ABSTRACT

Disclosed are various embodiments for transfers using credit accounts. A request to send a specified amount of funds from a specified credit account to a recipient is received from a first client device. A transaction identifier for the request to send the specified amount of funds to the recipient is requested from the computing device. A first notification is sent to a second client device, wherein the first notification comprises the transaction identifier and the second client device is associated with the recipient. A second notification is received from the second client device that the recipient has accepted the specified amount of funds. A funds transfer is then initiated to the monetary account for the specified amount of funds.

(FIG. 2)