

ABSTRACT

A system, method, and computer program product are provided for card activation. The method includes 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 the user with an inactivated account identifier; receiving, via the electronic payment processing network, a transaction request message corresponding to a transaction initiated at a merchant system by the user with a payment device issued with the inactivated account identifier; in response to receiving the transaction request message, communicating a credential to the user; receiving the credential; 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; in response to authenticating the user, activating the account identifier; and processing the transaction with the activated account identifier after the account identifier has been activated.

<Figure 1>