

ABSTRACT

A method, system, and computer program product is provided for generating digital receipts. The method includes receiving, through a first communication channel, a transaction request message from a merchant system for a transaction between a consumer and the merchant system using an account identifier, assigning a transaction identifier to the transaction, storing the first transaction data in association with the transaction identifier in at least one data storage device, receiving, through a second communication channel, digital receipt data comprising a digital receipt object and second transaction data, processing the transaction using the account identifier, determining the transaction identifier based on the second transaction data by matching the second transaction data to the first transaction data in the at least one data storage device, and storing the digital receipt object in association with the transaction identifier in the at least one data storage device or at least one other storage device.

<FIGURE 1>