

WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a first authorization computer via a first processing network, a first authorization request message comprising a virtual account identifier for a transaction to be conducted by a resource provider computer;

determining, by the first authorization computer, an access credential associated with the virtual account identifier, wherein the virtual account identifier is generated by the first authorization computer to represent the access credential associated with an account maintained by a second authorization computer;

generating, by the first authorization computer, a second authorization request message that includes the access credential;

transmitting, by the first authorization computer, the second authorization request message to ~~the~~ a second authorization computer via a second processing network;

receiving, by the first authorization computer, a second authorization response message for the second authorization request message from the second authorization computer;

receiving, by the first authorization computer via the second processing network, an indication that an amount indicated in the second authorization request message has been transferred from the account maintained by the second authorization computer to an account maintained by the first authorization computer; and

transmitting, by the first authorization computer via the first processing network, a first authorization response message to the resource provider computer, wherein the first authorization response message includes the virtual account identifier generated by the first authorization computer whereas the transaction is processed using the account maintained by the second authorization computer.

2. The method of claim 1, wherein the first authorization request message is received from a transport computer associated with the resource provider computer, and wherein the first authorization response message is transmitted to the resource provider computer via the transport computer.

3. The method of claim 1, wherein the first authorization request message includes a first amount and the second authorization request message

comprises a second amount, the first amount being equal to or substantially equal to the second amount.

~~4. The method of claim 1, further comprising receiving an indication that an amount indicated in the second authorization request message has been transferred from an account maintained by the second authorization computer to an account maintained by the first authorization computer.~~

45. The method of claim 41, wherein the first authorization response message is not transmitted to the resource provider computer until the amount has been transferred.

56. The method of claim 1, wherein the virtual account identifier is formatted as a 16 digit number including a six-digit banking identification number.

67. The method of claim 1, wherein the access credential comprises an account number for a funded debit account.

78. The method of claim 67, wherein the second authorization response message includes an indication as to whether the funded debit account includes sufficient funds to cover the transaction.

89. The method of claim 1, further comprising, prior to transmitting the second authorization request message to the second authorization computer via the second processing network, determining a level of risk associated with the transaction.

910. The method of claim 89, wherein the second authorization request message is not transmitted if the level of risk associated with the transaction is greater than a threshold risk value.

1011. A first authorization computer comprising:
a processor; and
a computer readable medium coupled to the processor, the computer readable medium comprising instructions, that when executed by the processor, causes the first authorization computer to:

receive, via a first processing network, a first authorization request message comprising a virtual account identifier for a transaction to be conducted by a resource provider computer;

determine an access credential associated with the virtual account identifier, wherein the virtual account identifier is generated by the first authorization computer to represent the access credential associated with an account maintained by a second authorization computer;

generate a second authorization request message that includes the access credential;

transmit the second authorization request message to ~~a~~the second authorizing computer via a second processing network;

receive a second authorization response message for the second authorization request message from the second authorizing computer;

receive, via the second processing network, an indication that an amount indicated in the second authorization request message has been transferred from the account maintained by the second authorization computer to an account maintained by the first authorization computer; and

transmit, via the first processing network, a first authorization response message to the resource provider computer, wherein the first authorization response message includes the virtual account identifier generated by the first authorization computer whereas the transaction is processed using the account maintained by the second authorization computer.

~~11~~12. The first authorization computer of claim ~~10~~11, wherein the instructions further cause the first authorization computer to:

- receive, from a user device prior to the transaction, an indication of the access credential;
- generate the virtual account identifier; and
- provide the virtual account identifier to the user device.

~~12~~13. The first authorization computer of claim ~~11~~12, wherein the virtual account identifier is provided to the user device in a machine-readable format.

~~13~~14. The first authorization computer of claim ~~10~~11, wherein the instructions further cause the first authorization computer to, upon receiving a request for the virtual account identifier from a user device, obtain pre-authorization for the transaction.

~~14~~15. The first authorization computer of claim ~~10~~11, wherein the access credential is replaced with the virtual account identifier in the first authorization response message.

~~15~~16. The first authorization computer of claim ~~10~~11, wherein the first processing network is a payment processing network configured to process credit card transactions.

~~16~~17. The first authorization computer of claim ~~10~~11, wherein the second processing network is a payment processing network configured to process debit transactions.

~~17~~18. A user device comprising:

- a processor; and
- a computer readable medium coupled to the processor, the computer readable medium comprising instructions, that when executed by the processor, causes the user device to:
 - establish a communication session with a first authorization computer;
 - provide, via the communication session to the first authorization computer, an indication of an access credential associated with an account maintained by a second authorization computer;

receive, via the communication session from the first authorization computer, a virtual account identifier generated by the first authorization computer, the virtual account identifier associated with the access credential associated with the account maintained by the second authorization computer;

provide, to a resource provider in relation to a transaction, the virtual account identifier; and

receive, via the communication session from the first authorization computer, an indication that the transaction has been completed using the account maintained by the second authorization computer~~the access credential~~.

~~1819.~~ The user device of claim ~~1718~~, wherein the access credential is not provided to the resource provider.

~~1920.~~ The user device of claim ~~1718~~, wherein the first authorization computer is associated with a first processing network and the second authorization computer is associated with a second processing network different from the first processing network.