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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR MULTI ACCOUNT ACCESS BASED ON A
SINGLE CREDENTIAL

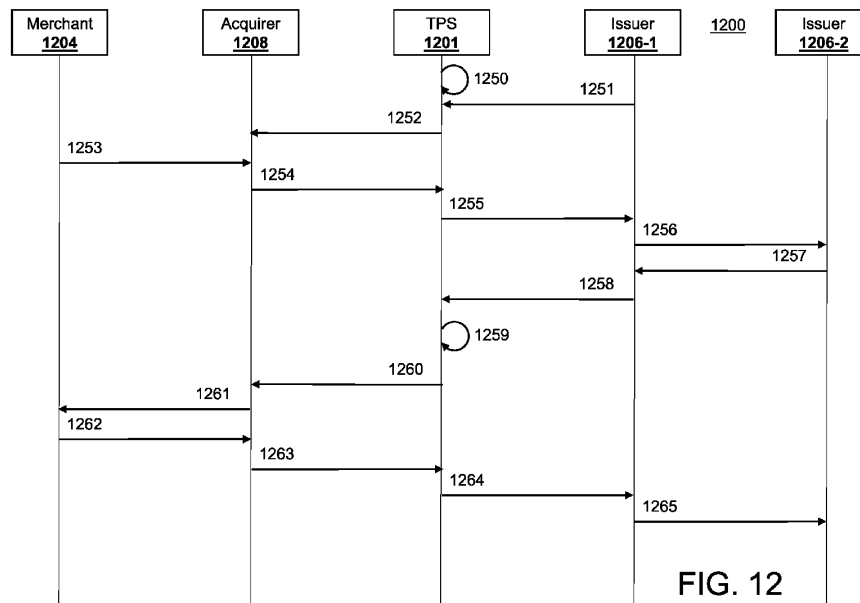


FIG. 12

(57) Abstract: Systems, methods, and computer program products are provided for multi account access based on a single credential. An example system includes at least one processor configured to receive an authorization request message associated with a transaction that has a first account identifier. Whether the transaction and/or the first account identifier qualifies for dynamic processing is determined. At least one processing option available for the dynamic processing of the transaction is identified. A modified authorization request message is transmitted to an issuer system that indicates the processing option(s). An authorization response message is received from the issuer system that has an authorization indicator and an identifier for a funding source compatible with a selected processing option. A modified authorization response message is transmitted based on the authorization indicator and the identifier for the funding source to the acquirer system.

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