



(51) International Patent Classification:

G06Q 20/40 (2012.01) G06Q 20/34 (2012.01)
G06Q 20/32 (2012.01) G06Q 40/02 (2012.01)

(21) International Application Number:

PCT/US2024/047521

(22) International Filing Date:

19 September 2024 (19.09.2024)

(25) Filing Language:

English

(26) Publication Language:

English

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

(72) Inventor: CHEN, Yuexi; P.O. Box 8999, San Francisco,
California 94128 (US).

(74) Agent: JEWIK, Patrick et al.; 1100 Peachtree Street, NE
Suite 2800, Atlanta, Georgia 30309 (US).

(81) Designated States (unless otherwise indicated, for every
kind of national protection available): AE, AG, AL, AM,
AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ,
CA, CH, CL, CN, CO, CR, CU, CV, CZ, DE, DJ, DK, DM,
DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT,
HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG,
KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY,
MA, MD, MG, MK, MN, MU, MW, MX, MY, MZ, NA,
NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO,
RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH,
TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS,
ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every
kind of regional protection available): ARIPO (BW, CV,
GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, SD, SL, ST,

(54) Title: TRANSACTION PROCESSING USING UNIQUE MESSAGING

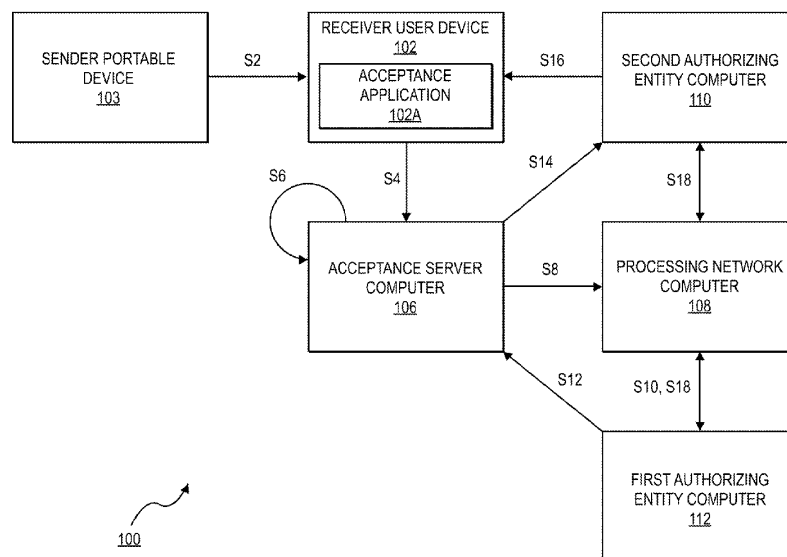


FIG. 1

(57) Abstract: A method includes receiving, by an acceptance server computer from a user device, a sender account identifier. The method also includes generating an authorization request message comprising primary account identifier data field comprising the sender account identifier, an amount data field comprising a value, and an additional data field comprising a receiver account identifier. The additional data field is associated with an acquiring institution. The method includes transmitting, to a first authorizing entity computer associated with the sender account identifier via a processing network computer, the authorization request message. In response to transmitting the authorization request message, the method includes receiving, from the first authorizing entity computer, an authorization response message. In response to receiving the authorization response message, the method includes transmitting, to a second authorizing entity computer associated with the receiver account identifier, an advice message comprising the receiver account

[Continued on next page]

SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, ME, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Published:

— *with international search report (Art. 21(3))*

identifier and the value.