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(54) Title: ELECTRONIC WALLET FUND TRANSFER SYSTEM

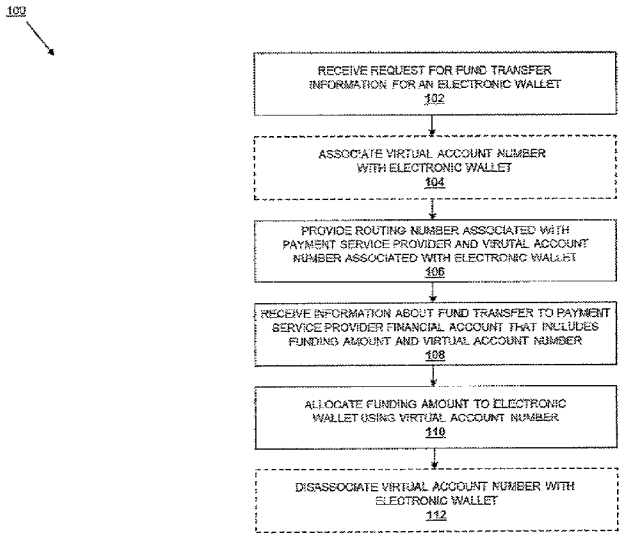


FIG. 1

(57) Abstract: Systems and methods for transferring funds to an user account include a payment service provider device receiving a request for fund transfer information for an user account from a payer device that is associated with a payer. The payment service provider device then provides a routing number that is associated with the payment service provider and a virtual account number that is associated with the user account to the payer device. The payment service provider device then receives information from a financial institution about a funds transfer to a payment service provider account that is provided to a payment service provider by the financial institution. The information about the funds transfer includes a funding amount and the virtual account number, and the payment service provider device allocates the funding amount to the user account using the virtual account number.

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