

CLAIMS

1. A computer-implemented method of facilitating peer-to-peer payments between remote computing systems, the method comprising:

receiving, at a processor of a gateway system, a first signal including instructions from a sender computer system to facilitate sending a payment to a receiver computer system, wherein the instructions include a value and identifying information for both the sender computer system and the receiver computer system, the sender computer system is indicated in account data at a financial institution system and the receiver computer system is not indicated in the account data at the financial institution system, and no peer-to-peer payment system includes data corresponding to both the sender computer system and the receiver computer system;

in response to receiving the first signal from the sender computer system, automatically sending a second signal from the processor of the gateway system to a processor of a prepaid card provider system to create a virtual debit card for use with the financial institution system for the receiver computer system;

in response to creating the virtual debit card, adding, at the processor of the prepaid card provider system, the value to the virtual debit card; and

in response to adding the value to the virtual debit card, sending the virtual debit card to the receiver computer system using the identifying information for the receiver computer system.

2. The method of claim 1, wherein adding the value to the virtual debit card includes initiating a push to card transaction with the virtual debit card.

3. The method of claim 2, further comprising sending a confirmation message to the sender computer system upon sending the virtual debit card to the receiver computer system.

4. The method of claim 3, wherein sending the virtual debit card to the receiver computer system includes sending a virtual debit card detail message to the receiver computer system.

5. The method of claim 4, wherein adding the value to the virtual debit card includes debiting an account balance of the account data at the financial institution system.
6. The method of claim 5, wherein the account data corresponds to the sender computer system.
7. The method of claim 6, further comprising determining an API for a receiver electronic wallet module.
8. The method of claim 7, wherein the virtual debit card detail message includes instructions to integrate the virtual debit card with the receiver electronic wallet module.
9. The method of claim 8, further comprising integrating the virtual debit card into the receiver electronic wallet module at the receiver computer system.
10. The method of claim 9, wherein the virtual debit card detail message further includes instructions to receive a physical debit card.
11. A system for facilitating peer-to-peer payments between remote computing systems, the system comprising:
 - a first processor and a first memory hosting a gateway system, wherein the first memory includes instructions that are executable by the first processor for:
 - receiving instructions to facilitate sending a payment from a sender computer system to a receiver computer system, wherein the instructions include a value and identifying information for both the sender computer system and the receiver computer system, the sender computer system is indicated in account data at a financial institution system and the receiver computer system is not indicated in the account data at the financial institution system, and no peer-to-peer payment system includes data corresponding to both the sender computer system and the receiver computer system;

a second processor and a second memory hosting a payment network system, wherein the second memory includes instructions that are executable by the second processor for:

in response to receiving the first signal from the sender computer system, automatically sending a second signal from the processor of the gateway system to a processor of a prepaid card provider system to create a virtual debit card for use with the financial institution system for the receiver computer system;

in response to creating the virtual debit card, adding, at the processor of the prepaid card provider system, the value to the virtual debit card; and

in response to adding the value to the virtual debit card, sending the virtual debit card to the receiver computer system using the identifying information for the receiver computer system.

12. The system of claim 11, wherein the instructions for adding the value to the virtual debit card includes an instruction for initiating a push to card transaction with the virtual debit card.

13. The system of claim 12, wherein the second memory includes a further instruction for sending a confirmation message to the sender computer system upon sending the virtual debit card to the receiver computer system.

14. The system of claim 13, wherein the instructions for sending the virtual debit card to the receiver computer system includes an instruction for sending a virtual debit card detail message to the receiver computer system.

15. The system of claim 14, wherein the instructions for adding the value to the virtual debit card includes an instruction for debiting an account balance of the account data at the financial institution system.

16. The system of claim 15, wherein the account data corresponds to the sender computer system.

17. The system of claim 16, wherein the second memory includes a further instruction for determining an API for a receiver electronic wallet module.
18. The system of claim 17, wherein the virtual debit card detail message includes instructions to integrate the virtual debit card with the receiver electronic wallet module.
19. The system of claim 18, wherein the second memory includes a further instruction for integrating the virtual debit card into the receiver electronic wallet module at the receiver computer system.
20. The system of claim 19, wherein the virtual debit card detail message further includes instructions to receive a physical debit card.