

WHAT IS CLAIMED IS:

1. A computer-implemented method comprising:

receiving, with at least one processor, from a payment gateway or an acquirer system via a first application programming interface (API), a transaction request for a transaction, the transaction request comprising a transaction amount, an issuer identifier, and a merchant identifier, wherein the transaction request is originated via a merchant interface accessed on a client device of a user associated with an issuer account, and wherein neither the issuer identifier nor the merchant identifier comprises an identifier of a transaction account;

determining, with the at least one processor, an issuer uniform resource locator (URL) based on the issuer identifier;

generating, with the at least one processor, an intent identifier associated with the transaction request;

causing, with the at least one processor, the client device to access a payment interface separate from the merchant interface by transmitting, via the first API, the issuer URL and the intent identifier to the client device via the payment gateway or the acquirer system;

transmitting, with the at least one processor, the intent identifier, the transaction amount, and the merchant identifier to an issuer system associated with the issuer identifier via a second API;

receiving, with the at least one processor, from the issuer system via the second API, an authenticated consent identifier and a payer identifier, wherein the authenticated consent identifier is originated via the payment interface, and wherein the payer identifier does not comprise an identifier of a transaction account; and

in response to receiving the authenticated consent identifier from the issuer system:

determining, with the at least one processor, a merchant account identifier associated with the merchant identifier and an issuer account identifier associated with the payer identifier; and

transmitting, with the at least one processor, the transaction amount, the merchant account identifier, and the issuer account identifier in a combined authorization and settlement message configured to cause settlement for

the transaction amount between a merchant account associated with the merchant account identifier and the issuer account associated with the issuer account identifier.

2. The computer-implemented method of claim 1, wherein the issuer URL is transmitted to the payment gateway or the acquirer system and is forwarded to the merchant interface to trigger the payment interface.

3. The computer-implemented method of claim 2, further comprising:

receiving, with the at least one processor, an approval message associated with approval of the combined authorization and settlement message;

transmitting, with the at least one processor, a first success message to the payment gateway or the acquirer system via the first API, the first success message configured to cause the merchant interface of the client device to display a confirmation of completion of the transaction; and

transmitting, with the at least one processor, a second success message to the issuer system via the second API, the second success message configured to cause the payment interface of the client device to display confirmation of completion of the transaction.

4. The computer-implemented method of claim 2, wherein the payer identifier comprises a unique account identifier, an institution identifier associated with the issuer system, and a regional identifier, the payer identifier further being a globally unique identifier.

5. The computer-implemented method of claim 4, wherein the unique account identifier is a device address of the client device.

6. The computer-implemented method of claim 1, wherein the transaction request is received from the payment gateway via the first API, the issuer URL and the intent identifier are transmitted to the payment gateway via the first API, and the payment gateway is configured to communicate on behalf of the acquirer system for completion of the transaction.

7. The computer-implemented method of claim 1, further comprising:

settling, with the at least one processor, the transaction as a credit to the merchant account for the transaction amount and a debit from the issuer account for the transaction amount, by communicating with the issuer system and the payment gateway, or with the issuer system and the acquirer system; and

transmitting, with the at least one processor, a first settlement report associated with the transaction to the payment gateway or the acquirer system, and a second settlement report associated with the transaction to the issuer system.

8. A system comprising a server comprising at least one processor, the server being programmed or configured to:

receive, from a payment gateway or an acquirer system via a first application programming interface (API), a transaction request for a transaction, the transaction request comprising a transaction amount, an issuer identifier, and a merchant identifier, wherein the transaction request is originated via a merchant interface accessed on a client device of a user associated with an issuer account, and wherein neither the issuer identifier nor the merchant identifier comprises an identifier of a transaction account;

determine an issuer uniform resource locator (URL) based on the issuer identifier;

generate an intent identifier associated with the transaction request;

cause the client device to access a payment interface separate from the merchant interface by transmitting, via the first API, the issuer URL and the intent identifier to the client device via the payment gateway or the acquirer system;

transmit the intent identifier, the transaction amount, and the merchant identifier to an issuer system associated with the issuer identifier via a second API;

receive, from the issuer system via the second API, an authenticated consent identifier and a payer identifier; and

in response to receiving the authenticated consent identifier from the issuer system:

determine a merchant account identifier associated with the merchant identifier and an issuer account identifier associated with the payer identifier, wherein the authenticated consent identifier is originated via the payment interface,

and wherein the payer identifier does not comprise an identifier of a transaction account; and

transmit the transaction amount, the merchant account identifier, and the issuer account identifier in a combined authorization and settlement message configured to cause settlement for the transaction amount between a merchant account associated with the merchant account identifier and the issuer account associated with the issuer account identifier.

9. The system of claim 8, wherein the issuer URL is transmitted to the payment gateway or the acquirer system and is forwarded to the merchant interface to trigger the payment interface.

10. The system of claim 9, wherein the server is further programmed or configured to:

receive an approval message associated with approval of the combined authorization and settlement message;

transmit a first success message to the payment gateway or the acquirer system via the first API, the first success message configured to cause the merchant interface of the client device to display a confirmation of completion of the transaction; and

transmit a second success message to the issuer system via the second API, the second success message configured to cause the payment interface of the client device to display confirmation of completion of the transaction.

11. The system of claim 9, wherein the payer identifier comprises a unique account identifier, an institution identifier associated with the issuer system, and a regional identifier, the payer identifier further being a globally unique identifier.

12. The system of claim 11, wherein the unique account identifier is a device address of the client device.

13. The system of claim 8, wherein the transaction request is received from the payment gateway via the first API, the issuer URL and the intent identifier are transmitted to the payment gateway via the first API, and the payment gateway is

configured to communicate on behalf of the acquirer system for completion of the transaction.

14. The system of claim 8, wherein the server is further programmed or configured to:

settle the transaction as a credit to the merchant account for the transaction amount and a debit from the issuer account for the transaction amount, by communicating with the issuer system and the payment gateway, or with the issuer system and the acquirer system; and

transmit a first settlement report associated with the transaction to the payment gateway or the acquirer system, and a second settlement report associated with the transaction to the issuer system.

15. A computer program product comprising at least one non-transitory computer-readable medium including program instructions that, when executed by at least one processor, cause the at least one processor to:

receive, from a payment gateway or an acquirer system via a first application programming interface (API), a transaction request for a transaction, the transaction request comprising a transaction amount, an issuer identifier, and a merchant identifier, wherein the transaction request is originated via a merchant interface accessed on a client device of a user associated with an issuer account, and wherein neither the issuer identifier nor the merchant identifier comprises an identifier of a transaction account;

determine an issuer uniform resource locator (URL) based on the issuer identifier;

generate an intent identifier associated with the transaction request;

cause the client device to access a payment interface separate from the merchant interface by transmitting, via the first API, the issuer URL and the intent identifier to the client device via the payment gateway or the acquirer system;

transmit the intent identifier, the transaction amount, and the merchant identifier to an issuer system associated with the issuer identifier via a second API;

receive, from the issuer system via the second API, an authenticated consent identifier and a payer identifier; and

in response to receiving the authenticated consent identifier from the issuer system:

determine a merchant account identifier associated with the merchant identifier and an issuer account identifier associated with the payer identifier, wherein the authenticated consent identifier is originated via the payment interface, and wherein the payer identifier does not comprise an identifier of a transaction account; and

transmit the transaction amount, the merchant account identifier, and the issuer account identifier in a combined authorization and settlement message configured to cause settlement for the transaction amount between a merchant account associated with the merchant account identifier and the issuer account associated with the issuer account identifier.

16. The computer program product of claim 15, wherein the issuer URL is transmitted to the payment gateway or the acquirer system and is forwarded to the merchant interface to trigger the payment interface.

17. The computer program product of claim 16, wherein the program instructions further cause the at least one processor to:

receive an approval message associated with approval of the combined authorization and settlement message;

transmit a first success message to the payment gateway or the acquirer system via the first API, the first success message configured to cause the merchant interface of the client device to display a confirmation of completion of the transaction; and

transmit a second success message to the issuer system via the second API, the second success message configured to cause the payment interface of the client device to display confirmation of completion of the transaction.

18. The computer program product of claim 16, wherein the payer identifier comprises a unique account identifier, an institution identifier associated with the issuer system, and a regional identifier, the payer identifier further being a globally unique identifier, and wherein the unique account identifier is a device address of the client device.

19. The computer program product of claim 16, wherein the transaction request is received from the payment gateway via the first API, the issuer URL and the intent identifier are transmitted to the payment gateway via the first API, and the payment gateway is configured to communicate on behalf of the acquirer system for completion of the transaction.

20. The computer program product of claim 15, wherein the program instructions further cause the at least one processor to:

settle the transaction as a credit to the merchant account for the transaction amount and a debit from the issuer account for the transaction amount, by communicating with the issuer system and the payment gateway, or with the issuer system and the acquirer system; and

transmit a first settlement report associated with the transaction to the payment gateway or the acquirer system, and a second settlement report associated with the transaction to the issuer system.