ABSTRACT

METHOD AND SYSTEM FOR FACILITATING PAYMENT OF CREDIT CARD BILLS

A system for processing payment card transactions comprises: a user database configured to store a plurality of user profiles, each user profile comprising a mapping from a payment card identifier to at least one credit card number; a bill processing component in communication with the database which is configured to: receive, from a credit card issuer system, credit card bill data representing at least a credit card number, a total payable amount and a minimum payable amount; query the user database to match one of the user profiles to the credit card number; and store, in the matched user profile, the credit card bill data. The system also comprises a bill payment component which is configured to: generate, from the credit card bill data and the payment card identifier of the matched profile, a transaction authorisation request comprising the payment card identifier of the matched profile, the credit card number, and a payment amount; and transmit, to a payment network via the credit card issuer system, the transaction authorisation request.

[Fig. 1]