CLAIMS

What is claimed is:

1. A method, comprising:

receiving, by a processor, a transaction request comprising a payment token and an EMV payment application uniform resource identifier ("URI");

the processor transmitting instructions to a payment application server for invocation of a remote EMV payment application based on the EMV payment application URI, for the remote EMV payment application to interact with a merchant system kernel to process the transaction request, and

for the remote EMV payment application to transmit a transaction authorization request comprising EMV transaction data directly to an issuer system; the method further comprising:

receiving, by the processor, a transaction authorization notice from the issuer system, wherein the transaction authorization notice is based on the transaction authorization request generated by the remote EMV payment application.

2. The method of claim 1, wherein the transaction request is generated in response to a user device initiating a transaction on the merchant application.

3. The method of claim 1, wherein the transaction request is generated in response to a payment instrument interfacing with a merchant point of sale ("PoS").

4. The method of claim 3, wherein the payment instrument comprises a local EMV payment application and the merchant PoS comprises a merchant PoS kernel, and wherein the local EMV payment application is configured to interact with the merchant PoS kernel to initiate the transaction.

5. The method of claim 1, further comprising transmitting, by the processor, a transaction data request in response to the remote EMV payment application determining that additional data is needed to authorize the transaction request.

6. The method of claim 1, further comprising transmitting, by the processor in electronic communication with a payment network, a transaction authorization request comprising the payment token.

7. The method of claim 1, wherein the remote EMV payment application is configured to process the transaction request by generating a payment cryptogram transmitted to the issuer system.

8. A system comprising:

a processor,

a tangible, non-transitory memory configured to communicate with the processor, the tangible, non-transitory memory having instructions stored thereon that, in response to execution by the processor, cause the processor to perform operations comprising:

receiving, by the processor, a transaction request comprising a payment token and an EMV payment application uniform resource identifier ("URI");

the processor transmitting instructions to a payment application server for invocation of a remote EMV payment application based on the EMV payment application URI,

for the remote EMV payment application to interact with a merchant system kernel to process the transaction request, and

for the remote EMV payment application to transmit a transaction authorization request comprising EMV transaction data directly to an issuer system; the method further comprising:

receiving, by the processor, a transaction authorization notice from the issuer system, wherein the transaction authorization notice is based on the transaction authorization request generated by the remote EMV payment application.

9. The system of claim 8, wherein the transaction request is generated in response to a user device initiating a transaction on the merchant application.

10. The system of claim 8, wherein the transaction request is generated in response to a payment instrument interfacing with a merchant point of sale ("PoS").

11. The system of claim 10, wherein the payment instrument comprises a local EMV payment application and the merchant PoS comprises a merchant PoS kernel, and wherein the local EMV payment application is configured to interact with the merchant PoS kernel to initiate the transaction.

12. The system of claim 8, further comprising transmitting, by the processor, a transaction data request in response to the remote EMV payment application determining that additional data is needed to authorize the transaction request.

13. The system of claim 8, further comprising transmitting, by the processor in electronic communication with a payment network, a transaction authorization request comprising the payment token.

14. The system of claim 8, wherein the remote EMV payment application is configured to process the transaction request by generating a payment cryptogram transmitted to the issuer system.

15. A method, comprising:

receiving, by a processor, a request to invoke a remote EMV payment application corresponding to a transaction request comprising a payment token, the request received at an EMV payment application uniform resource identifier ("URI");

interact, by the processor, with a merchant system kernel to process the transaction request,

wherein in response to processing the transaction request the remote EMV payment application is configured to transmit EMV transaction data comprising the payment token to an issuer system

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16. The method of claim 15, wherein the transaction request is generated in response to a user device initiating a transaction on the merchant application.

17. The method of claim 15, further comprising establishing a cryptographically protected channel with the merchant system kernel;

perform cardholder verification; and

complete the transaction request.

18. The method of claim 17, wherein a payment instrument comprises a local EMV payment application that provides the EMV payment application URI corresponding to the remote EMV payment application to a merchant point of sale.

19. The method of claim 15, further comprising performing, by the processor, a transaction data request in response to the remote EMV payment application determining that additional data is needed to authorize the transaction request.