

ABSTRACT OF THE DISCLOSURE

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 a 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 identifier and the value.

FIG. 1