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(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, CA 94128 (US).

(72) Inventors: **SINGHAL, Ankush**; 801 Metro Center Boulevard, Foster City, CA 94404 (US). **GOWRI SHANKER, Vijayalakshmi**; 901 Metro Center Boulevard, Foster City, CA 94404 (US). **BHAKAT, Rajib**; 901 Metro Center Boulevard, Foster City, CA 94404 (US).

(74) Agent: **SMITH, Andrew, R.**; Loeb & Loeb LLP, 321 N. Clark Street, Suite 2300, Chicago, IL 60654 (US).

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(54) **Title:** SYSTEM AND METHOD FOR PEER-TO-PEER PAYMENTS

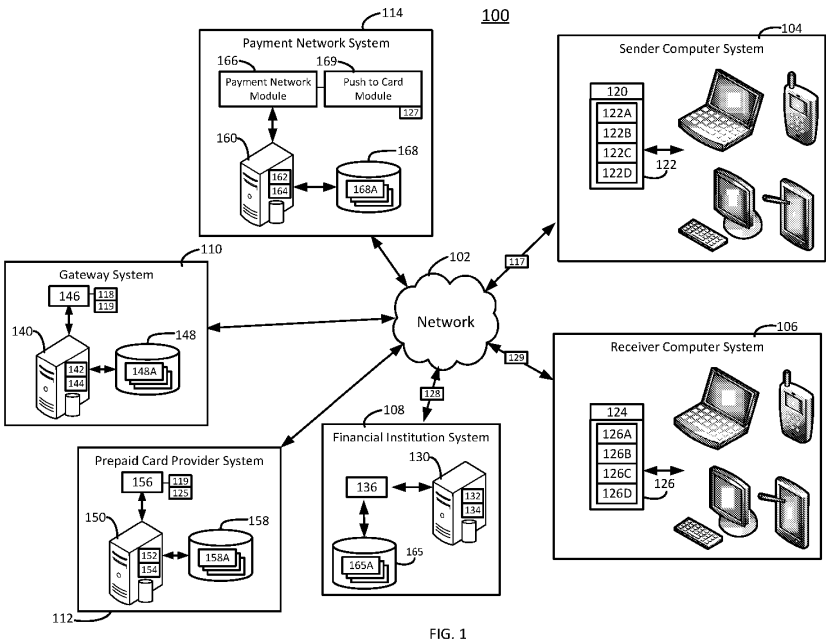

FIG. 1

(57) **Abstract:** A computer-implemented method or a system including a processor and a memory may include instructions for receiving instructions from a sender computing system to facilitate sending a payment to a receiver computing system. The instructions may include a value and identifying information for both the sender computer system and the receiver computer system. The sender computer system may be indicated in financial institution system account data at a financial institution system and the receiver computer system may not be indicated in the financial institution system account data at the financial institution system. Further, no peer-to-peer payment system may include both the sender computer system and the receiver computer system. The memory may also include instructions for provisioning a virtual debit card including identifying information for the receiver computer system, adding the value to the virtual debit card, and sending the virtual debit card to the receiver computer system.

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