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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR AN ACCOUNT-TO-ACCOUNT TRANSACTION NETWORK

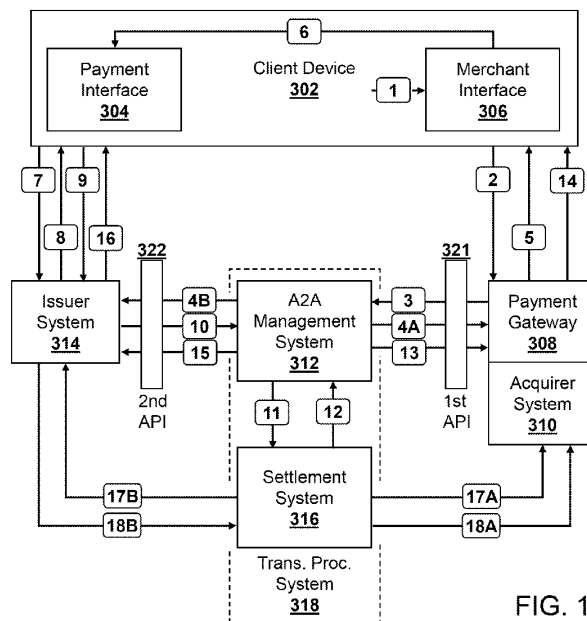


FIG. 1

(57) Abstract: Provided are a system, method, and computer program product for an account-to-account transaction network. The method includes receiving, via a first application programming interface (API), a transaction request for a transaction including a transaction amount, an issuer identifier, and a merchant identifier. The method includes determining an issuer uniform resource locator (URL) based on the issuer identifier, generating an intent identifier associated with the transaction request, and transmitting the issuer URL and the intent identifier via the first API. The method includes transmitting the intent identifier, the transaction amount, and the merchant identifier to an issuer system associated with the issuer identifier via a second API. The method includes, in response to receiving an authenticated consent identifier from the issuer system, determining a merchant account identifier and an issuer account identifier, and transmitting a combined authorization and settlement message to cause settlement for the transaction amount.

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