

WHAT IS CLAIMED IS:

1. A method comprising:
receiving, by an automation computer, a set of instructions;
5 generating, by the automation computer, a request to generate and activate a virtual account;
generating, by the automation computer, an authorization request message for a transaction according to the set of instructions;
transmitting, by the automation computer, the authorization request
10 message to an authorization computer processor via a processing network computer, which causes the authorization computer processor to generate an authorization response message;
receiving, by the automation computer, the authorization response message; and
15 causing, by the processing network computer, a transfer of value for the transaction from an issuer module to an acquirer module in an authorization computer associated with the authorization computer processor.
2. The method of claim 1, wherein the virtual account is a prepaid account.
3. The method of claim 1, further comprising:
loading, by the authorization computer processor, the virtual account with a transaction amount.
4. The method of claim 3, wherein the transfer of value is equal to the transaction amount.
5. The method of claim 1, wherein set of instructions is received from a resource provider computer.
6. The method of claim 1, wherein the set of instructions includes a transaction identifier associated with the virtual account.
7. The method of claim 1, further comprising:

receiving, by the authorization computer processor, the request to generate and activate the virtual account; and

causing, by the authorization computer processor, generation of the virtual account in response to the request to generate and activate the virtual account.

8. A system comprising:

an automation computer comprising a first processor, and a first computer-readable medium, the first computer-readable medium comprising code executable by the first processor for implementing a method comprising:

receiving, by the automation computer, a set of instructions;

generating, by the automation computer, a request to generate and activate a virtual account;

generating, by the automation computer, an authorization request message for a transaction according to the set of instructions;

transmitting, by the automation computer, the authorization request message to an authorization computer processor via a processing network computer, which causes the authorization computer processor to generate an authorization response message; and

receiving, by the automation computer, the authorization response message; and

the processing network computer, in operative communication with the automation computer, comprising a second processor and a second computer-readable medium, the second computer-readable medium comprising code executable by the second processor for implementing a method comprising:

causing, by the processing network computer, a transfer of value for the transaction from an issuer module to an acquirer module in an authorization computer associated with the authorization computer processor.

9. The system of claim 8, wherein the virtual account is a prepaid account.

10. The system of claim 8, further comprising:

the authorization computer processor, in operative communication with the automation computer, comprising a third computer-readable medium, the third

computer-readable medium comprising code executable by the authorization computer processor for implementing a method comprising
loading the virtual account with a transaction amount.

11. The system of claim 10, wherein the transfer of value is equal to the transaction amount.

12. The system of claim 8, wherein the processing network computer is in a payment processing network.

13. The system of claim 8, wherein the set of instructions includes a transaction identifier associated with the virtual account.

14. The system of claim 8, further comprising:
the authorization computer processor, in operative communication with the automation computer, comprising a third computer-readable medium, the third computer-readable medium comprising code executable by the authorization computer processor for implementing a method comprising:
receiving the request to generate and activate the virtual account; and
causing generation of the virtual account in response to the request to generate and activate the virtual account.

15. An automation computer comprising:
a processor; and
a computer-readable medium, the computer-readable medium comprising code executable by the processor for implementing a method comprising:
receiving, by the automation computer, a set of instructions;
generating, by the automation computer, a request to generate and activate a virtual account;
generating, by the automation computer, an authorization request message for a transaction according to the set of instructions;
transmitting, by the automation computer, the authorization request message to an authorization computer processor via a processing network computer, which causes the authorization computer processor to generate an authorization response message; ~~and~~

receiving, by the automation computer, the authorization response message; and
causing a transfer of value for the transaction from an issuer module to an acquirer module in an authorization computer associated with the authorization computer processor.

16. The automation computer of claim 15, wherein the virtual account is a prepaid account.

17. The automation computer of claim 15, wherein the processing network computer is in a payment processing network.

18. The automation computer of claim 15, wherein the authorization computer processor performs functions on behalf of ~~an~~ the authorization computer.

19. The automation computer of claim 15, wherein the set of instructions includes a transaction identifier associated with the virtual account.

20. The automation computer of claim 15, wherein the computer-readable medium comprises code executable by the processor for implementing the method further comprising:

causing, by the authorization computer processor, generation of the virtual account in response to the request to generate and activate the virtual account.