

CLAIMS

What is claimed is:

1. A computing device comprising:
 - 5 a processor;
 - a storage device; and
 - instructions stored in the storage device that when executed by the processor, direct the computing device to:
 - receive a request from a first party to make a payment to a second party,
 - 10 the request comprising one or more transactions, each transaction comprising at least a second party identifier and an amount of the payment;
 - in response to receiving the request, obtain virtual card number information for each transaction; and
 - for each transaction, communicate the virtual card number information and a request for an enhanced payment processing transfer to an enhanced
 - 15 payment processing bank, the request for the enhanced payment processing transfer being a request for an electronic payment transfer from the enhanced payment processing bank to a financial institution associated with the second party identifier according to a processing result of the virtual card number
 - 20 information, the request for the enhanced payment processing transfer comprising the second party identifier and the amount of the payment.
2. The computing device of claim 1, wherein the instructions to obtain the virtual card number information direct the computing device to:
 - 25 send a request to an external service for the virtual card number information;
 - and
 - receive the virtual card number information.
3. The computing device of claim 1, wherein the instructions to obtain the virtual card number information direct the computing device to generate the virtual card
- 30 number information.
4. The computing device of claim 1, wherein the request for the enhanced payment processing transfer is a request for an automated clearing house transfer.

5. The computing device of claim 1, wherein the request for the enhanced payment processing transfer is a request for a faster payments service transfer.

6. The computing device of claim 1, wherein the virtual card number information comprises a virtual card number, an expiration date, a card security code, and the amount of the payment.

7. The computing device of claim 1, wherein the first party is a buyer and the second party is a supplier.

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8. The computing device of claim 1, further comprising:

in response to communicating the virtual card number information and the request for the enhanced payment processing transfer, receiving an indication of one or more failed authorizations for the one or more transactions.

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9. One or more computer-readable storage media having instructions for an enhanced payment processing service stored thereon that when executed, direct a processing system to:

receive a request from a first party to make a payment to a second party, the request comprising one or more transactions, each transaction comprising at least a second party identifier and an amount of the payment;

in response to receiving the request, obtain virtual card number information for each transaction; and

for each transaction, communicate the virtual card number information and a request for an enhanced payment processing transfer to an enhanced payment processing bank, the request for the enhanced payment processing transfer being a request for an electronic payment transfer from the enhanced payment processing bank to a financial institution associated with the second party identifier according to a processing result of the virtual card number information, the request for the enhanced payment processing transfer comprising the second party identifier and the amount of the payment.

10. The media of claim 9, wherein the instructions to obtain the virtual card number information direct the processing system:

send a request to an external service for the virtual card number information;
and
receive the virtual card number information.

5 11. The media of claim 9, wherein the instructions to obtain the virtual card number information direct the processing system to generate the virtual card number information.

12. The media of claim 9, wherein the request for the enhanced payment
10 processing transfer is a request for an automated clearing house transfer.

13. The media of claim 9, wherein the request for the enhanced payment processing transfer is a request for a faster payments service transfer.

15 14. The media of claim 9, wherein the virtual card number information comprises a virtual card number, an expiration date, a card security code, and the amount of the payment.

15. A method comprising:
20 receiving a request from a first party to make a payment to a second party, the request comprising one or more transactions, each transaction comprising at least a second party identifier and an amount of the payment;
 in response to receiving the request, obtaining virtual card number information for each transaction; and
25 for each transaction, communicating the virtual card number information and a request for an enhanced payment processing transfer to an enhanced payment processing bank, the request for the enhanced payment processing transfer being a request for an electronic payment transfer from the enhanced payment processing bank to a financial institution associated with the second party identifier according to a
30 processing result of the virtual card number information, the request for the enhanced payment processing transfer comprising the second party identifier and the amount of the payment.

16. The method of claim 15, wherein the obtaining of the virtual card number information comprises:

 sending a request to an external service for the virtual card number information;

 and

5 receiving the virtual card number information.

17. The method of claim 15, wherein the obtaining of the virtual card number information comprises generating the virtual card number information.

10 18. The method of claim 15, wherein the request for the enhanced payment processing transfer is a request for an automated clearing house transfer.

19. The method of claim 15, wherein the request for the enhanced payment processing transfer includes a request for a faster payments service transfer.

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20. The method of claim 15, wherein the virtual card number information comprises a virtual card number, an expiration date, a card security code, and the amount of the payment.