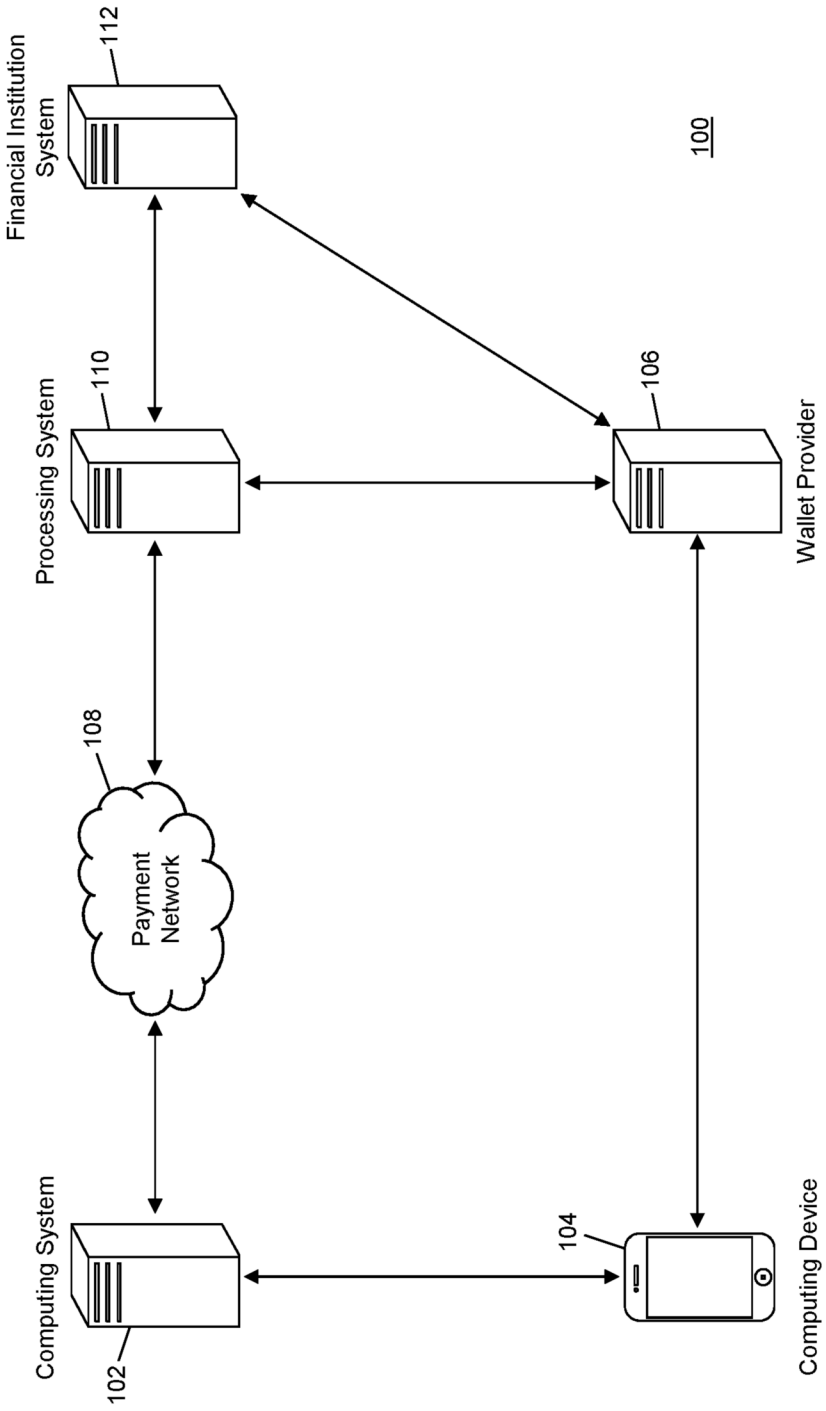

Financial Institution System
112
100
Processing System
110
106
Wallet Provider
108
Payment Network
Computing System
102
104
Computing Device

FIG. 1

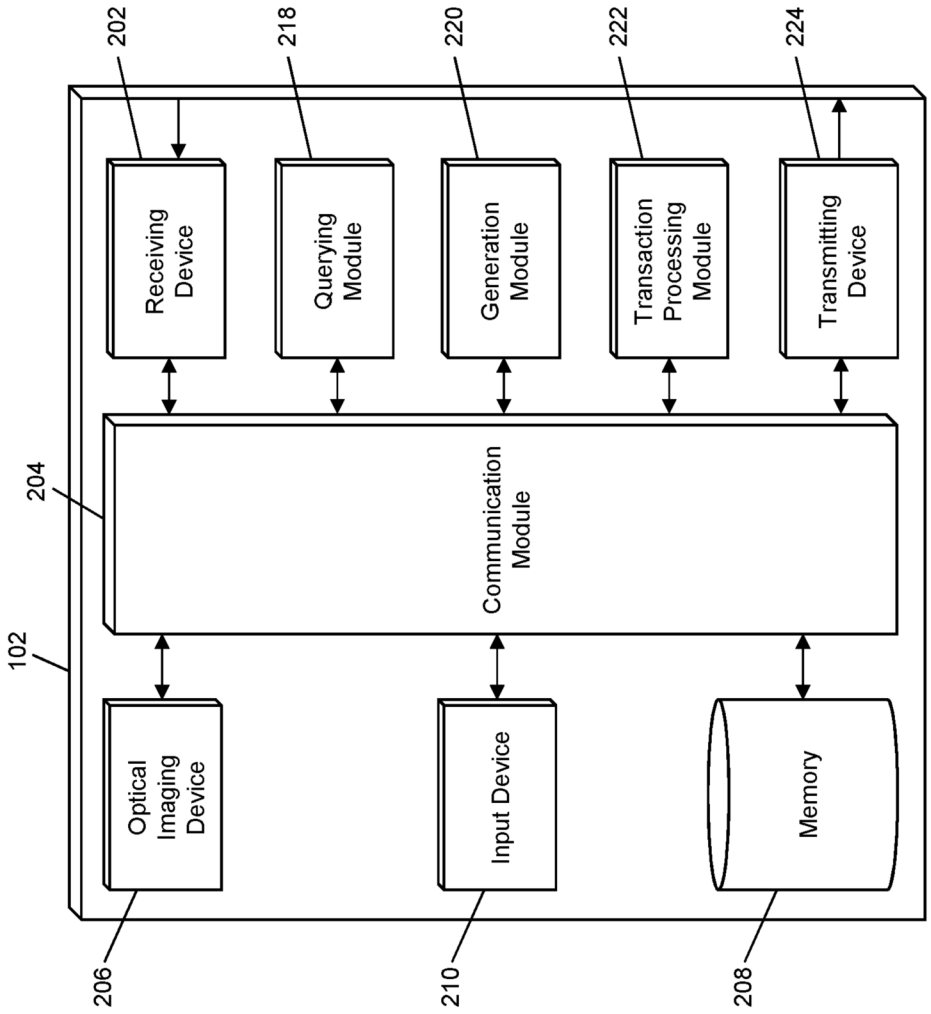

202
218
220
222
224
Receiving Device
Querying Module
Generation Module
Transaction Processing Module
Transmitting Device
204
Communication Module
102
Optical Imaging Device
Input Device
Memory
206
210
208

FIG. 2

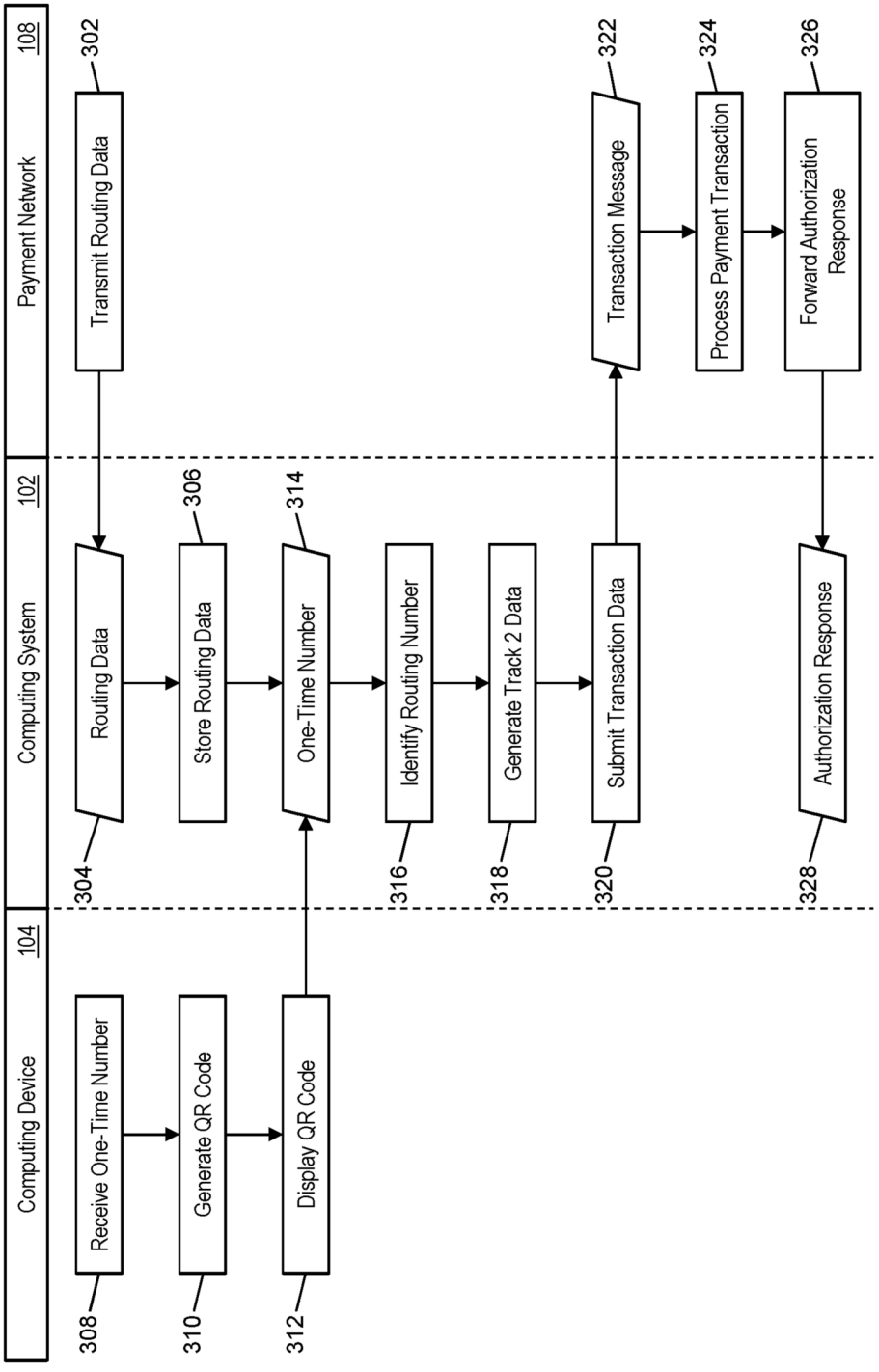

Computing Device 104
Computing System 102
Payment Network 108
Receive One-Time Number
Generate QR Code
Display QR Code
Routing Data
Store Routing Data
One-Time Number
Identify Routing Number
Generate Track 2 Data
Submit Transaction Data
Transmit Routing Data
Transaction Message
Process Payment Transaction
Forward Authorization Response
Authorization Response
302
304
306
308
310
312
314
316
318
320
322
324
326
328

FIG. 3

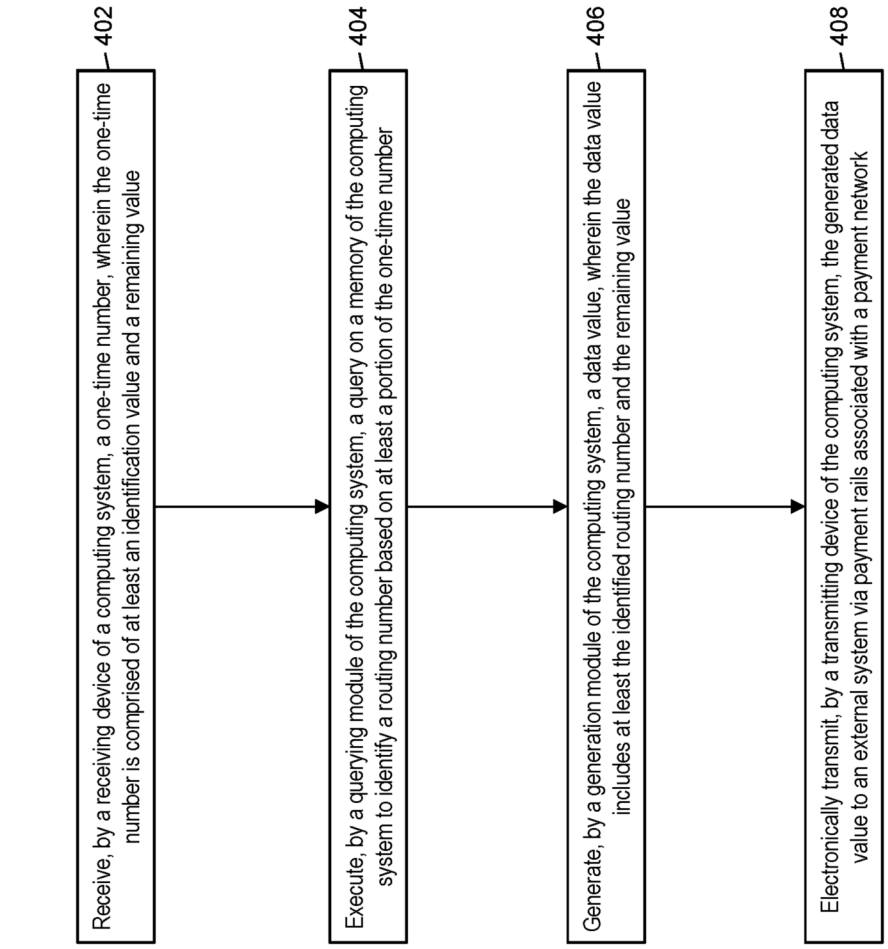

400
402
Receive, by a receiving device of a computing system, a one-time number, wherein the one-time number is comprised of at least an identification value and a remaining value
404
Execute, by a querying module of the computing system, a query on a memory of the computing system to identify a routing number based on at least a portion of the one-time number
406
Generate, by a generation module of the computing system, a data value, wherein the data value includes at least the identified routing number and the remaining value
408
Electronically transmit, by a transmitting device of the computing system, the generated data value to an external system via payment rails associated with a payment network

FIG. 4

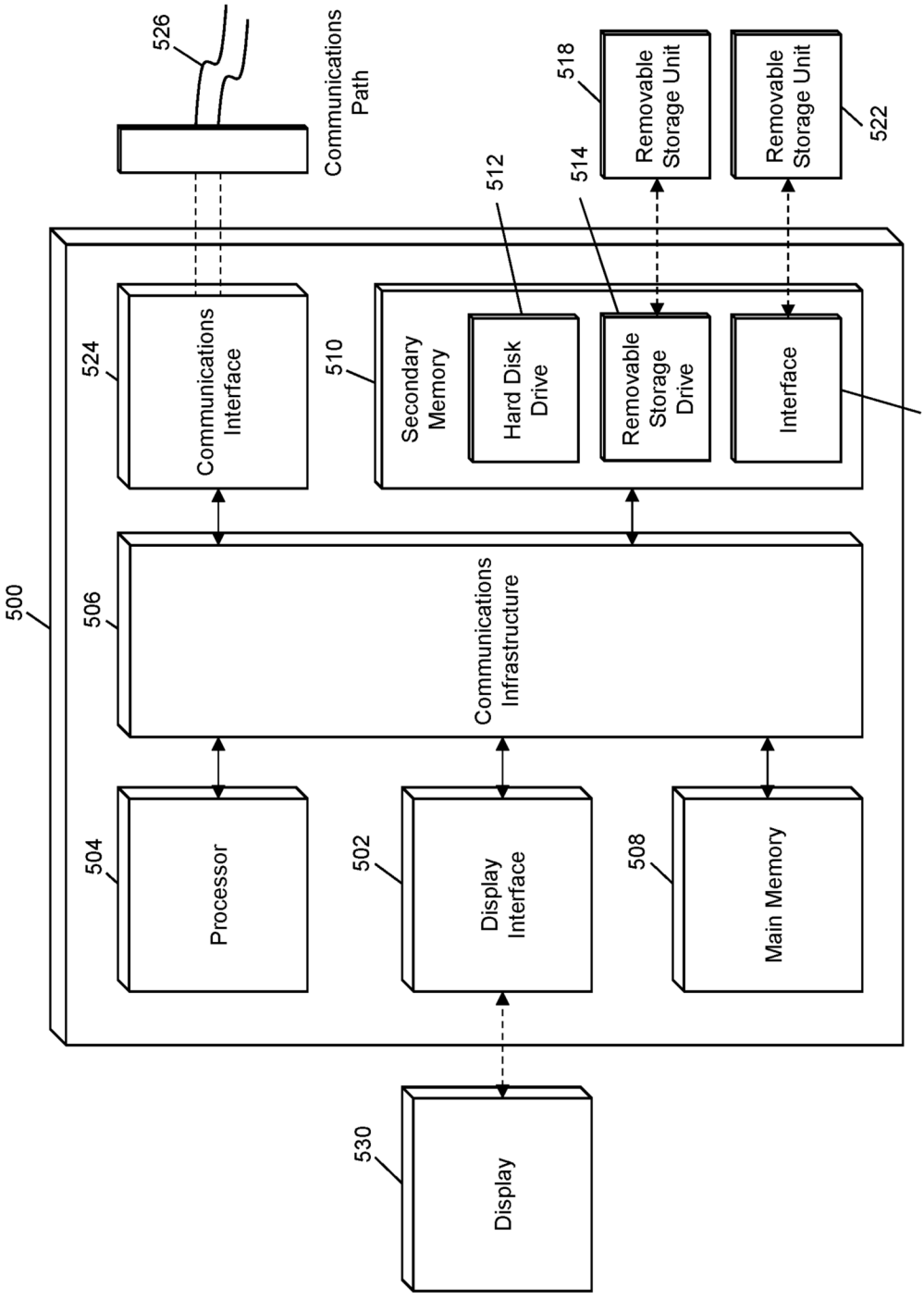

526
Communications Path
518
Removable Storage Unit
522
Removable Storage Unit
512
514
524
Communications Interface
510
Secondary Memory
Hard Disk Drive
Removable Storage Drive
Interface
520
500
506
Communications Infrastructure
504
Processor
502
Display Interface
508
Main Memory
530
Display

FIG. 5