[0006a] In an aspect, the present disclosure refers to a method for processing an encoded one-time number via payment rails, comprising: receive, by a receiving device of a point of sale device, a one-time number, wherein the one-time number is comprised of a two-part format, wherein (i) a first part of the two-part format includes an identification value, and (ii) a second part of the two-part format includes a remaining value associated with a transaction account; executing, by a querying module of the point of sale device, a query on a memory of the point of sale device to identify a routing number based on the identification value included in the first part of the two-part format of the one-time number; generating, by a generation module of the point of sale device, a data value, wherein the data value includes at least (i) the routing number that was identified based on the identification value included in the first part of the two-part format of the one-time number, and (ii) the remaining value, included in the second part of the two-part format of the of the one-time number, that is associated with the transaction account; and electronically transmitting, by a transmitting device of the point of sale device, the generated data value to an external system via payment rails associated with a payment network.

[0006b] In another aspect, the present disclosure refers to a system for processing an encoded one-time number via payment rails, comprising: a receiving device of a point of sale device configured to receive a one-time number, wherein the one-time number is comprised of a two-part format, wherein (i) a first part of the two-part format includes an identification value, and (ii) a second part of the two-part format includes a remaining value associated with a transaction account; a querying module of the point of sale device configured to execute a query on a memory of the point of sale device to identify a routing number based on the identification value included in

the first part of the two-part format of the one-time number; a generation module of the point of sale device configured to generate a data value, wherein the data value includes at least (i) the routing number that was identified based on the identification value included in the first part of the two-part format of the one-time number, and (ii) the remaining value, included in the second part of the two-part format of the one-time number, that is associated with the transaction account; and a transmitting device of the point of sale device configured to electronically transmit the generated data value to an external system via payment rails associated with a payment network.

[0007] In an example, a method for processing an encoded one-time number via payment rails includes: receiving, by a receiving device of a computing system, a one-time number, wherein the one-time number is comprised of at least an identification value and a remaining value; executing, by a querying module of the computing system, a query on a memory of the computing system to identify a routing number based on at least a portion of the one-time number; generating, by a generation module of the computing system, a data value, wherein the data value includes at least the identified routing number and the remaining value; and electronically transmitting, by a transmitting device of the computing system, the generated data value to an external system via payment rails associated with a payment network.

[0008] In an example, a system for processing an encoded one-time number via payment rails includes: a receiving device of a computing system configured to receive a one-time number , wherein the one-time number is comprised of at least an identification value and a remaining value; a querying module of the computing system configured to execute a query on a memory of the computing system to

identify a routing number based on at least a portion of the one-time number; a generation module of the computing system configured to generate a data value, wherein the data value includes at least the identified routing number and the remaining value; and a transmitting device of the computing system configured to electronically transmit the generated data value to an external system via payment rails associated with a payment network.

BRIEF DESCRIPTION OF THE DRAWING FIGURES

WHAT IS CLAIMED IS:

1. A method for processing an encoded one-time number via payment rails, comprising:

receive, by a receiving device of a point of sale device, a one-time number, wherein the one-time number is comprised of a two-part format, wherein (i) a first part of the two-part format includes an identification value, and (ii) a second part of the two-part format includes a remaining value associated with a transaction account;

executing, by a querying module of the point of sale device, a query on a memory of the point of sale device to identify a routing number based on the identification value included in the first part of the two-part format of the one-time number;

generating, by a generation module of the point of sale device, a data value, wherein the data value includes at least (i) the routing number that was identified based on the identification value included in the first part of the two-part format of the one-time number, and (ii) the remaining value, included in the second part of the two-part format of the of the one-time number, that is associated with the transaction account; and

electronically transmitting, by a transmitting device of the point of sale device, the generated data value to an external system via payment rails associated with a payment network.

2. The method of claim 1, further comprising:

generating, by the generation module of the point of sale device, a transaction message, wherein the transaction message is formatted according to one or more

standards and includes a plurality of data elements including at least one data element configured to store the generated data value, wherein

transmission of the generated data value to the external system comprises transmission of the generated transaction message to the external system.

3. The method of claim 1, wherein the data value is a track 2 data value.

4. The method of claim 1, wherein the data value is a track 1 data value that includes an expiration date, service code, and check digit.

5. The method of claim 1, wherein the one-time number is an 18 digit number.

6. The method of claim 5, wherein the identification value comprises 2 digits of the 18 digit number and the remaining value comprises 16 digits of the 18 digit number.

7. The method of claim 1, wherein receiving the one-time number includes reading, where the receiving device is an optical imaging device, a machine-readable code encoded with the one-time number to receive the encoded one-time number.

8. The method of claim 7, wherein the machine-readable code is one of: a barcode, quick response code, series of displayed digits or characters, and a programmable radio frequency identifier.

9. A system for processing an encoded one-time number via payment rails, comprising:

a receiving device of a point of sale device configured to receive a one-time number, wherein the one-time number is comprised of a two-part format, wherein (i) a first part of the two-part format includes an identification value, and (ii) a second part of the two-part format includes a remaining value associated with a transaction account;

a querying module of the point of sale device configured to execute a query on a memory of the point of sale device to identify a routing number based on the identification value included in the first part of the two-part format of the one-time number;

a generation module of the point of sale device configured to generate a data value, wherein the data value includes at least (i) the routing number that was identified based on the identification value included in the first part of the two-part format of the one-time number, and (ii) the remaining value, included in the second part of the two-part format of the one-time number, that is associated with the transaction account; and

a transmitting device of the point of sale device configured to electronically transmit the generated data value to an external system via payment rails associated with a payment network.

10. The system of claim 9, wherein

the generation module of the point of sale device is further configured to generate a transaction message, wherein the transaction message is formatted according to one or more standards and includes a plurality of data elements including at least one data element configured to store the generated data value, and

transmission of the generated data value to the external system comprises transmission of the generated transaction message to the external system.

11. The system of claim 9, wherein the data value is a track 2 data value.

12. The system of claim 9, wherein the data value is a track 1 data value that includes an expiration date, service code, and check digit.

13. The system of claim 9, wherein the one-time number is an 18 digit number.

14. The system of claim 13, wherein the identification value comprises 2 digits of the 18 digit number and the remaining value comprises 16 digits of the 18 digit number.

15. The system of claim 9, wherein receiving the one-time number includes reading, where the receiving device is an optical imaging device, a machine-readable code encoded with the one-time number to receive the encoded one-time number.

16. The system of claim 15, wherein the machine-readable code is one of: a barcode, quick response code, series of displayed digits or characters, and a programmable radio frequency identifier.