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(54) Title: IN-PERSON PEER-TO-PEER TRANSFER USING TAP

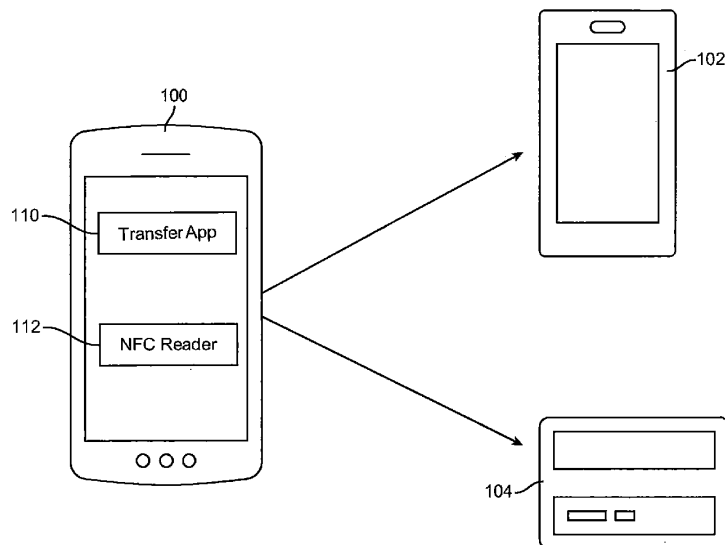


FIG. 1

(57) Abstract: Embodiments allow a user of a first user device transfer funds to a recipient having a second user device. The first user device includes a communication device including a transfer application linked to a first account of the user. The second user device includes a payment card or a communication device that does not have the transfer application. Tapping the first user device to the second user device transmits an account identifier of a recipient account from the second user device to the first user device. The transfer application receives the recipient account identifier and an amount to be transferred to the recipient account. The transfer application generates a push request and transmits the push request to the processing network, which coordinates debiting the amount to the first account and crediting the amount to the recipient account.

[Continued on next page]

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