WHAT IS CLAIMED IS:

1. A method comprising:

registering, during an enrollment process, an account for a user by associating the user with a communication channel outside of an electronic payment processing network;

associating, with a server arranged in the electronic payment processing network, the user with an inactivated account identifier in an account database accessible by the server, the inactivated account identifier stored on a payment device issued to the user, wherein the inactivated account identifier comprises a new account identifier issued in an inactive state with the payment device, wherein the new account identifier is associated with an inactive status such that it cannot be used to process a transaction until it is activated;

receiving, via the electronic payment processing network from a merchant system, a transaction request message corresponding to a payment transaction initiated at the merchant system by the user with the payment device issued with the inactivated account identifier, the transaction request message comprising the inactivated account identifier;

in response to receiving the transaction request message from the merchant system, communicating the transaction request message to an activation processing system;

determining, with the activation processing system, an activation option corresponding to the inactivated account identifier based on communicating the inactivated account identifier to an issuer system that issued the payment device;

in response to determining the activation option corresponding to the inactivated account identifier, communicating a credential to the user via the communication channel outside of the electronic payment processing network;

receiving, from the user, the credential via the electronic payment processing network;

authenticating the user based on comparing the credential received via the electronic payment processing network to the credential communicated to the user via the communication channel before processing the transaction initiated by the user at the merchant system with the inactivated account identifier;

in response to authenticating the user for the transaction initiated by the user at the merchant system with the inactivated account identifier, activating the inactivated account identifier before processing the transaction, resulting in an activated account identifier; and

processing the transaction with the activated account identifier after the inactivated account identifier has been activated.

2. The method of claim 1, further comprising:

determining the account associated with the user is enrolled in a transaction activation process; and

communicating the credential to the user in response to determining the account is enrolled in the transaction activation process.

3. The method of claim 2, further comprising:

associating the user with a second inactivated account identifier;

receiving, via the electronic payment processing network, a second transaction request message corresponding to a second transaction initiated by the user with the second inactivated account identifier;

in response to receiving the second transaction request message corresponding to the second inactivated account identifier, communicating a second credential to the user via the communication channel outside of the electronic payment processing network;

receiving, from the user, the second credential via the electronic payment processing network;

authenticating the user based on comparing the second credential received via the electronic payment processing network to the second credential communicated to the user via the communication channel;

in response to authenticating the user, activating the second inactivated account identifier; and

processing the second transaction with the second activated account identifier after the second account identifier has been activated.

4. The method of claim 1, further comprising:

determining the inactivated account identifier is not associated with a prior transaction request; and

communicating the credential to the user in response to determining the account identifier is not associated with the prior transaction request.

5. The method of claim 4, wherein determining the inactivated account identifier is not associated with the prior transaction request comprises:

searching an account database for account data associated with the account identifier;

determining that the account data comprises transaction data associated with a transaction request; and

identifying that the inactivated account identifier is not associated with the prior transaction request in response to determining the account data does not include transaction data associated with the transaction request.

6. The method of claim 5, wherein determining the inactivated account identifier is not associated with the prior transaction request further comprises:

amending the account database to include transaction data associated with the transaction request message if the inactivated account identifier is not associated with the prior transaction request.

7. The method of claim 5, further comprising:

in response to determining the inactivated account identifier is not associated with the prior transaction request, determining if the account is registered to a transaction activation process; and

in response to determining the account is registered to the transaction activation process, communicating the credential to the user.

8. A system for processing transactions, the system comprising at least one server computer including at least one processor arranged in an electronic payment processing network, the at least one server computer programmed and/or configured to:

register, during an enrollment process, an account for a user by associating the user with a communication channel outside of the electronic payment processing network;

associate the user with an inactivated account identifier in an account database accessible by the at least one server, the inactivated account identifier stored on a payment device issued to the user, wherein the inactivated account identifier comprises a new account identifier issued in an inactive state with the payment device, wherein the new account identifier is associated with an inactive status such that it cannot be used to process a transaction until it is activated;

receive, via the electronic payment processing network from a merchant system, a transaction request message corresponding to a payment transaction initiated at the merchant system by the user with the payment device issued with the inactivated account identifier, the transaction request message comprising the inactivated account identifier;

in response to receiving the transaction request message from the merchant system, communicate the transaction request message to an activation processing system;

determine, with the activation processing system, an activation option corresponding to the inactivated account identifier based on communicating the inactivated account identifier to an issuer system that issued the payment device;

in response to determining the activation option corresponding to the inactivated account identifier, communicate a credential to the user via the communication channel outside of the electronic payment processing network;

receive, from the user, the credential via the electronic payment processing network;

authenticate the user based on comparing the credential received via the electronic payment processing network to the credential communicated to the user via the communication channel before processing the transaction initiated by the user at the merchant system with the inactivated account identifier;

in response to authenticating the user for the transaction initiated by the user at the merchant system with the inactivated account identifier, activate the inactivated account identifier before processing the transaction, resulting in an activated account identifier; and

process the transaction with the activated account identifier after the inactivated account identifier has been activated.

9. The system of claim 8, wherein the at least one server computer is programmed and/or configured to:

determine the account associated with the user is enrolled in a transaction activation process; and

communicate the credential to the user in response to determining the account is enrolled in the transaction activation process.

10. The system of claim 9, wherein the at least one server computer is programmed and/or configured to:

associate the user with a second inactivated account identifier;

receive, via the electronic payment processing network, a second transaction request message corresponding to a second transaction initiated by the user with the second inactivated account identifier;

in response to receiving the second transaction request message corresponding to the second inactivated account identifier, communicate a second credential to the user via the communication channel outside of the electronic payment processing network;

receive, from the user, the second credential via the electronic payment processing network;

authenticate the user based on comparing the second credential received via the electronic payment processing network to the second credential communicated to the user via the communication channel;

in response to authenticating the user, activate the second inactivated account identifier; and

process the second transaction with the second activated account identifier after the second account identifier has been activated.

11. The system of claim 8, wherein the at least one server computer is programmed and/or configured to:

determine that the inactivated account identifier is not associated with a prior transaction request; and

communicate the credential to the user in response to determining the inactivated account identifier is not associated with the prior transaction request.

12. The system of claim 11, wherein the at least one server computer is programmed and/or configured to:

search an account database for account data associated with the inactivated account identifier;

determine that the account data comprises transaction data associated with a transaction request; and

identify that the inactivated account identifier is not associated with the prior transaction request in response to determining the account data does not include transaction data associated with the transaction request.

13. The system of claim 12, wherein the at least one server computer is programmed and/or configured to:

amend the account database to include transaction data associated with the transaction request message if the inactivated account identifier is not associated with the prior transaction request.

14. The system of claim 12, wherein the at least one server computer is programmed and/or configured to:

in response to determining the inactivated account identifier is not associated with the prior transaction request, determine if the account is registered to a transaction activation process; and

in response to determining the account is registered to the transaction activation process, communicate the credential to the user.

15. A computer program product for processing transactions, comprising at least one non-transitory computer-readable medium including program instructions that, when executed by at least one processor of a server arranged in an electronic payment processing network, cause the at least one processor to:

register, during an enrollment process, an account for a user by associating the user with a communication channel outside of the electronic payment processing network;

associate the user with an inactivated account identifier in an account database accessible by the server, the inactivated account identifier stored on a payment device issued to the user, wherein the inactivated account identifier comprises a new account identifier issued in an inactive state with the payment device, wherein the new account identifier is associated with an inactive status such that it cannot be used to process a transaction until it is activated;

receive, via the electronic payment processing network from a merchant system, a transaction request message corresponding to a payment transaction initiated at the merchant system by the user with the payment device issued with the inactivated account identifier, the transaction request message comprising the inactivated account identifier;

in response to receiving the transaction request message from the merchant system, communicate the transaction request message to an activation processing system;

determine, with the activation processing system, an activation option corresponding to the inactivated account identifier based on communicating the inactivated account identifier to an issuer system that issued the payment device;

in response to determining the activation option corresponding to the inactivated account identifier, communicate a credential to the user via the communication channel outside of the electronic payment processing network;

receive, from the user, the credential via the electronic payment processing network;

authenticate the user based on comparing the credential received via the electronic payment processing network to the credential communicated to the user via the communication channel before processing the transaction initiated by the user at the merchant system with the inactivated account identifier;

in response to authenticating the user for the transaction initiated by the user at the merchant system with the inactivated account identifier, activate the inactivated account identifier before processing the transaction, resulting in an activated account identifier; and

process the transaction with the activated account identifier after the inactivated account identifier has been activated.

16. The computer program product of claim 15, wherein the instructions further cause the at least one processor to:

determine the account associated with the user is enrolled in a transaction activation process; and

communicate the credential to the user in response to determining the account is enrolled in the transaction activation process.

17. The computer program product of claim 16, wherein the instructions further cause the at least one processor to:

associate the user with a second inactivated account identifier;

receive, via the electronic payment processing network, a second transaction request message corresponding to a second transaction initiated by the user with the second inactivated account identifier;

in response to receiving the second transaction request message corresponding to the second inactivated account identifier, communicate a second credential to the user via the communication channel outside of the electronic payment processing network;

receive, from the user, the second credential via the electronic payment processing network;

authenticate the user based on comparing the second credential received via the electronic payment processing network to the second credential communicated to the user via the communication channel;

in response to authenticating the user, activate the second inactivated account identifier; and

process the second transaction with the second activated account identifier after the second account identifier has been activated.

18. The computer program product of claim 15, wherein the instructions further cause the at least one processor to:

search an account database for account data associated with the inactivated account identifier;

determine that the account data comprises transaction data associated with a transaction request; and

identify the account identifier is not associated with a prior transaction request in response to determining the account data does not include transaction data associated with the transaction request.

19. The computer program product of claim 18, wherein the instructions further cause the at least one processor to, when determining the account identifier is not associated with the prior transaction request:

search an account database for account data associated with the inactivated account identifier;

determine that the account data comprises transaction data associated with the transaction request; and

identify that the inactivated account identifier is not associated with the prior transaction request in response to determining the account data does not include transaction data associated with the transaction request.

20. The computer program product of claim 19, wherein the instructions further cause the at least one processor to, when determining the inactivated account identifier is not associated with the prior transaction request:

amend the account database to include transaction data associated with the transaction request message if the account identifier is not associated with the prior transaction request.