WHAT IS CLAIMED IS:

1. A method for facilitating a transaction with a one-time number, comprising:

prior to a transaction occurring between a consumer and a merchant, receiving, by a receiver of a processing server, a first transaction request from a computing device of the consumer without utilizing payment network infrastructure, wherein the first transaction request includes a plurality of data elements including at least a first data element storing a zero transaction amount and a second data element storing a primary account number, and wherein the merchant and the processing server are separate and distinct entities;

based on the zero transaction amount stored in the first data element, determining, by the processing server that the first transaction request, received from the computing device of the consumer, is a request for a one-time value;

parsing, by the processing server, the primary account number stored in the second data element included in the first transaction request received from the computing device of the consumer;

generating, by the processing server, the one-time value, wherein the one-time value includes a predetermined number of digits, and a subset of the predetermined number of digits is a reference to the processing server;

storing, in a memory of the processing server, a data entry comprised of at least the parsed primary account number and the generated one-time value;

electronically transmitting, by a transmitter of the processing server, the generated one-time value, in response to the received first transaction request, to the computing device of the consumer for use in a financial transaction;

receiving, by the receiver of the processing server, a second transaction request, wherein the second transaction request includes a plurality of data elements including at least a first data element storing a non-zero transaction amount and a second data element storing the one-time value;

replacing, by the processing server, the one-time value stored in the second data element included in the received second transaction request with the primary account number;

electronically transmitting, by the transmitter of the processing server, the second transaction request to an issuing financial institution based on the primary account number after replacing of the one-time value;

receiving, by the receiver of the processing server, a transaction response from the issuing financial institution; and

forwarding, by the transmitter of the processing server, the transaction response in response to the second transaction request.

2. The method of claim 1, wherein the second transaction request is received from a third party entity.

3. The method of claim 1, wherein the predetermined number of digits is 18 or 19.

4. The method of claim 1, wherein the subset of the predetermined number of digits is 3 or 4.

5. The method of claim 1, wherein

the plurality of data elements further includes a third data element storing authentication data, and

the method further comprises:

validating, by the processing server, the authentication data against a transaction account associated with the primary account number, where the one-time value is generated upon successful validation.

6. The method of claim 1, wherein the first transaction request is formatted according to one or more standards governing the interchange of financial transaction messages.

7. A system for facilitating a transaction with a one-time number, comprising:

a receiver, of a processing server, configured to receive a first transaction request from a computing device of a consumer prior to a transaction occurring between the consumer and a merchant, wherein the first transaction request includes a plurality of data elements including at least a first data element storing a zero transaction amount and a second data element storing a primary account number, and wherein the processing server and the merchant are separate and distinct entities;

a processing device, of the processing server, configured to

determine, based on the zero transaction amount stored in the first data element of the first transaction request received from the computing device of the consumer, that the first transaction request is a request for a one-time value;

parse the primary account number stored in the second data element included in the first transaction request received from the computing device of the consumer, and

generate the one-time value, wherein the one-time value includes a predetermined number of digits and a subset of the predetermined number of digits is a reference to the processing server;

a memory, of the processing server, configured to store a data entry comprised of at least the parsed primary account number and the generated one-time value; and

a transmitter, of the processing server, configured to electronically transmit the generated one-time value, to the computing device of the consumer for use in a financial transaction, in response to the received first transaction request; wherein

the receiver of the processing server is further configured to receive a second transaction request, wherein the second transaction request includes a plurality of data elements including at least a first data element storing a non-zero transaction amount and a second data element storing the one-time value,

the processing server is further configured to replace the one-time value stored in the second data element included in the received second transaction request with the primary account number,

the transmitter of the processing server is further configured to electronically transmit the second transaction request to an issuing financial institution based on the primary account number after replacing of the one-time value,

the receiver of the processing server is further configured to receive a transaction response from the issuing financial institution, and

the transmitter of the processing server is further configured to forward the transaction response in response to the second transaction request.

8. The system of claim 7, wherein the second transaction request is received from a third party entity.

9. The system of claim 7, wherein the predetermined number of digits is 18 or 19.

10. The system of claim 7, wherein the subset of the predetermined number of digits is 3 or 4.

11. The system of claim 7, wherein

the plurality of data elements further includes a third data element storing authentication data,

the processing server is further configured to validate the authentication data against a transaction account associated with the primary account number, and

the one-time value is generated upon successful validation of the authentication data.

12. The system of claim 7, wherein the first transaction request is formatted according to one or more standards governing the interchange of financial transaction messages.