WHAT IS CLAIMED IS

1. A method of processing a transaction as a push payment transaction, comprising:

receiving, with at least one payment gateway processor, a transaction request from a merchant system, the transaction request comprising transaction data associated with a payment device of a user, the payment device associated with an issuer system;

in response to receiving the transaction request from the merchant system:

generating, with the at least one payment gateway processor, an authentication request based on the transaction data; and

communicating, with the at least one payment gateway processor, the authentication request to an issuer authentication processing system of the issuer system;

in response to the issuer authentication processing system authenticating the user based on the authentication request:

receiving, with the at least one payment gateway processor, an authentication response from the issuer authentication processing system; and

generating, with the at least one payment gateway processor or the issuer authentication processing system, a push payment request comprising the authentication response and an account identifier associated with the merchant system;

communicating, with the at least one payment gateway processor or the issuer authentication processing system, the push payment request to an issuer payment processing system of the issuer system; and

in response to the issuer payment processing system validating the authentication response, initiating, with the issue payment processing system, the push payment transaction from the issuer system to an acquirer system associated with the account identifier via a transaction processing system.

2. The method of claim 1, wherein the transaction comprises an electronic commerce transaction initiated by a communication from a computing device of the user

to the merchant system.

3. The method of claim 1, wherein the authentication request comprises an authentication verifying data element.

4. The method of claim 1, further comprising, prior to generating the authentication request, determining, with the at least one payment gateway processor, whether the issuer system is enabled for processing the transaction as the push payment transaction based on the transaction data.

5. The method of claim 1, wherein communicating the push payment request to the issuer payment processing system causes the issuer payment processing system to process the transaction as the push payment transaction.

6. A system for processing a transaction as a push payment transaction, the system comprising:

at least one payment gateway server computer including at least one payment gateway processor, the at least one payment gateway server computer programmed and/or configured to:

receive a transaction request from a merchant system, the transaction request comprising transaction data associated with a payment device of a user, the payment device associated with an issuer system;

in response to receiving the transaction request from the merchant system:

generate an authentication request based on the transaction data; and

communicate the authentication request to an issuer authentication processing system of the issuer system;

in response to the issuer authentication processing system authenticating the user based on the authentication request:

receive an authentication response from the issuer authentication processing system; and

generate a push payment request comprising the authentication response and an account identifier associated with the merchant system;

communicate the push payment request to an issuer payment processing system of the issuer system; and

a server computer of the issuer system, the server computer programmed and/or configured to:

in response to the issuer payment processing system validating the authentication response, initiate the push payment transaction from the issuer system to an acquirer system associated with the account identifier via a transaction processing system.

7. The system of claim 6, wherein the transaction comprises an electronic commerce transaction initiated by a communication from a computing device of the user to the merchant system.

8. The system of claim 6, wherein the authentication request comprises an authentication verifying data element.

9. The system of claim 6, wherein the at least one payment gateway server computer is further programmed and/or configured to, prior to generating the authentication request, determine whether the issuer system is enabled for processing the transaction as the push payment transaction based on the transaction data.

10. The system of claim 6, wherein communicating the push payment request to the issuer payment processing system causes the issuer payment processing system to process the transaction as the push payment transaction.

11. A computer program product for processing a transaction as a push payment transaction, the computer program product comprising at least one non-

transitory computer-readable medium including program instructions that, when executed by at least one payment gateway processor or an issuer system, cause the at least one payment gateway processor or the issuer system to:

receive, with the payment gateway processor, a transaction request from a merchant system, the transaction request comprising transaction data associated with a payment device of a user, the payment device associated with an issuer system;

in response to the payment gateway processor receiving the transaction request from the merchant system:

generate, with the payment gateway processor, an authentication request based on the transaction data; and

communicate, with the payment gateway processor, the authentication request to an issuer authentication processing system of the issuer system;

in response to the issuer authentication processing system authenticating the user based on the authentication request:

receive, with the payment gateway processor, an authentication response from the issuer authentication processing system; and

generate, with the payment gateway processor or an issuer authentication processing system of the issuer system, a push payment request comprising the authentication response and an account identifier associated with the merchant system;

communicate, with the payment gateway processor or the issuer authentication system of the issuer system, the push payment request to an issuer payment processing system of the issuer system; and

in response to the issuer payment processing system validating the authentication response, initiate, with an issuer payment processing system of the issuer system, the push payment transaction to an acquirer system associated with the account identifier via a transaction processing system.

12. The computer program product of claim 11, wherein the transaction comprises an electronic commerce transaction initiated by a communication from a

computing device of the user to the merchant system.

13. The computer program product of claim 11, wherein the authentication request comprises an authentication verifying data element.

14. The computer program product of claim 11, wherein the program instructions further cause the at least one payment gateway processor to, prior to generating the authentication request, determine whether the issuer system is enabled for processing the transaction as the push payment transaction based on the transaction data.

15. The computer program product of claim 11, wherein communicating the push payment request to the issuer payment processing system causes the issuer payment processing system to process the transaction as the push payment transaction.