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(54) Title: USER DEVICE INTERACTION FOR DIRECT TRANSFER

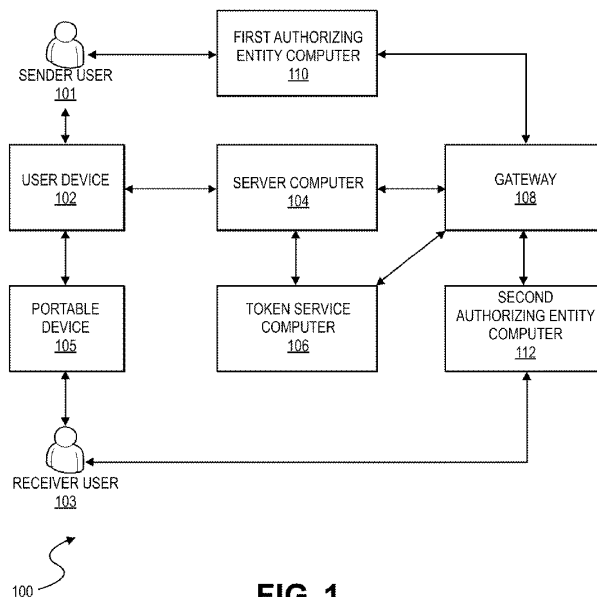


FIG. 1

(57) Abstract: A method is disclosed and includes receiving, by a server computer from an interaction application on a sender user device, an interaction request message comprising a sender credential identifier, a receiver credential and a value for an interaction between a sender operating the sender user device and a receiver. The receiver credential is associated with the receiver and received by the interaction application after the receiver interacts a portable device comprising the receiver credential with the sender user device. The method includes transmitting, to a token service computer, a token request message comprising the sender credential identifier, and then receiving, from the token service computer, a token response message comprising a sender token. The method includes transmitting, to a gateway computer, the sender token, the receiver credential, and the value. The gateway computer then processes the interaction using the value, the receiver credential, and the sender token.

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