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(54) Title: PEER-TO-PEER MONEY TRANSFERS

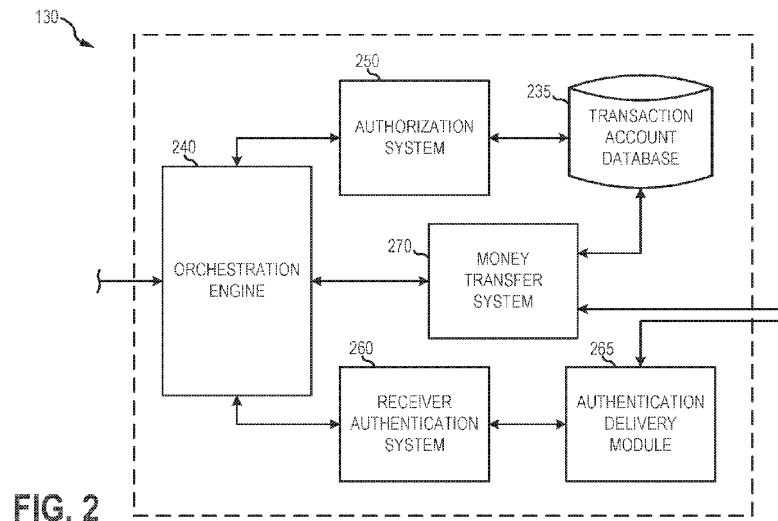


FIG. 2

(57) Abstract: Systems and methods for peer-to-peer money transfers are disclosed. The system may allow senders to transmit money transfers to receivers. The system may receive a money transfer request from the sender comprising the designated receiver, a money transfer amount, and a sender transaction account. The system may deduct the money transfer amount from the sender transaction account. The system may generate a receiver transaction account associated with the designated receiver, wherein the receiver transaction account comprises the money transfer amount. The system may provide the receiver access to the receiver transaction account using different channels, including by providing a digital transaction instrument or a physical transaction instrument.

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