merchant device **110** in association with a proposed transaction. For example, a payment card, loyalty rewards card, contactless device, or a transaction-enabled mobile device (e.g., a mobile device including NFC or other contactless technology) may be presented at a point of sale to provide payment account and/or other information to a merchant device **110**. As another example, a personal computer or mobile device may be utilized to access a Web site of the merchant via one or more suitable networks **120** (e.g., the Internet, a cellular network, etc.) and a purchase transaction may be requested. During a purchase request, various payment account information and/or other information may be provided to a merchant device **110** by the consumer device **115**. As desired, certain consumer devices **115** may be processor-driven devices that include components similar to those described above for the service provider computer **105** and/or the merchant computer **110**. For example, certain consumer devices **115** may include one or more processors, memory devices, I/O interfaces, and/or network interfaces.

[0044] Although not illustrated in FIG. **1**, as desired in various embodiments, any number of issuer and/or financial institution systems may be provided. An issuer system may facilitate the backend processing of a proposed transaction. For example, an issuer system may facilitate the approval and/or settlement of a proposed transaction. In certain embodiments, a proposed transaction may be routed to an issuer system via a suitable transaction network **125**, and the issuer system may evaluate the proposed transaction. An approval or rejection of the proposed transaction may then be output for communication to a merchant device **110**. The issuer system may then facilitate the settlement of the proposed transaction.

[0045] A wide variety of suitable networks **120**, **125** may be utilized in association with embodiments of the disclosure. Certain networks **120** may facilitate the communication of rules and/or preferences to the service provider computer **105** and/or the communication of transaction requests (e.g., eCommerce requests) from the consumer devices **115** to merchant computers **110**. These networks **120** may include any telecommunication and/or data network, whether public, private, or a combination thereof, including a local area network, a wide area network, an intranet, an internet, the Internet, intermediate handheld data transfer devices, a publicly switched telephone network ("PSTN"), a cellular network, and/or any combination thereof and may be wired and/or wireless. Other networks **125** may be suitable transaction networks that facilitate the routing of proposed transactions. These transaction networks **125** may include branded networks (e.g., a VISA network, etc.), debit and/or PIN networks, and/or a wide variety of other suitable transaction networks. As desired in various embodiments of the disclosure, VAS requests may be communicated from a merchant device **110** to the service provider computer **105** via either type of network. Due to network connectivity, various methodologies as described herein may be practiced in the context of distributed computing environments. It will also be appreciated that the various networks may include a plurality of networks, each with devices such as gateways and routers for providing connectivity between or among networks. Additionally, instead of, or in addition to, a network, dedicated communication links may be used to connect various devices in accordance with an example embodiment.

[0046] The system **100** shown in and described with respect to FIG. **1** is provided by way of example only. Numerous other operating environments, system architectures, and device configurations are possible. Other system embodiments can include fewer or greater numbers of components and may incorporate some or all of the functionality described with respect to the system components shown in FIG. **1**. Accordingly, embodiments of the disclosure should not be construed as being limited to any particular operating environment, system architecture, or device configuration.

[0047] Operational Overview

[0048] FIG. **2** illustrates a flow diagram of an example method **200** for providing value added services in association with a payment transaction, according to an example embodiment of the disclosure. In certain embodiments, certain operations of the method **200** may be performed by a suitable service provider computer and/or associated service provider, such as the service provider computer **105** illustrated in FIG. **1** (and an associated service provider). The method **200** may begin at block **205**.

[0049] At block **205**, VAS functionality may be provided to a merchant device, such as the merchant device **110** illustrated in FIG. **1**. In other words, one or more application modules and/or interfaces may be provided to the merchant device **110**. These modules and/or interfaces may facilitate interaction between the merchant device **110** and the service provider computer **105**. In other words, the modules and/or interfaces may facilitate the invocation of network or cloud-based VAS in association with payment transactions.

[0050] A wide variety of suitable methods and/or techniques may be utilized to provide VAS functionality to a merchant device **110**. For example, one or more application modules may be locally installed or installed via a network on the merchant device **110**. As another example, VAS functionality may be installed during manufacture of the merchant device **110**. Regardless of the installation procedure, the VAS functionality may be extendable and/or upgradeable. In other words, the VAS functionality may be readily adapted to invoke future developed and/or future available VAS.

[0051] At block **210**, available VAS may be established and managed by the service provider computer **105**. For example, a plurality of VAS that may be performed by the service provider computer **105** may be identified. In certain embodiments, VAS may be provided on behalf of third-party service providers. For example, a third-party loyalty service provider may interact with the service provider computer **105** in order to invoke loyalty services. In other embodiments, the service provider computer **105** may invoke services offered by third-party service providers. Additionally, a wide variety of preferences and/or parameters associated with the VAS may be received, identified, and/or otherwise obtained by the service provider computer **105**. For example, consumer preferences (e.g., opt-in information, etc.) may be obtained. One example for obtaining consumer preferences is described in greater detail below with reference to FIG. **3**. As another example, merchant and/or payment account issuer preferences may be obtained. Indeed, each VAS may be customized and/or tailored as desired in various embodiments of the disclosure.

[0052] At block **215**, one or more communications relating to a transaction may be received from a merchant device **110**. These communications may include requests to invoke and/or implement value added services and/or a request to invoke transaction processing services. For example, in one embodiment, a first request may request invocation of pre-transaction or pre-payment VAS, a second request may request transaction processing services, and a third request may request invocation of post-transaction VAS. As another example, a single request may be utilized to request pre-transaction VAS, transaction processing services, and/or post-transaction VAS. Indeed, any number of requests may be utilized as desired.

[0053] Additionally, a wide variety of information may be included in or otherwise associated with a received request. Examples of suitable information may include, but are not limited to, merchant identification information (e.g., a merchant name, a merchant identification number, a merchant device identification number, a merchant network address, etc.), consumer identification information (e.g., a consumer name, a consumer account number with the merchant, a consumer email address, etc.), consumer device identification information (e.g., an account number, a device identifier, a telephone number, etc.), payment account information (e.g., an account number, expiration date, etc.), coupon information (e.g., paper coupon information, coupon information obtained from a consumer device, etc.), loyalty information (e.g., a loyalty account number, etc.), information associated with purchased products (e.g., UPC identifiers, etc.), and/or a transaction amount.

[0054] At block **220**, one or more of pre-transaction VAS, transaction processing services, and/or post-transaction VAS may be provided. For example, transaction-related and/or other received information may be utilized in conjunction with consumer preferences (and/or other preferences) in order to provide a wide variety of suitable VAS associated with the transaction. As one example, a request for pre-transaction VAS may be received. Items associated with the transaction (e.g., purchased products, etc.) may be identified and available coupons may be identified from a plurality of different sources, such as received transaction information,

stored consumer information, and/or external data sources. Coupons applicable to the transaction may then be identified and applied. Additionally, a loyalty account of the consumer with the merchant may be identified, and loyalty rewards may be applied to the transaction. A modified transaction amount and/or loyalty information may then be returned to the merchant device **110**. Next, a transaction processing request may be received from the merchant device **110**, and a wide variety of transaction processing may be performed. For example, the service provider computer **105** may identify a transaction network for routing the transaction and/or the service provider computer **105** may identify a payment account to utilize in association with the transaction. The service provider computer **105** may then facilitate the routing of a proposed transaction to an issuer for authorization and/or settlement purposes. As desired, a response (e.g., an authorization response, a completed transaction response, etc.) may then be routed form the issuer to the merchant device **110**.

[0055] Following the authorization of a transaction and/or the completion of a payment, a request for post-transaction VAS may be received. Alternatively, post-transaction VAS may be performed in conjunction with an authorization response that is routed to the merchant device **110**. Examples of post-transaction VAS include, but are not limited to, electronic receipt generation, storage, and/or delivery (e.g., delivery to a merchant device **110**, delivery to a consumer device **115**, etc.), product registration services, enrollment for product warranties and/or protection plans, reconciliation of purchases and/or receipts with issuer statements (e.g., credit card statements, bank statements, etc.), the identification and/or delivery of coupons and/or special offers (e.g., delivery to a merchant device **110**, delivery to a consumer device **115**, etc.), and/or targeted advertisement (e.g., targeted advertisement based on purchase history, etc.). Certain post-transaction VAS may be performed in substantially real-time with the processing of the transaction. For example, an electronic receipt may be delivered in substantially real-time. Other post-transaction VAS may be performed at a later point in time and may optionally involve additional communication with other devices, such as a consumer device **115**, an issuer device, etc. Indeed, a wide variety of suitable methods and/or techniques may be utilized to implement post-transaction VAS.

[0056] As desired in various embodiments, one or more messages may be returned to the merchant device **110** by the service provider computer **105** in association with VAS that are invoked and/or provided. Additionally, in certain embodiments, messages may be communicated to one or more other entities, such as a consumer device **115** or an issuer device. For example, a modified transaction amount, a transaction complete or approval indication, loyalty information, future coupon information, and/or advertisement information may be communicated to a merchant device **110**. As another example, a receipt, coupon application information, future coupon information, loyalty and/or reward information, and/or targeted advertisements may be communicated to a consumer device **115**. Indeed, a wide variety of messages and/or interactions may be utilized as desired in various embodiments of the disclosure.

[0057] The method **200** may end following block **220**.

[0058] FIG. **3** illustrates a flow diagram of one example method **300** for allowing a consumer to customize value added services that are provided, according to an example embodiment of the disclosure. In certain embodiments, the operations of the method **300** may be performed by a suitable service provider computer, such as the service provider computer **105** illustrated in FIG. **1**. The method **300** may begin at block **305**.

[0059] At block **305**, available VAS may be identified by the service provider computer **105**. In other words, VAS supported by the service provider computer **105** may be identified. In certain embodiments, the service provider computer **105** may additionally identify merchant and/or issuer preferences and/or parameters associated with the VAS. For example, the service provider computer **105** may determine whether a merchant supports certain VAS, such as coupon acceptance, location-based filtering, targeted advertisements, etc. Additionally, in certain embodiments, the service provider computer **105** may identify special offers available for different merchants (or card issuers) in association with VAS. For example, the service provider computer **105** may identify merchants that offer double coupons. As another example, the service provider computer **105** may identify loyalty rewards information for various consumers.

[0060] At block **310**, information associated with available VAS may be presented to a consumer. In this regard, consumer preferences associated with the invocation of VAS on behalf of the consumer may be received. A wide variety of suitable techniques may be utilized to present VAS information to a consumer. For example, a consumer may utilize a consumer device **110** to access one or more Web pages that facilitate the presentation of VAS information to a consumer. As another example, email and/or short message service messaging may be utilized to present VAS information to a consumer. A wide variety of information associated with VAS services may be presented to a consumer, including but not limited to, identification information for available VAS and/or special offers of various merchants and/or card issuers.

[0061] At block **315**, one or more consumer preferences for implemented VAS may be received from the consumer. For example, consumer preferences may be received via a Web interface, via SMS messaging, via email, and/or via any other suitable form of communication. Additionally, a wide variety of different types of consumer preferences may be received, including but not limited to, opt-in and/or opt-out preferences for invoking various VAS, merchant-specific and/or merchant type information for invoking VAS (e.g., a requests to invoke certain VAS for different merchants), coupon application preferences (e.g., a request to utilize available coupons when double coupon points or triple coupon points are available), loyalty preferences (e.g., a request to receive airline miles rather than cash back, etc.), etc. In certain embodiments, the service provider computer **105** may function as a cloud-based wallet for the consumer.

[0062] Additionally, a wide variety of privacy and/or data control preferences may be received. For example, the consumer may grant access rights for certain consumer information to different merchants. Indeed, the consumer may be provided with full control over his/her data and/or VAS. The consumer may also establish protocols for accessing information, such as authentication and/or encryption protocols. In one example embodiment, the service provider may default to VAS information only being accessible by the consumer. The consumer may then opt in to different services, and selectively provide various merchants (or all merchants) and/or third-party service providers the ability to invoke services and/or to access consumer information via the service interfaces. A wide variety of suitable data control methods

may be utilized as desired, such as strict least-access-privileges, role-based access control, privacy mechanisms, mutual-authentication, auditing, and/or encryption security principles.

[0063] Once consumer preferences have been received, operations may continue at block **320**, and at least a portion of the consumer preferences may be stored for subsequent access during the processing of a transaction (or VAS requests). In certain embodiments, information associated with VAS may be provided to a consumer device **115**, such as a personal computer or mobile device. In this regard, the consumer device **115** may store information associated with VAS to be invoked, and at least a portion of this information may be provided by the consumer device **115** to a merchant device **110** during a transaction. The merchant device **110** may then identify VAS to be invoked during the processing of a transaction. Alternatively, the service provider computer **105** may receive transaction-related information and identify VAS to be invoked.

[0064] The method **300** may end following block **320**. Although FIG. **3** described consumer preferences, as desired, a similar process may be utilized in certain embodiments to receive and store preferences of one or more other entities, such as a merchant or a payment account issuer.

[0065] FIG. **4** illustrates a flow diagram of an example method **400** for providing value added services prior to a payment authorization, according to an example embodiment of the disclosure. In certain embodiments, the operations of the method **400** may be performed by a suitable service provider computer, such as the service provider computer **105** illustrated in FIG. **1**. The method **400** may begin at block **405**.

[0066] At block **405**, information associated with a proposed transaction may be received from a merchant device, such as the merchant device **110** illustrated in FIG. **1**. In certain embodiments, the information may be received in association with a request for pre-payment VAS. Additionally, a wide variety of information may be received as desired in various embodiments of the disclosure, such as consumer identification information, merchant identification information, information associated with a consumer device **115**, consumer loyalty account information (e.g., an account number read from a loyalty card, etc.), information associated with products to be purchased (e.g., product names, UPCs, etc.), and/or information associated with coupons to be redeemed (e.g., bar code information from scanned coupons, information associated with electronic coupons received from a consumer device, **115**, etc.).

[0067] At block **410**, a wide variety of information and/or parameters associated with the transaction may be identified. For example, a merchant, a consumer, and/or a payment account for the proposed transaction may be identified. As desired, at least a portion of the received information may be evaluated in order to identify transaction parameters. Additionally or alternatively, stored information may be accessed in order to identify or determine transaction parameters. For example, a consumer identifier or a consumer device identifier may be utilized to access consumer preferences for a payment account to be utilized.

[0068] At block **415**, one or more pre-transaction VAS rules, parameters, and/or preferences may be accessed. For example, consumer and/or merchant-defined VAS rules may be accessed from memory. A wide variety of different rules may be accessed as desired in various embodiments. For example, with respect to the consumer, VAS opt-in rules, coupon application rules, loyalty rules, and/or other rules may be accessed. With respect to a merchant, merchant opt-in rules and/or special offer rules may be accessed.

[0069] At block **420**, one or more VAS may be implemented in association with the proposed transaction. For example, the various rules may be evaluated in order to identify VAS to be implemented. Additionally, at least a portion of the accessed rules may be utilized to facilitate the implementation of one or more VAS. A wide variety of different types of VAS may be implemented as desired in various embodiments of the disclosure. Examples of suitable pre-transaction VAS include, but are not limited to, electronic wallet services, loyalty services, coupon redemption services, location-based mobile services, etc. An example electronic wallet service, which may alternatively be implemented as a transaction processing service, may facilitate the identification of a payment account to utilize in association with a transaction, as well as the verification of a consumer's identity. As desired, an electronic wallet service may communicate with a consumer device **115** and/or with a merchant device **110**. A loyalty service may identify an applicable loyalty account of the consumer, such as a loyalty account with the merchant. The loyalty service may then facilitate the issuance and/or redemption of loyalty points and/or loyalty rewards in association with the transaction. A coupon redemption service may compare products being purchased (e.g., UPCs, etc.) with available coupons (e.g., coupons identified from received transaction information, coupons stored at the service provider in association with the consumer, coupons accessed from an external data source, etc.), and the coupon redemption service may identify coupons that may be redeemed. In certain embodiments, consumer redemption preferences may also be evaluated. The coupon redemption service may then apply coupons and/or other offers to the proposed transaction and, as desired, a purchase amount may be modified. The coupon redemption service may then facilitate the communication of applied coupons to coupon issuers, and the distribution of redeemed coupon revenue to the merchant. As desired in various embodiments, a determination may also be made as to whether the purchase transaction qualifies for special offers of the merchant. For example, a determination may be made as to whether a transaction amount or a combination of purchased products qualifies for a special offer. As another example, historical transaction information for the consumer may be evaluated, and a determination may be made as to whether a purchase history qualifies for a special offer (e.g., an offer based upon total historical spending, an offer based upon frequency of purchases, etc.)

[0070] A location-based mobile service may perform a wide variety of suitable services based upon received location information (e.g., GPS coordinates, etc.) for a consumer device. For example, a location-based mobile service may evaluate a consumer device location based upon consumer transaction processing preferences, and the location-based service may determine whether the transaction may be completed based at least in part upon the evaluation. For example, a consumer may specify that a consumer device (e.g., a mobile device of a child) can only be used at gas stations and/or grocery stores in order to complete transactions. A location-based service may utilize GPS coordinates for the consumer device to identify a merchant for a proposed transaction, and the location-based service may determine whether a transaction can be approved for the merchant. As

another example of a location-based service, a consumer may request different VA services in different states and/or geographical regions. Indeed, a wide variety of different location-based services may be provided as desired.

[0071] At block **425**, information associated with the pre-transaction VAS may be output by the service provider computer **105** for receipt by one or more recipients, such as the merchant device **110** and/or a consumer device **105**. A wide variety of suitable information may be communicated in any number of suitable messages. For example, redeemed coupon information, a modified transaction amount, and/or loyalty information may be communicated to the merchant device. As another example, redeemed coupon information, loyalty information, and/or information associated with location-based services may be communicated to a consumer device **115**. Additionally, at block **430**, at least a portion of the processing information may be stored by the service provider computer **105** for a wide variety of different purposes, such as reporting purposes and/or for billing purposes (e.g., billing for provided services, etc.).

[0072] The method **400** may end following block **430**.

[0073] FIG. **5** illustrates a flow diagram of an example method **500** for providing value added services during and/or following a payment authorization, according to an example embodiment of the disclosure. In certain embodiments, the operations of the method **500** may be performed by a suitable service provider computer, such as the service provider computer **105** illustrated in FIG. **1**. The method **500** may begin at block **505**.

[0074] At block **505**, information may be received from a merchant device, such as the merchant device **110** illustrated in FIG. **1**, and/or from another entity (e.g., an issuer, an acquiring platform, etc.) for a proposed transaction or for a previously approved transaction. In certain embodiments, information may be received in a request to perform post-transaction (e.g., post-approval) VAS. In other embodiments, a proposed transaction may be received, and the service provider computer **105** may be configured to perform a wide variety of transaction-related services, such as the identification of an issuer to which the proposed transaction will be routed and/or the identification or determination of a payment account to utilize for the proposed transaction. In these embodiments, the service provider computer **105** may facilitate the approval, routing, and/or completion (e.g., settlement, etc.) of the proposed transaction at block **510**. For example, the service provider computer **105** may route or direct the routing of the proposed transaction to an issuer.

[0075] As desired, a wide variety of information may be received as desired in various embodiments of the disclosure, such as consumer identification information, merchant identification information, information associated with a consumer device **115**, and/or information associated with purchased products (e.g., product names, UPCs, etc.). At block **515**, a wide variety of information and/or parameters associated with the transaction may be identified. For example, a merchant, a consumer, and/or a payment account for the transaction may be identified. As desired, at least a portion of the received information may be evaluated in order to identify transaction parameters. Additionally or alternatively, stored information may be accessed in order to identify or determine transaction parameters. For example, a consumer identifier or a consumer device identifier may be utilized to access consumer preferences for a payment account to be utilized.

[0076] At block **520**, one or more post-transaction VAS rules, parameters, and/or preferences may be accessed. For example, consumer and/or merchant-defined VAS rules may be accessed from memory. A wide variety of different rules may be accessed as desired in various embodiments. For example, with respect to the consumer, VAS opt-in rules, advertisement preferences, product registration, and/or other rules may be accessed. With respect to a merchant, merchant opt-in rules and/or special offer rules may be accessed.

[0077] At block **525**, one or more post-transaction VAS may be implemented in association with the transaction. For example, the various rules may be evaluated in order to identify VAS to be implemented. Additionally, at least a portion of the accessed rules may be utilized to facilitate the implementation of one or more VAS. A wide variety of different types of VAS may be implemented as desired in various embodiments of the disclosure. Examples of suitable post-transaction VAS include, but are not limited to, electronic receipt services, product registration services, product warranty services, coupon and/or offer issuance services, targeted advertisement services, receipt reconciliation with issuer statement services, etc. An example electronic receipt service may generate electronic receipts for a transaction, and the electronic receipts may be delivered to any number of recipients, such as the merchant device **110** and/or a consumer device **115**. An example product registration service may automatic complete a product registration application on behalf of the consumer and deliver the registration application to a suitable recipient, such as a manufacturer. As desired, a consumer may specify the types of products (e.g., electronics, appliances, etc.) for which product registration services will be provided. An example product warranty service may identify and store product warranty information on behalf of the consumer. Another example product warranty service may evaluate consumer preferences in order to automatically (or upon prompting) purchase an extended warranty for a purchased product.

[0078] An example coupon issuance service may identify, based upon, for example, the purchased products and/or historical purchases, one or more coupons to be issued to the consumer (e.g., coupons that may be printed on the back of or otherwise associated with a receipt). Similarly, a targeted advertisement service may identify advertisements and/or promotions to be communicated to the consumer. An example receipt reconciliation service may compare a purchase amount to a subsequently obtained issuer statement (e.g., a credit card statement, a bank statement, etc.) and identify any discrepancies. In other words, an example reconciliation service may conduct an audit of the transaction on behalf of the consumer and/or the merchant. Other post-transaction services can be performed as desired in various embodiments and will be readily apparent to those skilled in the art.

[0079] At block **530**, information associated with the post-transaction VAS may be output by the service provider computer **105** for receipt by one or more recipients, such as the merchant device **110** and/or a consumer device **105**. A wide variety of suitable information may be communicated in any number of suitable messages. For example, product registration and/or warranty information may be communicated to a consumer device **115**. As another example, audit or reconciliation results information may be communicated to a merchant device **110** and/or a consumer device **115**. Additionally, at block **535**, at least a portion of the processing information may be stored by the service provider computer **105** for a

wide variety of different purposes, such as reporting purposes and/or for billing purposes (e.g., billing for provided services, etc.).

[0080] The method **500** may end following block **535**.

[0081] The operations described and shown in the methods **200**, **300**, **400**, **500** of FIGS. **2-5** may be carried out or performed in any suitable order as desired in various embodiments of the disclosure. Additionally, in certain embodiments, at least a portion of the operations may be carried out in parallel. Furthermore, in certain embodiments, less than or more than the operations described in FIGS. **2-5** may be performed.

[0082] The disclosure is described above with reference to block and flow diagrams of systems, methods, apparatuses, and/or computer program products according to example embodiments of the disclosure. It will be understood that one or more blocks of the block diagrams and flow diagrams, and combinations of blocks in the block diagrams and the flow diagrams, respectively, can be implemented by computer-executable program instructions. Likewise, some blocks of the block diagrams and flow diagrams may not necessarily need to be performed in the order presented, or may not necessarily need to be performed at all, according to some embodiments of the disclosure.

[0083] Various block and/or flow diagrams of systems, methods, apparatus, and/or computer program products according to example embodiments of the disclosure are described above. It will be understood that one or more blocks of the block diagrams and flow diagrams, and combinations of blocks in the block diagrams and flow diagrams, respectively, can be implemented by computer-executable program instructions. Likewise, some blocks of the block diagrams and flow diagrams may not necessarily need to be performed in the order presented, or may not necessarily need to be performed at all, according to some embodiments of the disclosure.

[0084] These computer-executable program instructions may be loaded onto a special purpose computer or other particular machine, a processor, or other programmable data processing apparatus to produce a particular machine, such that the instructions that execute on the computer, processor, or other programmable data processing apparatus create means for implementing one or more functions specified in the flow diagram block or blocks. These computer program instructions may also be stored in a computer-readable memory that can direct a computer or other programmable data processing apparatus to function in a particular manner, such that the instructions stored in the computer-readable memory produce an article of manufacture including instruction means that implement one or more functions specified in the flow diagram block or blocks. As an example, embodiments of the disclosure may provide for a computer program product, comprising a computer-usable medium having a computer-readable program code or program instructions embodied therein, said computer-readable program code adapted to be executed to implement one or more functions specified in the flow diagram block or blocks. The computer program instructions may also be loaded onto a computer or other programmable data processing apparatus to cause a series of operational elements or steps to be performed on the computer or other programmable apparatus to produce a computer-implemented process such that the instructions that execute on the computer or other programmable apparatus provide elements or steps for implementing the functions specified in the flow diagram block or blocks.

[0085] Accordingly, blocks of the block diagrams and flow diagrams support combinations of means for performing the specified functions, combinations of elements or steps for performing the specified functions and program instruction means for performing the specified functions. It will also be understood that each block of the block diagrams and flow diagrams, and combinations of blocks in the block diagrams and flow diagrams, can be implemented by special purpose, hardware-based computer systems that perform the specified functions, elements or steps, or combinations of special purpose hardware and computer instructions.

[0086] Many modifications and other embodiments of the disclosure set forth herein will be apparent having the benefit of the teachings presented in the foregoing descriptions and the associated drawings. Therefore, it is to be understood that the disclosure is not to be limited to the specific embodiments disclosed and that modifications and other embodiments are intended to be included within the scope of the appended claims. Although specific terms are employed herein, they are used in a generic and descriptive sense only and not for purposes of limitation.

The claimed disclosure is:

1. A computer-implemented method for processing proposed transactions, the method comprising:

receiving, from a merchant device by a service provider system comprising one or more computers, information associated with a purchase transaction;

identifying, by the service provider system, one or more value added services applicable to the purchase transaction; and

implementing, by the service provider system, the one or more applicable value added services.

2. The computer-implemented method of claim **1**, wherein identifying one or more applicable value added services comprises identifying one or more applicable value added services based at least in part upon one or more consumer parameters associated with a consumer for the purchase transaction.

3. The computer-implemented method of claim **1**, wherein the one or more value added services comprise at least one of (i) a loyalty service, (ii) a coupon redemption service, (iii) a consumer device location-based service, (iv) an electronic receipt service, (v) a product registration service, (vi) a product warranty service, (vii) a coupon issuance service, (viii) a targeted advertisement service, or (ix) an auditing service.

4. A system for processing proposed transactions, the system comprising:

at least one memory configured to store computer-executable instructions; and

at least one processor configured to access the at least one memory and execute the computer-executable instructions to:

receive information associated with a purchase transaction;

identify one or more value added services applicable to the purchase transaction; and

implement the one or more applicable value added services.

5. The system of claim **4**, wherein computer-executable instructions to identify one or more applicable value added services further comprise instructions to identify one or more

applicable value added services based at least in part upon one or more consumer parameters associated with a consumer for the purchase transaction.

6. The system of claim **4**, wherein the one or more value added services comprise at least one of (i) a loyalty service, (ii) a coupon redemption service, (iii) a consumer device location-based service, (iv) an electronic receipt service, (v) a product registration service, (vi) a product warranty service, (vii) a coupon issuance service, (viii) a targeted advertisement service, or (ix) an auditing service.

7. A method for processing proposed transactions, the method comprising:

receiving information associated with a purchase transaction;

identifying one or more value added services applicable to the purchase transaction; and

implementing the one or more applicable value added services.

8. The method of claim **7**, wherein identifying one or more applicable value added services further comprises identifying one or more applicable value added services based at least in part upon one or more consumer parameters associated with a consumer for the purchase transaction.

9. The method of claim **7**, wherein the one or more value added services comprise at least one of (i) a loyalty service, (ii) a coupon redemption service, (iii) a consumer device location-based service, (iv) an electronic receipt service, (v) a product registration service, (vi) a product warranty service, (vii) a coupon issuance service, (viii) a targeted advertisement service, or (ix) an auditing service.

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