ABSTRACT

SYSTEMS AND METHODS FOR MAPPING A MOBILE CLOUD ACCOUNT TO A PAYMENT ACCOUNT

A method for processing a financial transaction using a mobile cloud account mapped to a payment account includes: storing, in a mapping database, a plurality of mapping records, each mapping record including a master key identifier, a mobile cloud account number (MCA), and a real card account number (RCA), the MCA being based on attributes of the RCA; receiving transaction data related to a financial transaction, wherein the transaction data includes at least an MCA and a payment cryptogram; validating, by a validation device, the payment cryptogram; identifying, in the mapping database, a specific mapping record, wherein the specific mapping record includes the MCA included in the received transaction data; and transmitting at least the RCA included in the specific mapping record and a validation result indicating a success or failure of the validation of the payment cryptogram.

FIG. 1