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(54) Title: USER VERIFICATION WITH DIGITAL TAG

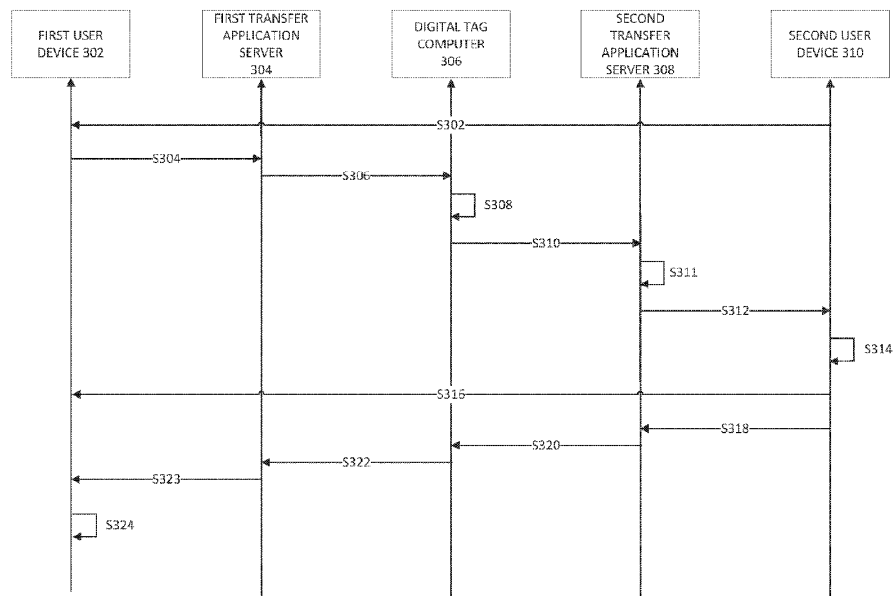


FIG. 3

(57) Abstract: A method includes receiving, from a first transfer application on a first user device associated with a first user, a transfer request message for a transfer transaction. The transfer request message comprises a digital tag associated with a second user and a transaction amount. The method includes generating and transmitting a code to a second transfer application on a second user device, and receiving a confirmation message that the second user wants to conduct the transfer transaction and is sharing the code with the first user. The method includes transmitting the code to the first transfer application on the first user device. The first transfer application compares the code received from the digital tag computer with the code received from the second user and initiates the transfer transaction if the code received from the digital tag computer with the code received from the second user match.

[Continued on next page]

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