

ABSTRACT

The claimed group of inventions pertains to IT within the finance industry, notably the automated methods and system for interbank funds transfers from a bank account of one individual to a bank account of another individual using a known social identifier of the funds recipient, without indicating the actual account number of the customer or the details of their payment instrument, as well as funds transfers between two or more bank accounts of the same individual opened with different financial institutions, whose system includes: communication devices of the Sender and the Recipient, computation systems of the Originator bank and the Destination bank, the central server component, the settlement system and the notification service, 3 primary claims, 7 subclaims, Fig. 5.

Fig. 1