



(51) International Patent Classification:
G06Q 20/40 (2012.01) *G06Q 20/38* (2012.01)
G06Q 20/42 (2012.01)

(21) International Application Number:
PCT/US2023/017153

(22) International Filing Date:
31 March 2023 (31.03.2023)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
63/330,987 14 April 2022 (14.04.2022) US

(71) Applicant: VISA INTERNATIONAL SERVICE
ASSOCIATION [US/US]; P.O. Box 8999, San Francisco,
CA 94128 (US).

(72) Inventors: LYNCH, Conor, John; Newton Suites 12-02,
60 Newton Road, Singapore 307994 (SG). BISHOP,
Christopher, Joseph; 3-4-3 Ebisuminami, Parknade
Ebisu Apt. 310, Shibuya-ku, Tokyo, 150-0022 (JP).
PALANISAMY, Karthikeyan; 32 Jalan Rajah, Rajah
Towers, Singapore 329141 (SG). CHANG, Emily; 1705
Deer Path, Flower Mound, TX 75022 (US). BYRNE, III,
C., William; 5305 SE 41st Avenue, Portland, OR 97202
(US). HIRAKAWA, Kaori; 2-1-1-302 Utsukushigaoka,
Aoba-ku, Yokohama-shi, Kanagawa 225-0002 (JP). JHA,
Shipra; 150 Melendez Avenue, Fremont, CA 94539 (US).
VERMA, Abhishek; 717 Bristle Pine Circle Unit E, High-
lands Ranch, CO 80129 (US).

(74) Agent: PREPELKA, Nathan, J. et al.; The Webb Law
Firm, One Gateway Center, 420 Ft. Duquesne Blvd., Suite
1200, Pittsburgh, PA 15222 (US).

(81) Designated States (unless otherwise indicated, for every
kind of national protection available): AE, AG, AL, AM,

(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR FLEXIBLE TRANSACTION MESSAGE
ROUTING

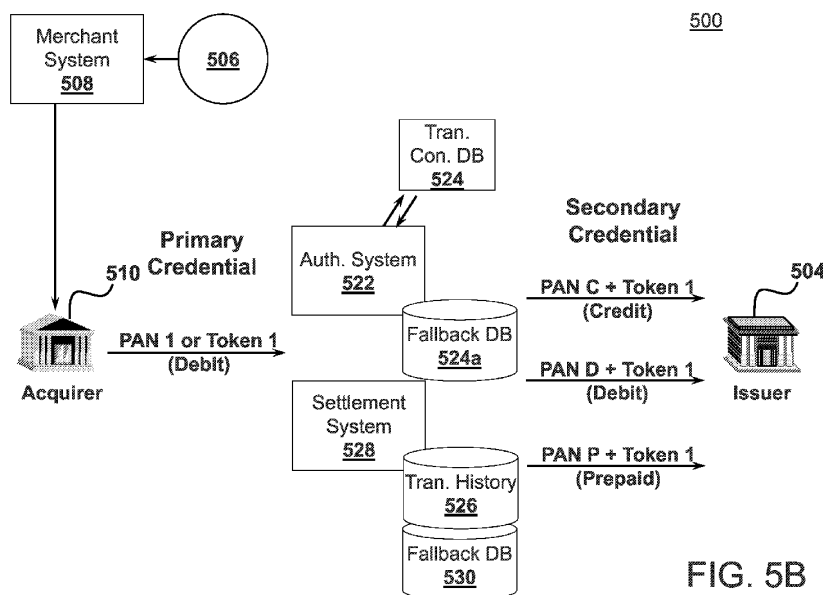


FIG. 5B

(57) Abstract: Systems, methods, and computer program products are provided for flexible transaction message routing. An exemplary method includes receiving an authorization request message associated with a payment transaction. The authorization request message includes a first account identifier associated with a user. A second account identifier is determined from a plurality of account identifiers based on at least one rule associated with the first account identifier. A modified authorization request message for the payment transaction is generated. The modified authorization request message includes the second account identifier. The modified authorization request message is transmitted to an issuer system associated with the second account identifier. A transaction history record based on the payment transaction and the second account identifier is stored.

[Continued on next page]

AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CV, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, MG, MK, MN, MU, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, ZA, ZM, ZW.

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, CV, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, ME, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Published:

— with international search report (Art. 21(3))