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(54) Title: MULTIPLE LEVEL PROCESSING USING MACHINE-READABLE CODE

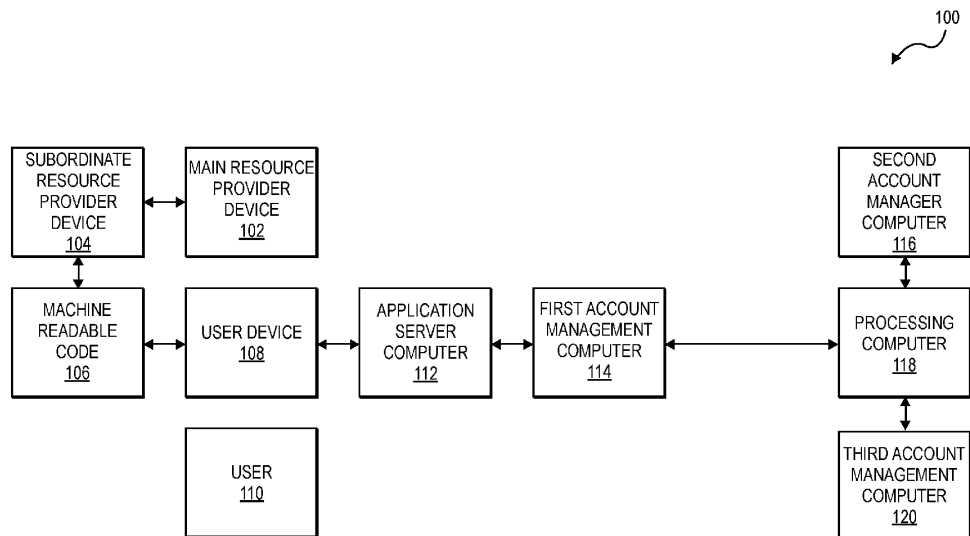


FIG. 1

(57) Abstract: Techniques comprising capturing, by a user device comprising a transfer application, a machine-readable code, the machine-readable code encoding primary account data associated with a main resource provider and secondary account data associated with a subordinate resource provider. The techniques further comprising decoding the machine-readable code to obtain the primary account data and the secondary account data to generate a transaction request message comprising a transaction amount, the primary account data, and the secondary account data. The techniques further comprising transmitting the transaction request message to an application server computer associated with the transfer application to initiate a first value transfer from a user account to a main resource provider account, the main resource provider subsequently initiating a second value transfer from the main resource provider account to a subordinate resource provider account.

WO 2025/071596 A1

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