16. The non-transitory computer-readable storage medium of Claim 15, wherein the computer-executable instructions further cause the disbursement computing device to:

receive a registration request message from the issuer bank associated with the payor, the registration request message including a primary account number of the financial account associated of the payor; and

assign the payor identifier to the primary account number.

17. The non-transitory computer-readable storage medium of Claim 15, wherein the computer-executable instructions further cause the disbursement computing device to:

transmit the first payment authorization message to a payee bank associated with the payee; and

receive a payment approval message from the payee bank that the financial account of the payee is valid.

18. The non-transitory computer-readable storage medium of Claim 15, wherein the computer-executable instructions further cause the disbursement computing device to transmit a notification message to the payee that funds in the disbursement amount have been transferred to the financial account of the payee.

19. The non-transitory computer-readable storage medium of Claim 15, wherein the at least one disbursement payment instruction includes a plurality of disbursement payment instructions, and wherein the computer-executable instructions further cause the disbursement computing device to:

consolidate purchase approval requests and denials associated with each of the plurality of disbursement payment instructions in a data file; and

transmit the data file to the issuer bank associated with the payor for settlement.