ABSTRACT

Systems and methods involve an enrollment function of a backend server that receives customer data regarding a customer's transaction card source account, a recipient's non-acquirer account, a payment amount, and a scheduled payment date. On a payment initiation date in advance of the scheduled payment date, an automated bill pay function of the backend server debits the payment amount from the transaction card source account and credits the debited payment amount to one or more non-acquirer bridging accounts. Thereafter, on or before the scheduled payment date, the automated bill pay function of the backend server debits the credited payment amount from the one or more non-acquirer bridging accounts and transfers the payment amount via a non-card association channel to the recipient's non-acquirer account.

FIGURE 1A