Abstract

METHODS AND SYSTEMS FOR PAYMENTS ASSURANCE

Payments assurance methods and systems are described. In some embodiments, a Proxy Service Manager Server computer receives a consumer authentication request from a merchant device, and transmits that request to an Authentication Service Manager Server computer. The Proxy Service Manager Server computer then receives a non- repudiable accountholder authentication value ("AAV") token, generates a payment authorization request that includes the AAV token, and transmits the payment authorization request to an Acquirer financial institution (FI) Server computer. The Proxy Service Manager Server computer is then operable to receive a payment authorization message, and to transmit the payment authorization message to the merchant device to enable a merchant to complete a purchase transaction with a consumer.

Figure 2