CLAIMS

WHAT IS CLAIMED IS:

1. A system comprising:

a non-transitory memory storing instructions; and

one or more hardware processors coupled to the non-transitory memory and configured to read the instructions from the non-transitory memory to cause the system to perform operations comprising:

receiving, from a card processing device, a transaction processing request for electronic transaction processing using an alphanumeric card identifier for an organization utilizing an online transaction processer associated with the system;

performing a database lookup for the alphanumeric card identifier from a card identifier database for the online transaction processor;

determining that the alphanumeric card identifier is marked for a generation of one or more alerts in response to one or more uses of the alphanumeric card identifier in one or more transactions;

declining the transaction processing request with the card processing device for the electronic transaction processing utilizing the online transaction processor, wherein the declining causes a first notification of the declining to be populated on the card processing device;

generating a real-time alert for the online transaction processor based on determining that the alphanumeric card identifier is marked for the generation of the real-time alert, wherein the real-time alert indicates that the alphanumeric card identifier was used in the transaction processing request; and

outputting, in real-time with the transaction processing request, the real-time alert to the organization.

2. The system of claim 1, wherein prior to receiving the transaction processing request, the operations further comprise:

receiving a request for the alphanumeric card identifier from the organization, wherein the request identifies data for the one or more alerts and an electronic communication channel;

generating the alphanumeric card identifier based on the request; and

transmitting the alphanumeric card identifier to the organization.

3. The system of claim 2, wherein the alphanumeric card identifier comprises one of a plurality of card identifiers, wherein the plurality of card identifiers comprise a plurality of valid card identifiers for the electronic transaction processing and one or more fake card identifiers for the generation of the one or more alerts that include the alphanumeric card identifier.

4. The system of claim 3, wherein the plurality of valid card identifiers are designated for use by at least one of different users or different departments of the organization, wherein the plurality of valid card identifiers are further rotatable with the at least one of different users or the different departments, and wherein the one or more fake card identifiers are listed with the plurality of valid card identifiers in one or more of a data table, a spreadsheet, or a card usage document for the organization.

5. The system of claim 1, wherein the operations further comprise:

responsive to the outputting of the real-time alert, marking the alphanumeric card identifier as a burned card identifier with the online transaction processor and the organization;

generating a new alphanumeric card identifier for the generation of the one or more alerts; and

notifying the organization of the new alphanumeric card identifier.

6. The system of claim 1, wherein the alphanumeric card identifier is not associated with an available balance or credit for the electronic transaction processing, and wherein the alphanumeric card identifier further causes an alert to be populated on the card processing device that the alphanumeric card identifier is marked for the generation of the one or more alerts.

7. The system of claim 1, further comprising:

a computing integration with an electronic transaction processing network for a card processor corresponding to the alphanumeric card identifier, wherein the system receives level two and level three card data for the electronic transaction processing via the computing integration for the one or more alerts.

8. The system of claim 1, wherein the real-time alert comprises at least one of an approval process for selecting another transaction processing source for the transaction processing request or an option to notify a merchant or authority associated with the transaction processing request of a potential fraud from the transaction processing request using the alphanumeric card identifier.

9. The system of claim 1, wherein the operations further comprise:

responsive to the outputting of the real-time alert, implementing a freeze on an account associated with the alphanumeric card identifier or another card identifier of the organization.

10. A method comprising:

receiving, from a card processing device, a transaction processing request for electronic transaction processing using a card identifier for an organization utilizing an online transaction processer;

accessing, from a database accessible by the online transaction processor, the card identifier;

determining that the card identifier is marked for a generation of one or more alerts in response to one or more uses of the card identifier in one or more transactions;

declining the transaction processing request with the card processing device for the electronic transaction processing utilizing the online transaction processor, wherein the declining causes a first notification of the declining to be displayed on the card processing device;

generating a real-time alert for the online transaction processor based on determining that the card identifier is marked for the generation of the real-time alert, wherein the real-time alert indicates that the card identifier was used in the transaction processing request; and

outputting, during processing of the transaction processing request, the real-time alert to the organization.

11. The method of claim 10, wherein prior to receiving the transaction request, the method further comprises:

receiving a request for the card identifier from the organization, wherein the request identifies data for the one or more alerts and an electronic communication channel;

generating the card identifier based on the request; and

transmitting the card identifier to the organization;

wherein the card identifier comprises one of a plurality of card identifiers, wherein the plurality of card identifiers comprise a plurality of valid card identifiers for the electronic transaction processing and one or more fake card identifiers for the generation of the one or more alerts that include the card identifier;

wherein the plurality of valid card identifiers are designated for use by at least one of different users or different departments of the organization, wherein the plurality of valid card identifiers are further rotatable with the at least one of different users or the different departments, and wherein the one or more fake card identifiers are listed with the plurality of valid card identifiers in one or more of a data table, a spreadsheet, or a card usage document for the organization.

12. The method of claim 10, further comprising:

responsive to the outputting of the real-time alert, marking the card identifier as a burned card identifier with the online transaction processor and the organization;

generating a new card identifier for the generation of the one or more alerts; and

notifying the organization of the new card identifier.

13. The method of claim 10, further comprising:

integrating with an electronic transaction processing network for a card processor corresponding to the card identifier; and

receiving level two and level three card data for the electronic transaction processing via the electronic transaction processing network for the one or more alerts.

14. The method of claim 10, wherein the real-time alert comprises at least one of an approval process for selecting another transaction processing source for the transaction processing request or an option to notify a merchant or authority associated with the transaction processing request of a potential fraud from the transaction processing request using the card identifier.

15. The method of claim 10, further comprising:

responsive to the outputting of the real-time alert, implementing a freeze on an account associated with the card identifier or another card identifier of the organization.