CLAIMS

What is claimed is:

1. A method, comprising:

receiving, by a processor, a transaction request comprising a payment token and an EMV payment application uniform resource identifier ("URI");

invoking, by the processor in electronic communication with a payment application server, a remote EMV payment application based on the EMV payment application URI,

wherein in response to being invoked, the remote EMV payment application is configured to interact with a merchant system kernel to process the transaction request, and

wherein in response to processing the transaction request the remote EMV payment application is configured to transmit a transaction authorization request comprising EMV transaction data directly to an issuer system; and

receiving, by the processor, a transaction authorization notice from the issuer system, wherein the transaction authorization notice is based on the transaction authorization request generated by the remote EMV payment application.

2. The method of claim 1, wherein the transaction request is generated by a merchant application in response to a user device initiating a transaction on the merchant application.

3. The method of claim 1, wherein the transaction request is generated by a merchant point of sale ("PoS") in response to a payment instrument interfacing with the merchant PoS.

4. The method of claim 3, wherein the payment instrument comprises a local EMV payment application and the merchant PoS comprises a merchant PoS kernel, and wherein the local EMV payment application is configured to interact with the merchant PoS kernel to initiate the transaction.

5. The method of claim 1, further comprising transmitting, by the processor, a transaction data request in response to the remote EMV payment application determining that additional data is needed to authorize the transaction request.

6. The method of claim 1, further comprising transmitting, by the processor in electronic communication with a payment network, a transaction authorization request comprising the

payment token, wherein in response to receiving the transaction authorization request the payment network is configured to at least one of authorize or settle the transaction.

7. The method of claim 1, wherein the remote EMV payment application is configured to process the transaction request by generating a payment cryptogram to be transmitted to the issuer system to authorize the transaction request.

8. A system comprising:

a processor,

a tangible, non-transitory memory configured to communicate with the processor,

the tangible, non-transitory memory having instructions stored thereon that, in response to execution by the processor, cause the processor to perform operations comprising:

receiving, by the processor, a transaction request comprising a payment token and an EMV payment application uniform resource identifier ("URI");

invoking, by the processor in electronic communication with a payment application server, a remote EMV payment application based on the EMV payment application URI,

wherein in response to being invoked, the remote EMV payment application is configured to interact with a merchant system kernel to process the transaction request, and

wherein in response to processing the transaction request the remote EMV payment application is configured to transmit a transaction authorization request comprising EMV transaction data directly to an issuer system; and

receiving, by the processor, a transaction authorization notice from the issuer system, wherein the transaction authorization notice is based on the transaction authorization request generated by the remote EMV payment application.

9. The system of claim 8, wherein the transaction request is generated by a merchant application in response to a user device initiating a transaction on the merchant application.

10. The system of claim 8, wherein the transaction request is generated by a merchant point of sale ("PoS") in response to a payment instrument interfacing with the merchant PoS.

11. The system of claim 10, wherein the payment instrument comprises a local EMV payment application and the merchant PoS comprises a merchant PoS kernel, and wherein

the local EMV payment application is configured to interact with the merchant PoS kernel to initiate the transaction.

12. The system of claim 8, further comprising transmitting, by the processor, a transaction data request in response to the remote EMV payment application determining that additional data is needed to authorize the transaction request.

13. The system of claim 8, further comprising transmitting, by the processor in electronic communication with a payment network, a transaction authorization request comprising the payment token, wherein in response to receiving the transaction authorization request the payment network is configured to at least one of authorize or settle the transaction.

14. The system of claim 8, wherein the remote EMV payment application is configured to process the transaction request by generating a payment cryptogram to be transmitted to the issuer system to authorize the transaction request.

15. A method, comprising:

receiving, by a processor, a transaction request comprising a payment token and an EMV payment application uniform resource identifier ("URI");

invoking, by the processor in electronic communication with a payment application server, a remote EMV payment application based on the EMV payment application URI,

wherein in response to being invoked, the remote EMV payment application is configured to interact with a merchant system kernel to process the transaction request,

wherein in response to processing the transaction request the remote EMV payment application is configured to transmit EMV transaction data comprising the payment token to an issuer system, and

transmitting, by the processor, a transaction authorization request to the issuer system, wherein the issuer system is configured to combine the EMV transaction data and the transaction authorization request to authorize the transaction; and

receiving, by the processor, a transaction authorization notice from the issuer system.

16. The method of claim 15, wherein the transaction request is generated by a merchant application in response to a user device initiating a transaction on the merchant application.

17. The method of claim 15, wherein the transaction request is generated by a merchant point of sale ("PoS") in response to a payment instrument interfacing with the merchant PoS.

18. The method of claim 17, wherein the payment instrument comprises a local EMV payment application and the merchant PoS comprises a merchant PoS kernel, and wherein the local EMV payment application is configured to interact with the merchant PoS kernel to initiate the transaction.

19. The method of claim 15, further comprising transmitting, by the processor, a transaction data request in response to the remote EMV payment application determining that additional data is needed to authorize the transaction request.

20. The method of claim 15, wherein in response to authorizing the transaction, the issuer system is configured to settle the transaction.