

WHAT IS CLAIMED IS:

1. A method comprising:
 - receiving, by a server computer from a first user device, transfer data regarding a receiver operating a second user device, the transfer data comprising a mobile number and a name;
 - transmitting, by the server computer to a wallet aggregator computer, a verification request message, wherein the verification request message comprises the mobile number and the name;
 - receiving, by the server computer, a verification response message, the verification response message comprising an account identifier of the receiver;
 - transmitting, by the server computer, a confirmation request message to the first user device;
 - receiving, by the server computer, a confirmation response message from the first user device; and
 - transmitting, by the server computer, a transaction message comprising the account identifier, wherein sending the transaction message causes an alert to be provided to the second user device.
2. The method of claim 1, wherein the verification response message is received from the wallet aggregator computer, and wherein the wallet aggregator computer is located in a first country and the server computer corresponds to a second country.
3. The method of claim 1, wherein the verification request message is sent to a processing network computer, and wherein the verification response message is received from the processing network computer.
4. The method of claim 3, wherein transmitting the verification request message to the processing network computer causes the processing network computer to transmit the verification request message to at least one wallet aggregator computer.
5. The method of claim 1, further comprising:

receiving, by the server computer from the first user device, account data regarding a sender operating the first user device, the account data comprising the account identifier of the sender;

transmitting, by the server computer to an authorizing entity computer associated with the sender, an automatic funds transfer (AFT) message; and

receiving, by the server computer from the authorizing entity computer, a response indicating funds have been transferred from a first account associated with the sender to a second account associated with a service provider related to the server computer.

6. The method of claim 5, wherein transmitting the transaction message occurs in response to receiving the response indicating the funds have been transferred.

7. The method of claim 1, further comprising:

receiving, by the server computer, a registration message from one or more wallet aggregator computers, the one or more wallet aggregator computers comprising the wallet aggregator computer; and

in response to receiving the registration message, storing registration information associated with the one or more wallet aggregator computers at a data store accessible to the server computer.

8. The method of claim 7, further comprising:

identifying, by the server computer, the wallet aggregator computer to which to transmit the verification request message, the wallet aggregator computer being identified from the one or more wallet aggregator computers based at least in part on the mobile number received in the verification request message and the registration information associated with the one or more wallet aggregator computers.

9. The method of claim 1, wherein the server computer is operated on behalf of a financial transfer service provider.

10. The method of claim 1, wherein the transaction message is an original credit transaction (OCT) message.

11. A server computer comprising:
a processor; and
a computer readable medium coupled to the processor, the computer readable medium comprising code, executable by the processor, to cause the server computer to:
receive, from a first user device, transfer data regarding a receiver operating a second user device, the transfer data comprising a mobile number and a name;
transmit, to a wallet aggregator computer, a verification request message, wherein the verification request message comprises the mobile number and the name;
receive a verification response message, the verification response message comprising an account identifier of the receiver;
transmit a confirmation request message to the first user device;
receive a confirmation response message from the first user device; and
transmit a transaction message comprising the account identifier, wherein sending the transaction message causes an alert to be provided to the second user device.

12. The server computer of claim 11, wherein the verification response message is received from the wallet aggregator computer, and wherein the wallet aggregator computer is located in a first country and the server computer corresponds to a second country.

13. The server computer of claim 11, wherein the verification request message is sent to a processing network computer, and wherein the verification response message is received from the processing network computer.

14. The server computer of claim 13, wherein transmitting the verification request message to the processing network computer causes the processing network computer to transmit the verification request message to at least one wallet aggregator computer.

15. The server computer of claim 11, wherein executing the code further causes the server computer to:
receive, from the first user device, account data regarding a sender operating the first user device, the account data comprising the account identifier of the sender;

transmit, to an authorizing entity computer associated with the sender, an automatic funds transfer (AFT) message; and

receive, from the authorizing entity computer, a response indicating funds have been transferred from a first account associated with the sender to a second account associated with a service provider related to the server computer.

16. The server computer of claim 15, wherein transmitting the transaction message occurs in response to receiving the response indicating the funds have been transferred.

17. The server computer of claim 11, wherein executing the code further causes the server computer to:

receive a registration message from one or more wallet aggregator computers, the one or more wallet aggregator computers comprising the wallet aggregator computer; and

in response to receiving the registration message, store registration information associated with the one or more wallet aggregator computers at a data store accessible to the server computer.

18. The server computer of claim 17, wherein executing the code further causes the server computer to:

identify the wallet aggregator computer to which to transmit the verification request message, the wallet aggregator computer being identified from the one or more wallet aggregator computers based at least in part on the mobile number received in the verification request message and the registration information associated with the one or more wallet aggregator computers.

19. The server computer of claim 11, wherein the server computer is operated on behalf of a financial transfer service provider.

20. The server computer of claim 11, wherein the transaction message is an original credit transaction (OCT) message.