CLAIMS

1. A computer-implemented method for facilitating identification of a destination account participating in a fund transfer from a source account associated with a user, the computer-implemented method comprising:

capturing, by a computing device, at least one symbol representative of: a destination account identifier specific to the destination account of a first party and a name of the first party associated with the destination account, the at least one symbol including a quick response (QR) code disposed on a payment card for the destination account;

in response to the captured at least one symbol, displaying, by the computing device, the name of the first party, based on the captured at least one symbol, as a confirmation that the first party is associated with the destination account;

receiving, by the computing device, from the user, at a fund transfer interface, a selection of the source account from which funds are to be transferred;

identifying, by the computing device, a source account identifier associated with the selected source account;

receiving, by the computing device, from the user, at the fund transfer interface, a payment amount for the fund transfer;

compiling, by the computing device, a transfer request for the fund transfer based on: the destination account identifier, the source account identifier associated with the selected source account, and the payment amount for the fund transfer; and

causing, by the computing device, a fund transfer transaction from the user to the first party based on the transfer request, whereby the fund transfer from the source account to the destination account is initiated.

2. The computer-implemented method of claim 1, wherein the destination account identifier includes a primary account number (PAN) of the destination account.

3. The computer-implemented method of claim 1, wherein the destination account identifier includes a token associated with the destination account.

4. The computer-implemented method of claim 1, wherein capturing, by the computing device, the at least one symbol includes photographing the at least one symbol with a camera of the computing device.

5. The computer-implemented method of claim 1, wherein the destination account identifier includes a deposit-only identifier for the destination account; and

wherein compiling the transfer request for the fund transfer further includes setting a flag in the transfer request indicating that only deposits are allowed to the destination account.

6. The computer-implemented method of claim 1, further comprising receiving, from the user, an input confirming to proceed in the fund transfer based on the name displayed for the destination account.

7. A non-transitory computer-readable storage medium including computer executable instructions for facilitating a payment between a source account and a destination account, which, when executed by a processor, cause the processor to:

capture computer-readable indicia associated with the destination account from a card associated with a first party, wherein the destination account is associated with the first party, the computer-readable indicia including a static barcode or quick response (QR) code indicative of: i) a destination account identifier for the destination account and ii) a name associated with the destination account;

in response to the captured computer-readable indicia, display, at a fund transfer interface, the name associated with the destination account from the captured computer-readable indicia to a user associated with the source account;

receive, from the user, at the fund transfer interface, a payment amount for a fund transfer from the source account to the destination account;

receive, from the user, at the fund transfer interface, a selection of the source account associated with the user;

compile a fund transfer request for the fund transfer, the request including the destination account identifier, data specific to the source account, and the payment amount; and

cause a fund transfer transaction, based on the fund transfer request, to the first party associated with the destination account, whereby the fund transfer from the source account to the destination account is initiated.

8. The non-transitory computer-readable storage medium of claim 7, wherein the computer executable instructions, when executed by the processor, cause the processor, in order to capture the computer-readable indicia associated with the destination account, to capture an image of the computer-readable indicia.

9. The non-transitory computer-readable storage medium of claim 7, wherein the destination account identifier includes a primary account number (PAN) of the destination account.

10. The non-transitory computer-readable storage medium of claim 7, wherein the destination account identifier includes a token associated with the destination account.

11. The non-transitory computer-readable storage medium of claim 7, wherein the destination account identifier includes a deposit-only identifier for the destination account.

12. The non-transitory computer-readable storage medium of claim 11, wherein the computer executable instructions, when executed by the processor, cause the processor, in order to compile the fund transfer request for the fund transfer, to set a flag in the fund transfer request indicating that only deposits are allowed to the destination account.

13. The non-transitory computer-readable storage medium of claim 7, wherein the computer executable instructions, when executed by the processor, cause the processor to receive, from the user, an input confirming to proceed in the fund transfer after displaying the name associated with the destination account and prior to receiving the selection of the source account.