

ABSTRACT OF THE DISCLOSURE

A method is disclosed. The method includes receiving, from a receiver institution computer, an interaction request message for an interaction with a sender identifier associated with a sender and interaction details. The method also includes transmitting a plurality of notifications comprising the sender identifier to a plurality of sender institution computers. The method also includes receiving a plurality of responses from the plurality of sender institution computers, one or more responses indicating that the sender identifier is stored at the sender institution computers, and then providing the interaction details and/or additional interaction details to one or more of the sender institution computers that store the sender identifier.

FIG. 4A