WHAT IS CLAIMED IS:

1. A method comprising:

capturing, by a user device comprising a transfer application, a machine-readable code, the machine-readable code encoding primary account data associated with a main resource provider and secondary account data associated with a subordinate resource provider;

decoding, by the user device, the machine-readable code to obtain the primary account data associated with the main resource provider and the secondary account data associated with the subordinate resource provider;

generating, by the user device, a transaction request message comprising a transaction amount, the primary account data associated with the main resource provider, and the secondary account data associated with the subordinate resource provider; and

transmitting, by the user device, the transaction request message to an application server computer associated with the transfer application, wherein application server computer initiates a first transfer of a first interaction value from a user account associated with the user device and maintained by a first account management computer to a main resource provider account associated with the main resource provider, wherein the main resource provider account is managed by a second account management computer, and wherein the main resource provider subsequently initiates a second transfer of a second interaction value from the main resource provider account to a subordinate resource provider account managed by a third account management computer.

2. The method of claim 1, wherein the second transfer of the second interaction value comprises a transmission of an OCT message from the second account management computer to the third account management computer.

3. The method of claim 1, wherein the transfer application is a banking application or a digital wallet.

4. The method of claim 1, wherein the first interaction value is a currency amount or a cryptocurrency amount.

5. The method of claim 1, wherein the primary account data or the secondary account data comprises at least one of: a PAN, a CVV, a routing number, an account name, or a digital wallet address.

6. The method of claim 1, wherein the main resource provider initiates the second transfer of the second interaction value subsequent to receiving input from a second device, the input confirming the initiation of the second transfer.

7. The method of claim 1, wherein the second interaction value is less than the first interaction value.

8. The method of claim 1, wherein an alert is generated before or after the transaction request message is transmitted, after the main resource provider account receives the first transfer of the first interaction value, or after the main resource provider initiates the second transfer of the second interaction value.

9. The method of claim 8 wherein the alert is transmitted to a second user device, the second user device associated with at least one of: the main resource provider or the subordinate resource provider.

10. The method of claim 1, wherein the machine-readable code further encodes the transaction amount.

11. The method of claim 1, wherein the first interaction value is obtained from user input received by the user device.

12. The method of claim 1, wherein the machine-readable code is generated by a first device associated with the main resource provider or a second device associated with the subordinate resource provider.

13. The method of claim 1, wherein machine-readable code is generated using a first machine-readable code of the main resource provider.

14. A user device comprising:

a processor; and

a computer readable medium comprising code, executable by the processor, for performing operations comprising:

capturing, by the user device comprising a transfer application, a machine-readable code, the machine-readable code encoding primary account data associated with a main resource provider and secondary account data associated with a subordinate resource provider;

decoding, by the user device, the machine-readable code to obtain the primary account data associated with the main resource provider and the secondary account data associated with the subordinate resource provider;

generating, by the user device, a transaction request message comprising a transaction amount, the primary account data associated with the main resource provider, and the secondary account data associated with the subordinate resource provider; and

transmitting, by the user device, the transaction request message to an application server computer associated with the transfer application, wherein application server computer initiates a first transfer of a first interaction value from a user account associated with the user device and maintained by a first account management computer to a main resource provider account associated with the main resource provider, wherein the main resource provider account is managed by a second account management computer, and wherein the main resource provider subsequently initiates a second transfer of a second interaction value from the main resource provider account to a subordinate resource provider account managed by a third account management computer.

15. A method comprising:

receiving a transaction request message from a user device comprising a transfer application, the transaction request message comprising a transaction amount, primary account data associated with a main resource provider and secondary account data associated with a subordinate resource provider; and

initiating a first transfer of a first interaction value from a user account associated with the user device and maintained by a first account management computer to a main resource provider account associated with the main resource provider, wherein the main resource provider account is managed by a second account management computer, and wherein the main resource provider subsequently initiates a second transfer of a second interaction value from the main

resource provider account to a subordinate resource provider account managed by a third account management computer.