

ABSTRACT

Described are a system, method, and computer program product for processing a transaction as a push payment transaction. The method may include receiving, with a payment gateway processor, a transaction request from a merchant system. The transaction request may include transaction data associated with a payment device of a user, the payment device being associated with an issuer system. The method may also include generating, with the payment gateway processor, an authentication request based on the transaction data. The method may further include communicating, with the payment gateway processor, the authentication request to the issuer system. The method may further include, in response to the issuer system authenticating the authentication request, generating a push payment request including an account identifier associated with the merchant system, and communicating the push payment request to the issuer system.

<FIGURE 1>