FIG. 1 is a block diagram of an exemplary system of the present disclosure suitable for use in processing transactions to payment accounts including, for example, deposit transactions;

FIG. 2 is a block diagram of a computing device that may be used in the exemplary system of FIG. 1; and

FIG. 3 is an exemplary method that may be implemented in connection with the system of FIG. 1, for example, for identifying and processing a deposit transaction to a payment account associated with a consumer.

Corresponding reference numerals indicate corresponding parts throughout the several views of the drawings.

SUMMARY

According to one aspect of the present disclosure, there is provided a computer-implemented method of processing a transaction to a payment account to add funds to the payment account, the method comprising receiving, at a computing device, a transaction request for a transaction to a payment account, the transaction request including a deposit identifier associated with the payment account, the transaction request not including a primary account number (PAN) for the payment account; causing the transaction request to be processed when the transaction request includes a request to add funds to the payment account; and causing the transaction request to be declined when the transaction request includes a request to debit funds from the payment account.

In a second aspect, there is provided a computer-readable storage media including computer-executable instructions that, when executed by at least one processor, cause the at least one processor to receive a transaction request for a transaction to a payment account, the payment account associated with a primary account number (PAN) and a deposit identifier different from the PAN, the deposit identifier capable of only allowing funds to be added to the payment account; cause the transaction to be processed when the transaction request includes both a direction to add funds to the payment account and the deposit identifier for the payment account; cause the transaction to be declined when the transaction request includes both a direction to debit funds from the payment account and the deposit identifier for the payment account; and cause the transaction to be processed when the transaction request includes a direction to add funds to and/or debit funds from the payment account and also includes the PAN for the payment account.

In yet another aspect, there is provided a computer-implemented method of processing a transaction to a payment account to add funds to the payment account, the method comprising assigning, by a computing device, a deposit identifier to the payment account, the deposit identifier suitable for use only to add funds to the payment account and not to debit funds from the payment account.

DETAILED DESCRIPTION

Exemplary embodiments will now be described more fully with reference to the accompanying drawings. The description and specific examples included herein are intended for purposes of illustration only and are not intended to limit the scope of the present disclosure.

Consumers often use payment accounts in transactions both to fund purchases of products (*e.g.*, goods and/or services, etc.) from merchants and to receive deposits from other individuals or other entities. Typically, payment accounts are associated with primary account numbers, which may be used to facilitate transfers of funds both into (*e.g.*, as deposits, etc.) and out of (*e.g.*, to fund purchases, etc.) the payment accounts. Because primary account numbers may be used to debit funds from accounts, they are often concealed or kept private to the consumers, and disseminated only to complete transactions, thereby limiting the risk of unauthorized transactions to the payment accounts. The systems and methods described herein can be used to implement unique account identifiers, different from the primary account numbers of the payment accounts, that can only be used to add funds to the payment accounts. As such, the consumers can provide the identifiers to the individuals (or other entities) to facilitate the deposit transactions, without concern that the identifiers would be used to facilitate unauthorized purchase transactions to (or withdrawals from) the payment accounts. Thus, the systems and methods herein provide a level of security to the consumers (who wish to provide deposit access to individuals (or entities) to their payment accounts) by providing the identifiers that are limited to deposit transactions, instead of the primary account numbers.