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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR FLEXIBLE ACCOUNT IDENTIFIERS AND FLEXIBLE TRANSACTION MESSAGE ROUTING

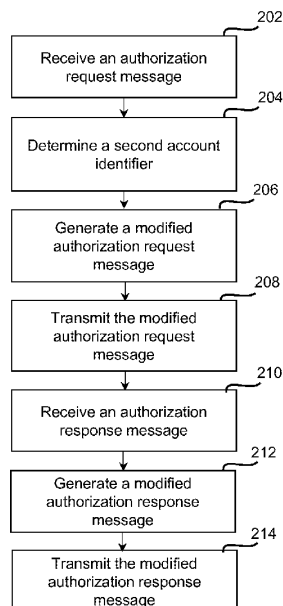


FIG. 2

(57) Abstract: Systems, methods, and computer program products are provided for flexible account identifiers and flexible transaction message routing. An example method includes receiving an authorization request message that includes a first account identifier in a first field. A second account identifier is determined based on at least one rule. A modified authorization request message is generated and includes the second account identifier in the first field and the first account identifier in a second field. The modified authorization request message is transmitted to an issuer system associated with the second account identifier. An authorization response message is received from the issuer system and includes the second account identifier in the first field and the first account identifier in the second field. A modified authorization response message including the first account identifier in the first field and the second account identifier in the second field is generated and transmitted.

LU, LV, MC, ME, MK, MT, NL, NO, PL, PT, RO, RS, SE,
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