THE INVENTION CLAIMED IS

1. A computer-implemented method for facilitating communication between a user of a financial account and a merchant associated with at least one transaction with the financial account, the method comprising:

receiving, with at least one processor of an issuer interface accessible by a user device of the user, a user selection of at least one transaction from a plurality of transactions, wherein the issuer interface is associated with an issuer institution that provides the financial account;

determining, with at least one processor of the issuer interface, at least one transaction identifier of the at least one transaction based on the user selection;

transmitting, with at least one processor of the issuer interface, the at least one transaction identifier to a session management server separate from and operated independently from the user, the merchant, and the issuer interface, wherein the session management server is arranged communicatively between the issuer interface and a merchant device of the merchant;

receiving, with at least one processor of the session management server, the at least one transaction identifier of the at least one transaction;

in response to receiving the at least one transaction identifier, retrieving, with at least one processor of the session management server from a transaction data database, transaction data representative of the at least one transaction between the financial account and the merchant, the transaction data comprising a merchant identifier;

determining, with at least one processor of the session management server, the merchant associated with the merchant identifier;

in response to determining the merchant, determining, with at least one processor of the session management server, at least one merchant communication mode associated with the merchant, the at least one merchant communication mode predetermined by the merchant and representative of at least one of the following types of computer communication: text, image, audio, video, or any combination thereof;

in response to determining the at least one merchant communication mode, generating, with at least one processor of the session management server, at least one

visual representation of the at least one merchant communication mode on the user device by transmitting, via the issuer interface, merchant contact data to the user device;

receiving, with at least one processor of the session management server, via the issuer interface, at least one selected communication mode of the at least one merchant communication mode from the user device; and

in response to receiving the at least one selected communication mode:

generating, with at least one processor of the session management server, a merchant communication session between the user device and the merchant device of the merchant, the merchant communication session associated with the at least one selected communication mode;

facilitating, with at least one processor of the session management server, a communicative connection for the merchant communication session between the user device and the merchant device through the at least one selected communication mode, wherein at least a portion of communicated data in the merchant communication session between the user device and the merchant device is routed from the user device, through the issuer interface, through the session management server, to the merchant device; and

obfuscating, with at least one processor of the session management server, at least a portion of user data in the at least a portion of communicated data while routing the at least a portion of communicated data from the user device to the merchant device.

2. The computer-implemented method of claim 1, further comprising associating, with at least one processor of the session management server, a plurality of merchant communication sessions with the at least one transaction identifier.

3. The computer-implemented method of claim 2, further comprising generating, with at least one processor of the session management server, a dispute resolution record in at least one database, the dispute resolution record comprising at least a portion of the transaction data and the plurality of merchant communication

sessions between the user and the merchant associated with the at least one transaction identifier.

4. The computer-implemented method of claim 3, further comprising transmitting, with at least one processor of the session management server, a list of the plurality of merchant communication sessions and at least a portion of the transaction data to at least one of the user device, the merchant device, and the issuer institution.

5. The computer-implemented method of claim 1, further comprising:

modifying, with at least one processor of the session management server, the merchant communication session to comprise at least a portion of the transaction data of the transaction represented by the at least one transaction identifier, the transaction data further comprising at least one of the following: financial device holder identification data, transaction amount, transaction time, transaction description, or any combination thereof; and

transmitting, with at least one processor of the session management server, at least a portion of the transaction data to at least one of the user device and the merchant device of the merchant.

6. The computer-implemented method of claim 5, wherein the communicative connection of the merchant communication session is generated in a network environment, such that at least one of the following conditions is satisfied: only specified financial account data is transmitted to the merchant device, only specified merchant data is transmitted to the user device, or any combination thereof.

7. The computer-implemented method of claim 1, wherein the merchant communication session comprises audio communication data, the method further comprising facilitating a telephonic connection between the user device and the merchant device.

8. The computer-implemented method of claim 1, wherein the merchant communication session comprises text communication data, and wherein the generation of the communicative connection of the merchant communication session comprises automatically populating an email, messenger, chat, or short message service (SMS) communication at least partly with transaction data and transmitting the email, messenger, chat, or SMS communication to the merchant device.

9. The computer-implemented method of claim 1, further comprising receiving, with at least one processor of the session management server via a merchant interface separate from the issuer interface, one or more designated merchant communication modes from the merchant, the one or more designated merchant communication modes representative of permitted communication modes and comprising a mapping of preferred contact data for each designated communication mode, and wherein the at least one merchant communication mode is determined from the one or more designated merchant communication modes.

10. The computer-implemented method of claim 1, further comprising:

generating, with at least one processor of the session management server, a merchant communication session identifier associated with the merchant communication session;

transmitting, with at least one processor of the session management server, the merchant communication session identifier to the user device upon generation of the merchant communication session; and

storing, with at least one processor of the session management server, the merchant communication session identifier in association with the at least one transaction identifier in at least one database.

11. A system for facilitating communication between a user of a financial account and a merchant associated with at least one transaction with the financial account, the system comprising:

an issuer interface accessible by a user device of the user, wherein the issuer interface is associated with an issuer institution that provides the financial account, and wherein the issuer interface is at least one of programmed or configured to:

receive a user selection of at least one transaction from a plurality of transactions;

determine at least one transaction identifier of the at least one transaction based on the user selection; and

transmit the at least one transaction identifier to a session management server; and

the session management server separate from and operated independently from the user, the merchant, and the issuer interface, and including at least one processor, wherein the session management server is arranged communicatively between the issuer interface and a merchant device of the merchant, and wherein the session management server is at least one of programmed and configured to:

receive the at least one transaction identifier of the at least one transaction;

in response to receiving the at least one transaction identifier, retrieve, from a transaction data database, transaction data representative of the at least one transaction between the financial account and the merchant, the transaction data comprising a merchant identifier;

determine the merchant associated with the merchant identifier;

in response to determining the merchant, determine at least one merchant communication mode associated with the merchant, the at least one merchant communication mode predetermined by the merchant and representative of at least one of the following types of computer communication: text, image, audio, video, or any combination thereof;

in response to determining the at least one merchant communication mode, generate at least one visual representation of the at least one merchant communication mode on the user device by transmitting, via the issuer interface, merchant contact data to the user device;

receive, via the issuer interface, at least one selected communication mode of the at least one merchant communication mode from the user device; and

in response to receiving the at least one selected communication mode:

generate a merchant communication session between the user device and the merchant device of the merchant, the merchant communication session associated with the at least one selected communication mode;

facilitate a communicative connection for the merchant communication session between the user device and the merchant device through the at least one selected communication mode, wherein at least a portion of communicated data in the merchant communication session between the user device and the merchant device is routed from the user device, through the issuer interface, through the session management server, to the merchant device; and

obfuscate at least a portion of user data in the at least a portion of communicated data while routing the at least a portion of communicated data from the user device to the merchant device.

12. The system of claim 11, wherein the session management server is further at least one of programmed and configured to:

modify the merchant communication session to comprise at least a portion of the transaction data of the transaction represented by the at least one transaction identifier, the transaction data further comprising at least one of the following: financial device holder identification data, transaction amount, transaction time, transaction description, or any combination thereof; and

transmit at least a portion of the transaction data to at least one of the user device and the merchant device of the merchant.

13. The system of claim 12, wherein the communicative connection of the merchant communication session is generated in a network environment, such that at least one of the following conditions is satisfied: only specified financial account data

is transmitted to the merchant device, only specified merchant data is transmitted to the user device, or any combination thereof.

14. The system of claim 11, wherein the session management server is further at least one of programmed and configured to receive, via a merchant interface separate from the issuer interface, one or more designated merchant communication modes from the merchant, the one or more designated merchant communication modes representative of permitted communication modes and comprising a mapping of preferred contact data for each designated communication mode, and wherein the at least one merchant communication mode is determined from the one or more designated merchant communication modes.

15. The system of claim 11, wherein the session management server is further at least one of programmed and configured to:

generate a merchant communication session identifier associated with the merchant communication session;

transmit the merchant communication session identifier to the user device upon generation of the merchant communication session; and

store the merchant communication session identifier in association with the at least one transaction identifier in at least one database.

16. A computer program product for facilitating communication between a user of a financial account and a merchant associated with at least one transaction with the financial account, comprising at least one non-transitory computer-readable medium including program instructions that, when executed by an issuer interface accessible by a user device of the user and associated with an issuer institution that provides the financial account, cause the issuer interface to:

receive a user selection of at least one transaction from a plurality of transactions;

determine at least one transaction identifier of the at least one transaction based on the user selection; and

transmit the at least one transaction identifier to a session management server separate from and operated independently from the user, the merchant, and the issuer interface, wherein the session management server is arranged communicatively between the issuer interface and a merchant device of the merchant; and

wherein the program instructions, when executed by the session management server, cause the session management server to:

receive the at least one transaction identifier of the at least one transaction;

in response to receiving the at least one transaction identifier, retrieve, from a transaction data database, transaction data representative of the at least one transaction between the financial account and the merchant, the transaction data comprising a merchant identifier;

determine the merchant associated with the merchant identifier;

in response to determining the merchant, determine at least one merchant communication mode associated with the merchant, the at least one merchant communication mode predetermined by the merchant and representative of at least one of the following types of computer communication: text, image, audio, video, or any combination thereof;

in response to determining the at least one merchant communication mode, generate at least one visual representation of the at least one merchant communication mode on the user device by transmitting, via the issuer interface, merchant contact data to the user device;

receive, via the issuer interface, at least one selected communication mode of the at least one merchant communication mode; and

in response to receiving the at least one selected communication mode:

generate a merchant communication session between the user device and the merchant device of the merchant, the merchant communication session associated with the at least one selected communication mode;

facilitate a communicative connection for the merchant communication session between the user device and the merchant device through the at

least one selected communication mode, wherein at least a portion of communicated data in the merchant communication session between the user device and the merchant device is routed from the user device, through the issuer interface, through the session management server, to the merchant device; and

obfuscate at least a portion of user data in the at least a portion of communicated data while routing the at least a portion of communicated data from the user device to the merchant device.

17. The computer program product of claim 16, wherein the program instructions further cause the session management server to:

modify the merchant communication session to comprise at least a portion of the transaction data of the transaction represented by the at least one transaction identifier, the transaction data further comprising at least one of the following: financial device holder identification data, transaction amount, transaction time, transaction description, or any combination thereof; and

transmit at least a portion of the transaction data to at least one of the user device and the merchant device of the merchant.

18. The computer program product of claim 17, wherein the communicative connection of the merchant communication session is generated in a network environment, such that at least one of the following conditions are satisfied: only specified financial account data is transmitted to the merchant device, only specified merchant data is transmitted to the user device, or any combination thereof.

19. The computer program product of claim 16, wherein the program instructions further cause the session management server to receive, via a merchant interface separate from the issuer interface, one or more designated merchant communication modes from the merchant, the one or more designated merchant communication modes representative of permitted communication modes and comprising a mapping of preferred contact data for each designated communication mode, and

wherein the at least one merchant communication mode is determined from the one or more designated merchant communication modes.

20. The computer program product of claim 16, wherein the program instructions further cause the session management server to:

generate a merchant communication session identifier associated with the merchant communication session;

transmit the merchant communication session identifier to the user device upon generation of the merchant communication session; and

store the merchant communication session identifier in association with the at least one transaction identifier in at least one database.