ABSTRACT OF THE DISCLOSURE

A system and method are disclosed. The method comprises receiving, by a server computer from a first user device, transfer data regarding a receiver operating a second user device. The server computer can transmit a verification request message to a wallet aggregator computer. The server computer can then receive a verification response message from the wallet aggregator, the verification response message comprising an account identifier of the receiver. The server computer can then transmit a confirmation request message to the first user device and receive a confirmation response message. The server computer can then send a transaction message (e.g., an OCT message) comprising the receiver's account identifier.

FIG. 1