THE INVENTION CLAIMED IS

1. A computer-implemented method for encoding account tokens in image files, comprising:

receiving, from a user associated with an account identifier, an identification of an image;

generating, with at least one processor, at least one token based on the account identifier of the user;

generating, with at least one processor, at least one false token;

encoding, with at least one processor, the at least one token and the at least one false token in the image, resulting in a tokenized image comprising the at least one token and the at least one false token; and

communicating, with at least one processor, the tokenized image to a transaction processing system, wherein the transaction processing system is configured to conduct a transaction based on the tokenized image using the at least one token.

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

extracting, with at least one processor, the at least one token from the tokenized image; and

conducting, with at least one processor, a transaction based on the at least one token.

3. The computer-implemented method of claim 1, wherein encoding the at least one token comprises encoding the at least one token into RGB values of the image.

4. The computer-implemented method of claim 1, wherein encoding the at least one token comprises:

encrypting the at least one token to produce encrypted data; and

encoding the encrypted data into the image.

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

detecting a transaction request using the at least one false token; and

automatically deactivating the at least one token in response to detecting the transaction request using the at least one false token.

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

capturing at least one image with a camera of a client device; and

generating the image based on the at least one image.

7. The computer-implemented method of claim 1, wherein the image is a screenshot or an image downloaded from a webpage.

8. The computer-implemented method of claim 1, wherein the image comprises embedded merchant data or product data.

9. The computer-implemented method of claim 1, further comprising communicating, with at least one processor of a first client device, the tokenized image to a second client device including at least one processor, wherein the at least one processor of the second client device communicates the tokenized image to the transaction processing system.

10. A system for encoding account tokens in image files, comprising at least one processor programmed or configured to:

receive, from a user associated with an account identifier, an identification of an image;

generate at least one token based on the account identifier of the user;

generate at least one false token;

embed the at least one token and the at least one false token in the image, resulting in a tokenized image comprising the at least one token and the at least one false token; and

communicate the tokenized image to a transaction processing system, wherein the transaction processing system is configured to conduct a transaction based on the tokenized image using the at least one token.

11. The system of claim 10, further comprising the transaction processing system, wherein the transaction processing system is programmed or configured to:

extract the at least one token from the tokenized image; and

conduct a transaction based on the at least one token.

12. The system of claim 10, wherein embedding the at least one token comprises encoding the at least one token into RGB values of the image.

13. The system of claim 10, wherein the at least one processor embeds the at least one token by:

encrypting the at least one token to produce encrypted data; and

encoding the encrypted data into the image.

14. The system of claim 10, wherein the at least one processor is further programmed or configured to:

detect a transaction request using the at least one false token; and

automatically deactivate the at least one token in response to detecting the transaction request using the at least one false token.

15. The system of claim 10, further comprising a client device including the at least one processor, wherein the at least one processor is further programmed or configured to:

capture a photograph with a camera of the client device; and

generate the image based on the photograph.

16. The system of claim 10, wherein the image is a screenshot or an image downloaded from a webpage.

17. The system of claim 10, wherein the at least one processor is further programmed or configured to communicate the tokenized image to a second client device including at least one processor, wherein the at least one processor of the second client device communicates the tokenized image to the transaction processing system.

18. A computer program product for encoding account tokens in image files, 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 user associated with an account identifier, an identification of at least one image;

generate at least one token based on the account identifier of the user;

generate at least one false token;

embed the at least one token and the at least one false token in the image, resulting in a tokenized image comprising the at least one token and the at least one false token; and

communicate the tokenized image to a transaction processing system, wherein the transaction processing system is configured to conduct a transaction based on the tokenized image and the at least one token.