

WHAT IS CLAIMED IS:

1. A method comprising:
receiving, by a transfer application on a first user device, a payload comprising a digital tag associated with a second user, and a transaction amount;
transmitting, by the transfer application to a digital tag computer, the digital tag associated with the second user;
receiving, by the transfer application from the digital tag computer, a primary account number or token associated with the digital tag;
generating, by the transfer application, a push transfer message comprising the transaction amount, and the primary account number or token associated with the second user; and
transmitting, by the transfer application to a transport computer, the push transfer message.
2. The method of claim 1, wherein the payload received by the transfer application from an aggregation entity computer.
3. The method of claim 1, wherein the payload further comprises a transaction identifier, and the push transfer message further comprises the transaction identifier and the account identifier or token associated with the first user.
4. The method of claim 1, wherein the primary account number or token received is a virtual primary account number or virtual token.
5. The method of claim 1, wherein the push transfer message is an original credit transaction message.
6. The method of claim 1, further comprising:
receiving, by the transfer application, a second payload comprising the digital tag associated with the second user, a transaction identifier, the transaction amount, and a time stamp;
generate, by the transfer application, a pull transfer comprising the transaction amount, the transaction identifier, an account identifier or token associated with the first user, and the primary account number or token associated with the second user; and

transmitting, by the transfer application to the transport computer, the pull transfer message.

7. The method of claim 6, wherein the second payload is received from the digital tag computer.

8. The method of claim 6, wherein the transfer application adds the transaction amount to an account associated with the first user.

9. The method of claim 6, further comprising:
transmitting, by the transfer application to a first authorizing entity computer associated with a first authorizing entity, the transaction amount to be added to an account associated with the first user managed by the first authorizing entity.

10. The method of claim 6, wherein the pull transfer message is an account funding transaction message.

11. The method of claim 6, wherein the first user device is a mobile device.

12. The method of claim 1, wherein the first user device receives the digital tag associated with the second user from a second user device.

13. A user device comprising:
a processor and
a computer readable medium comprising instructions which cause the user device to:
receive, by a transfer application on a first users device, a payload comprising a digital tag associated with a second user, and a transaction amount;
transmit, by the transfer application to a digital tag computer, the digital tag associated with the second user;
receive, by the transfer application from the digital tag computer, a primary account number or token associated with the digital tag;

generating, by the transfer application, a push transfer message comprising the transaction amount, and the primary account number or token associated with the second user; and

transmit, by the transfer application to a transport computer, the push transfer message.

14. The user device of claim 13, wherein the user device is a mobile phone.

15. The user device of claim 13, wherein the push transfer message is an original credit transaction message.

16. The user device of claim 13, wherein the payload is a first payload, and wherein the computer readable medium further comprises instructions causing the user device to:

receive, by the transfer application, a second payload comprising the digital tag associated with the second user, a transaction identifier, the transaction amount, and a time stamp;

generate, by the transfer application, a pull transfer message comprising the transaction amount, the transaction identifier, an account identifier or token associated with the first user, and the primary account number or token associated with the second user; and

transmit, by the transfer application to an acquiring entity computer, a pull transfer message.

17. The user device of claim 16, wherein the pull transfer message is an account funding transaction message.

18. A method comprising:

receiving, by a digital tag computer, a payload comprising a digital tag associated with a second user, and a transaction amount;

retrieving, by the digital tag computer from a database associated with the digital tag computer, a primary account number or token indicated by the digital tag associated with the second user; and

transmitting, by the digital tag computer to a transfer application on a first user device, the primary account number or token associated with the digital tag associated with the second user.

19. The method of claim 18, further comprising:

receiving, by the digital tag computer, a transaction reversal request comprising a second payload which comprises the digital tag associated with the second user, a transaction identifier, the transaction amount, and a time stamp;

verifying, by the digital tag computer, the second payload; and

transmitting, by the digital tag computer to the transfer application on the first user device, a pull transfer message.

20. The method of claim 18, wherein the primary account number or token retrieved from the database is a virtual primary account number or virtual token.