SYSTEMS AND METHODS FOR USE IN AUTHENTICATING USERS IN CONNECTION WITH NETWORK TRANSACTIONS

ABSTRACT

Systems and methods are provided for authenticating users to payment accounts in connection with transactions. An exemplary method includes receiving, by at least one computing device, an authentication request for a transaction associated with a payment account where the authentication request includes a token associated with the payment account and a cryptogram, and mapping the token to a primary account number (PAN) for the payment account. The method also includes validating the cryptogram, generating a directory server nonce (DSN) for the authentication request, and transmitting the DSN and the account number to an access control server (ACS) associated with an issuer of the payment account. The method further includes, in response to an issuer authentication value (IAV), compiling an accountholder authentication value (AAV) including the IAV, the DSN and an amount of the transaction, and transmitting the AAV to one of a merchant and a server.

[FIG. 1]