

ABSTRACT

SYSTEMS AND METHODS FOR PROCESSING PAYMENT TRANSACTIONS BETWEEN PREPAID PAYMENT CARD ACCOUNTS

Systems and methods for processing transactions between prepaid payment card accounts are disclosed. In one embodiment a transaction processing system for processing payments between prepaid payment card accounts, the system comprises: a processor, and a data storage device. The data storage device stores computer program instructions operable to cause the processor to: receive a settlement guarantee certificate message from a payment ledger system, the settlement guarantee certificate message comprising an indication of a payment card issuer associated with a payer prepaid payment card, an indication of a payment card issuer associated with a user prepaid payment card, and an indication of a payment amount; receive a settlement guarantee certificate indication from a user device of a user, the settlement guarantee certificate indication comprising an indication of a prepaid payment card account of the user; match the settlement guarantee certificate message and the settlement guarantee certificate indication; and increase a balance associated with the prepaid payment card account of the user by the payment amount.

[FIG.10]