

WHAT IS CLAIMED IS:

1 1. A method comprising:
2 storing, by a portable device, a transaction module and a disbursement
3 module, wherein the transaction module comprises a first account identifier, wherein
4 the disbursement module comprises a second account identifier and a balance,
5 wherein the disbursement module is associated with a resource provider;
6 detecting, by a client device, the portable device in proximity of a
7 contactless element of the client device;
8 receiving, by the client device, a request from the transaction module of
9 the portable device, to update the balance of the disbursement module on the
10 portable device;
11 retrieving, by the client device from the transaction module, the first
12 account identifier stored in the transaction module of the portable device;
13 generating, by the client device, an authorization request based on the
14 first account identifier in response to the received request, wherein the authorization
15 request comprises the retrieved first account identifier and information associated
16 with the received request to update the balance;
17 transmitting, by the client device, the authorization request to an
18 authorization entity associated with the first account identifier;
19 receiving, by the client device, an approval message from the
20 authorization entity in response to the authorization request; and
21 communicating, by the client device upon receipt of the approval
22 message to the transaction module on the portable device, instructions to update the
23 balance of the disbursement module in accordance with the received request;
24 receiving, by the portable device, the instructions from the client
25 device;
26 updating, by the portable device via the transaction module, the
27 balance of the disbursement module based on the received instructions;
28 communicating, by the portable device via the disbursement module,
29 the second account identifier and the updated balance to an access device that
30 grants access to a transit service provided by the resource provider, wherein the
31 access device decrements the updated balance by an amount associated with the
32 transit service; and

33 receiving, by the portable device, a decremented updated balance from
34 the access device, wherein the disbursement module then comprises the
35 decremented updated balance and the second account identifier.

1 2. The method of claim 1, further comprising retrieving, from the
2 transaction module, a cryptographic key stored on the portable device, wherein the
3 transmitting the authorization request further comprises generating the authorization
4 request using the cryptographic key.

1 3. The method of claim 1, further comprising communicating, by
2 the client device, transaction-specific data, wherein the transaction module of the
3 portable device generates a cryptogram using the transaction-specific data and a
4 cryptographic key stored on the portable device.

1 4. The method of claim 1, wherein the receiving the request
2 comprises receiving by the client device via a mobile application installed upon the
3 client device.

1 5. The method of claim 1, wherein the disbursement module is
2 associated with a specific resource provider.

1 6. The method of claim 1, wherein each of the transaction module
2 and the disbursement module are associated with different systems.

1 7. A computing system comprising:
2 a client device comprising a contactless element;
3 a portable device storing a transaction module and a disbursement
4 module, wherein the transaction module comprises a first account identifier, wherein
5 the disbursement module comprises a second account identifier and a balance,
6 wherein the disbursement module is associated with a resource provider; and
7 wherein the client device further comprises a first processor and a first
8 computer readable medium comprising a first code that, when executed by the first
9 processor, causes the first processor to perform first operations comprising:
10 detecting a portable device in proximity of the contactless
11 element;

receiving a request from the transaction module of the portable device, to update the balance associated with a second account identifier of the disbursement module of the portable device;

retrieving, from the transaction module, the first account identifier stored in the transaction module of the portable device;

generating an authorization request based on the first account identifier in response to the received request, wherein the authorization request comprises the retrieved first account identifier and information associated with the received request to update the balance;

transmitting the authorization request to an authorization entity associated with the first account identifier;

receiving an approval message from the authorization entity in response to the transmitting the authorization request; and

communicating, upon receipt of the approval message to the transaction module of the portable device, instructions to update the balance of the disbursement module in accordance with the received request; and

wherein the portable device further comprises a second processor and a second computer readable medium, the second computer readable medium comprising a second code that, when executed by the second processor, causes the second processor to perform second operations comprising:

receiving the instructions from the client device;

updating, via the transaction module, the balance of the disbursement module based on the received instructions;

communicating, via the disbursement module, the second account identifier and the updated balance to an access device that grants access to a transit service provided by the resource provider, wherein the access device decrements the updated balance by an amount associated with the transit service; and

receiving a decremented updated balance from the access device, wherein the disbursement module then comprises the decremented updated balance and the second account identifier.

8. The computing system of claim 7, wherein the portable device is a contactless card.

1 9. The computing system of claim 8, wherein the request is
2 received via a graphical user interface of the client device.

1 10. The computing system of claim 8, wherein the client device is a
2 mobile phone.

1 11. The computing system of claim 7, wherein the client device
2 further comprises a contactless element, the client device in communication with the
3 portable device via the contactless element.

1 12. The computing system of claim 7, further comprising a card
2 reader in communication with the portable device.

1 13. The computing system of claim 7, wherein the authorization
2 request is transmitted to the authorization entity associated with the first account
3 identifier via a transaction processing network.