WHAT IS CLAIMED IS:

1. A computer-implemented method comprising:

receiving, by a transaction processing system comprising at least one processor, through a first communication channel, a transaction request message from a merchant system for a transaction between a consumer and the merchant system using an account identifier, the transaction request message comprising first transaction data associated with the transaction, the first communication channel comprising a payment processing network, the first transaction data comprising a checkout identifier generated by the merchant system, the first transaction data not including personal information of the consumer, wherein the transaction processing system is independent from the merchant system and an issuer system;

assigning, by the at least one processor, a transaction identifier to the transaction;

storing, by the at least one processor, the first transaction data in association with the transaction identifier in at least one data storage device;

receiving, by the at least one processor, through a second communication channel independent of and different than the first communication channel, digital receipt data from the merchant system comprising a digital receipt object and second transaction data associated with the transaction, the second transaction data comprising at least a subset of transaction parameters of the first transaction data, the second transaction data comprising the checkout identifier generated by the merchant system;

processing, by the at least one processor, the transaction using the account identifier;

determining, by the at least one processor, the transaction identifier based on the second transaction data by matching the second transaction data to the first transaction data in the at least one data storage device, wherein matching the second transaction data to the first transaction data in the at least one data storage device comprises matching the checkout identifier;

storing, by the at least one processor, the digital receipt object in association with the transaction identifier in the at least one data storage device or at least one other storage device;

receiving, by the at least one processor, a query from at least one external system comprising the transaction identifier, wherein the at least one external system comprises the issuer system; and

in response to the query, automatically communicating, by the at least one processor, the digital receipt object and the transaction identifier to the issuer system.

2. The computer-implemented method of claim 1, wherein the digital receipt object comprises an electronic image file.
3. The computer-implemented method of claim 1, wherein the digital receipt object comprises a structured data file.
4. The computer-implemented method of claim 1, wherein the first communication channel comprises an electronic payment processing system, and wherein the second communication channel comprises an internet-based communication channel.
5. A system comprising:

at least one data storage device comprising transaction data stored in association with transaction identifiers; and

a transaction processing system comprising at least one processor in communication with the data storage device, the at least one processor programmed or configured to:

receive, through a first communication channel, a transaction request message from a merchant system for a transaction between a consumer and the merchant system using an account identifier, the transaction request message comprising first transaction data associated with the transaction, the first communication channel comprising a payment processing network, the first transaction data comprising a checkout identifier generated by the merchant system, the first transaction data not including personal information of the consumer, wherein the transaction processing system is independent from the merchant system and an issuer system;

assign a transaction identifier to the transaction;

store the first transaction data in association with the transaction identifier in at least one data storage device;

receive, through a second communication channel independent of and different than the first communication channel, digital receipt data from the merchant system comprising a digital receipt object and second transaction data associated with the transaction, the second transaction data comprising at least a subset of transaction parameters of the first transaction data, the second

transaction data comprising the checkout identifier generated by the merchant system;

process the transaction using the account identifier;

determine the transaction identifier based on the second transaction data by matching the second transaction data to the first transaction data in the at least one data storage device, wherein matching the second transaction data to the first transaction data in the at least one data storage device comprises matching the checkout identifier;

store the digital receipt object in association with the transaction identifier in the at least one data storage device or at least one other storage device;

receive a query from at least one external system comprising the transaction identifier, wherein the at least one external system comprises the issuer system; and

in response to the query, automatically communicate the digital receipt object and the transaction identifier to the issuer system.

6. The system of claim 5, wherein the digital receipt object comprises an electronic image file.
7. The system of claim 5, wherein the digital receipt object comprises a structured data file.
8. The system of claim 5, wherein the first communication channel comprises an electronic payment processing system, and wherein the second communication channel comprises an internet-based communication channel.
9. A computer program product comprising at least one non-transitory computer-readable medium including program instructions that, when executed by at least one processor of a transaction processing system, cause the at least one processor to:

receive, through a first communication channel, a transaction request message from a merchant system for a transaction between a consumer and the merchant system using an account identifier, the transaction request message comprising first transaction data associated with the transaction, the first communication channel comprising a payment processing network, the first transaction data comprising a checkout identifier generated by the merchant system, the first transaction data not including personal information of the

consumer, wherein the transaction processing system is independent from the merchant system and an issuer system;

assign a transaction identifier to the transaction;

store the first transaction data in association with the transaction identifier in at least one data storage device;

receive, through a second communication channel independent of and different than the first communication channel, digital receipt data from the merchant system comprising a digital receipt object and second transaction data associated with the transaction, the second transaction data comprising at least a subset of transaction parameters of the first transaction data, the second transaction data comprising the checkout identifier generated by the merchant system;

process the transaction using the account identifier;

determine the transaction identifier based on the second transaction data by matching the second transaction data to the first transaction data in the at least one data storage device, wherein matching the second transaction data to the first transaction data in the at least one data storage device comprises matching the checkout identifier;

store the digital receipt object in association with the transaction identifier in the at least one data storage device or at least one other storage device;

receive a query from at least one external system comprising the transaction identifier, wherein the at least one external system comprises the issuer system; and

in response to the query, automatically communicate the digital receipt object and the transaction identifier to the issuer system.

10. The computer program product of claim 9, wherein the digital receipt object comprises an electronic image file.

11. The computer program product of claim 9, wherein the digital receipt object comprises a structured data file.

12. The computer program product of claim 9, wherein the first communication channel comprises an electronic payment processing system, and wherein the second communication channel comprises an internet-based communication channel.