

WHAT IS CLAIMED IS:

1. A method comprising:
 - receiving, by a server computer from a first authorizing computer, an update request message including an interaction request for an interaction between a first user and a second user, the interaction request comprising interaction details including a one-way token and an interaction value, the interaction transferring the interaction value from the first user to the second user;
 - parsing, by the server computer, the update request message to determine the one-way token;
 - determining, by the server computer, a second user account identifier for a second account of the second user from the one-way token;
 - substituting, by the server computer, the second user account identifier for the one-way token in the interaction details so as to include the second user account identifier in the update request message;
 - determining, by the server computer, a second authorizing computer associated with the second user account identifier;
 - sending, by the server computer, to the second authorizing computer, the update request message; and
 - receiving, by the server computer, an update response message from the second authorizing computer, wherein the second authorizing computer updates the second account of the second user based on the interaction details.
2. The method of claim 1, wherein the one-way token has a same data format as the second user account identifier.
3. The method of claim 1, further comprising:
 - determining, by the server computer, an interaction velocity of the one-way token; and
 - adjusting, by the server computer, the interaction value in the update request message based on the interaction velocity.

4. The method of claim 3, wherein the interaction details comprise a timestamp and a transaction identifier.

5. The method of claim 4, further comprising:
updating a token database with the interaction details, wherein the interaction velocity for the one-way token is determined by using historical records associated with the one-way token in the token database to calculate a total interaction value over a time segment.

6. The method of claim 1, further comprising:
transmitting the update response message from the server computer to the first authorizing computer.

7. The method of claim 1, wherein prior to the server computer receiving the update request message, the first authorizing computer commits an update of a first account of the first user based on the interaction details, and wherein subsequent to the server computer receiving the update response message the first authorizing computer performs the committed update.

8. The method of claim 1, further comprising:
receiving, by the server computer, a registration request message comprising the second user account identifier and second user data;
generating, by the server computer, the one-way token;
associating, by the server computer, the one-way token to the second user account identifier; and
sending, by the server computer, a registration response message comprising the one-way token to a second user device of the second user.

9. The method of claim 8, wherein the update response message includes the second user data.

10. A server computer comprising:

a processor;
a network interface; and
a computer-readable medium comprising instructions executable by the processor in the form of code, the instructions including a method comprising:
receiving over the network interface, from a first authorizing computer, an update request message including an interaction request for an interaction between a first user and a second user, the interaction request comprising interaction details including a one-way token and an interaction value, the interaction transferring the interaction value from the first user to the second user;
parsing the update request message to determine the one-way token;
determining a second user account identifier for a second account of the second user from the one-way token;
substituting the second user account identifier for the one-way token in the interaction details so as to include the second user account identifier in the update request message;
determining a second authorizing computer associated with the second user account identifier;
sending to the second authorizing computer, the update request message; and
receiving an update response message from the second authorizing computer, wherein the second authorizing computer updates the second account of the second user based on the interaction details.

11. The server computer of claim 10, wherein the one-way token has a same data format as the second user account identifier.

12. The server computer of claim 10, wherein the method further comprises:

determining an interaction velocity of the one-way token; and

adjusting the interaction value in the update request message based on the interaction velocity.

13. The server computer of claim 12, wherein the interaction details comprise a timestamp and a transaction identifier.

14. The server computer of claim 13, wherein the method further comprises:

updating a token database with the interaction details, wherein the interaction velocity for the one-way token is determined by using historical records associated with the one-way token in the token database to calculate a total interaction value over a time segment.

15. The server computer of claim 10, wherein the method further comprises:

transmitting the update response message from the server computer to the first authorizing computer.

16. The server computer of claim 10, wherein prior to the server computer, receiving the update request message the first authorizing computer commits an update of a first account of the first user based on the interaction details, and wherein subsequent to the server computer receiving the update response message, the first authorizing computer performs the committed update.

17. The server computer of claim 10, wherein the method further comprises:

receiving, by the server computer, a registration request message comprising the second user account identifier and second user data;

generating, by the server computer, the one-way token;

associating, by the server computer, the one-way token to the second user account identifier; and

sending, by the server computer, a registration response message comprising the one-way token to a second user device of the second user.

18. The method of claim 17, wherein the update response message includes the second user data.

19. A method comprising:

receiving, from a first user device, an update request message comprising interaction details including a first user account identifier, an interaction value, and a one-way token received from a second user device,

committing a database entry of a first account database to an update of a first account identified by the first user account identifier;

transmitting the update request message to a server computer, wherein the server computer adjusts the interaction value in the update request message based on an interaction velocity determined for the one-way token, and wherein an authorizing computer updates a second account database based on the adjusted interaction value;

receiving an update response message from the server computer;

executing the update of the first account; and

sending a confirmation message to the first user device.

20. The method of claim 19, wherein the update request message is generated by a mobile application stored on the first user device, and wherein the update response message is forwarded to a mobile application stored on the second user device.