WHAT IS CLAIMED IS:

1. A computer-implemented method comprising:

receiving, by a payment server, via a user application, details associated with a plurality of issuers to enroll the plurality of issuers in a multi-configurable payment account of a user, wherein the multi-configurable payment account comprises a payment account that is associated with a plurality of sets of configuration details from a plurality of issuers configured on the payment account, such that the plurality of sets of configuration details for the payment account are stored with a routing service in association with the plurality of issuers, each set of configuration details of the plurality of sets of configuration details each being identified by a name that is also stored with the routing service, and wherein the routing service is associated with the payment server, and wherein each set of configuration details comprises at least one of the following:

an account type,

an account identification number,

a user identification number,

a user name,

a type of the payment account, or

any combination thereof;

receiving, by the payment server, a payment request associated with a payment account of the user, wherein the payment request comprises an account number of the payment account, and wherein receiving the payment request comprises:

receiving the payment request from a payment gateway when details of the payment account are provided at a point of sale (POS) device of a merchant via a merchant application, wherein the merchant application is associated with the payment gateway;

identifying, by the payment server, flag information from the payment request indicating the payment account of the user to be the multi-configurable payment account of the user, based on the payment request being from the payment gateway;

retrieving, by the payment server, a list of the names of the plurality of sets of configuration details corresponding to the multi-configurable payment account

of the user from the routing service associated with the payment server based on identifying the flag information from the payment request indicating the payment account to be the multi-configurable payment account of the user;

identifying, by the payment server, if there is a pre-set name of a set of configuration details as a primary configuration among the list of names of the plurality of sets of configuration details for the multi-configurable payment account;

providing, by the payment server and via the merchant application, the list of names of the plurality of sets of configuration details for the plurality of issuers to the user associated with the multi-configurable payment account and the pre-set name of configuration details as the primary configuration for selection based on identifying that there is a pre-set name of configuration details as the primary configuration for the multi-configurable payment account;

receiving, by the payment server and via the merchant application, a selected name of a set of configuration details for a selected issuer of the plurality of issuers from the list of names provided via the merchant application;

retrieving, by the payment server, a set of configuration details of the selected name of the set of configuration details for the selected issuer, wherein the set of configuration details for the selected issuer comprises:

an account type of a payment account issued by the selected issuer,

an account identification number of a payment account issued by the selected issuer,

a user identification number of a payment account issued by the selected issuer,

a user name associated with a payment account issued by the selected issuer,

a type of a payment account issued by the selected issuer, or

any combination thereof;

storing, by the payment server, the selected name as the primary configuration corresponding to the multi-configurable payment account with the routing service, wherein the configuration details corresponding to the selected name is stored as the primary configuration details at the merchant application for future transactions;

receiving, by the payment server, the set of configuration details for the selected issuer from the routing service associated with the payment server;

routing, by the payment server, a payment transaction for the payment request to the selected issuer corresponding to the configuration details of the primary configuration for completing the payment transaction; and

routing, by the payment server, a response to the payment transaction from the selected issuer to the payment gateway for display via the merchant application and to complete the payment transaction.

2. The method of claim 1, wherein the primary configuration details are selected when the payment request is from the POS device.

3. The method of claim 2, wherein the primary configuration details are selected from the list of names of configuration details provided to the POS device upon identifying the flag information from the payment request indicating the payment account to be multi-configurable.

4. The method of claim 1, wherein the payment request is received from the payment gateway when details of the payment account are provided at a merchant application, wherein the merchant application is associated with the payment gateway.

5. The method of claim 4, wherein the list of names of configuration details is provided on the merchant application for selection by the user when the payment request is received from the payment gateway.

6. The method of claim 4, wherein the configuration details corresponding to the selected name is stored as the primary configuration details at the merchant application for future transactions.

7. A payment server, comprising:

one or more processors; and

one or more computer-readable media, communicatively coupled to the one or more processors storing instructions, which upon execution, causes the one or more processors to:

receive, via a user application, details associated with a plurality of issuers to enroll the plurality of issuers in a multi-configurable payment account of the user, wherein the multi-configurable payment account comprises a payment account that is associated with a plurality of sets of configuration details from a plurality of issuers configured on the payment account, such that the plurality of sets of configuration details for the payment account are stored with a routing service in association with the plurality of issuers, each set of configuration details of the plurality of sets of configuration details each being identified by a name that is also stored with the routing service, and wherein the routing service is associated with the payment server, and wherein each set of configuration details comprises at least one of the following:

an account type,

an account identification number,

a user identification number,

a user name,

a type of the payment account, or

any combination thereof;

receive a payment request associated with a payment account of the user, wherein the payment request comprises an account number of the payment account, and wherein, when receiving the payment request, the one or more processors are programmed or configured to:

receive the payment request from a payment gateway when details of the payment account are provided at a point of sale (POS) device of a merchant via a merchant application, wherein the merchant application is associated with the payment gateway;

identify flag information from the payment request indicating the payment account of the user to be the multi-configurable payment account of the user, based on the payment request being from the payment gateway;

retrieve a list of the names of the plurality of sets of configuration details corresponding to the multi-configurable payment account of the user from the routing service associated with the payment server based on

identifying the flag information from the payment request indicating the payment account to be the multi-configurable payment account of the user;

identify if there is a pre-set name of a set of configuration details as a primary configuration among the list of names of the plurality of sets of configuration details for the multi-configurable payment account;

provide, via the merchant application, the list of names of the plurality of sets of configuration details for the plurality of issuers to the user associated with the multi-configurable payment account and the pre-set name of configuration details as the primary configuration for selection based on identifying that there is a pre-set name of configuration details as the primary configuration for the multi-configurable payment account;

receive, via the merchant application, a selected name of a set of configuration details for a selected issuer of the plurality of issuers from the list of names provided via the merchant application;

retrieve a set of configuration details of the selected name of the set of configuration details for the selected issuer, wherein the set of configuration details for the selected issuer comprises:

an account type of a payment account issued by the selected issuer,

an account identification number of a payment account issued by the selected issuer,

a user identification number of a payment account issued by the selected issuer,

a user name associated with a payment account issued by the selected issuer,

a type of a payment account issued by the selected issuer, or

any combination thereof;

store the selected name as the primary configuration corresponding to the multi-configurable payment account with the routing service, wherein the configuration details corresponding to the selected name is stored as the primary configuration details at the merchant application for future transactions;

receive the set of configuration details for the selected issuer from the routing service associated with the payment server;

route a payment transaction for the payment request to the selected issuer corresponding to the configuration details of the primary configuration for completing the payment transaction; and

route a response to the payment transaction from the selected issuer to the payment gateway for display via the merchant application and to complete the payment transaction.

8. The payment server of claim 7, wherein the one or more processors select the primary configuration details when the payment request is from the POS device.

9. The payment server of claim 8, wherein the one or more processors select the primary configuration details from the list of names of configuration details provided to the POS device upon identifying the flag information from the payment request indicating the payment account to be multi-configurable.

10. The payment server of claim 7, wherein the one or more processors receive the payment request from the payment gateway when details of the payment account are provided at a merchant application, and wherein the merchant application is associated with the payment gateway.

11. The payment server of claim 10, wherein the one or more processors provide the list of names of configuration details on the merchant application for selection by the user when the payment request is received from the payment gateway.

12. The payment server of claim 10, wherein the one or more processors store the configuration details corresponding to the selected name as the primary configuration details at the merchant application for future transactions.