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(54) **MONEY TRANSFERS UTILIZING A UNIQUE RECEIVER IDENTIFIER**

**Related U.S. Application Data**

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(57) **ABSTRACT**

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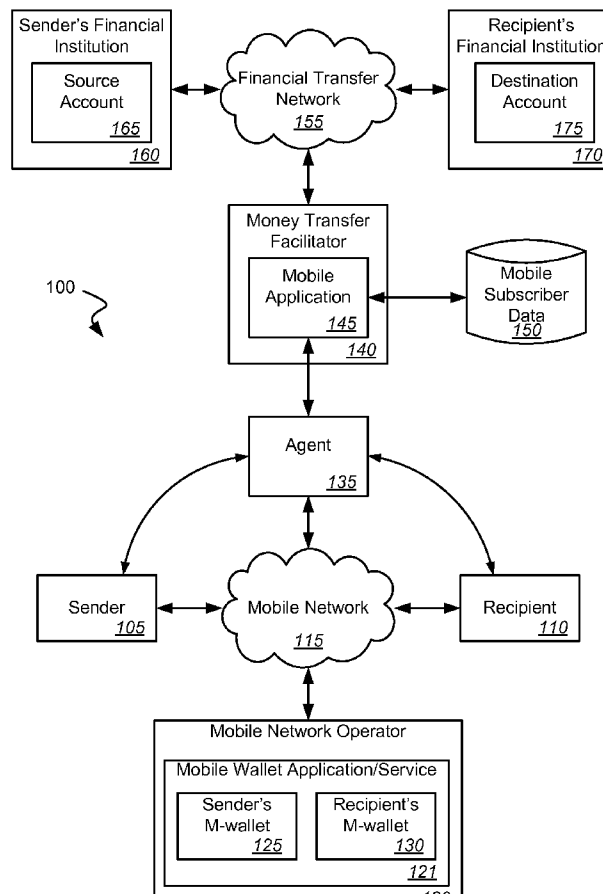
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Methods, systems, and machine-readable media are disclosed for financial transfers utilizing a unique identifier to facilitate flexible payment options for the transaction. According to one embodiment, a pull transaction model can be implemented. According to such embodiments, a money transfer can be initiated in a conventional manner via an agent of a money transfer facilitator. The sender of the transfer can provide an identifier for the transaction to the recipient. The recipient can in turn use the identifier, in combination with functionality of a mobile wallet application of a mobile device to request or "pull" the money transfer to an account associated with the mobile wallet application. In this way, the recipient can receive the transfer to the mobile wallet account even if the sender does not know that such a delivery is available.

(73) Assignee: **The Western Union Company**, Englewood, CO (US)

(21) Appl. No.: **12/477,360**

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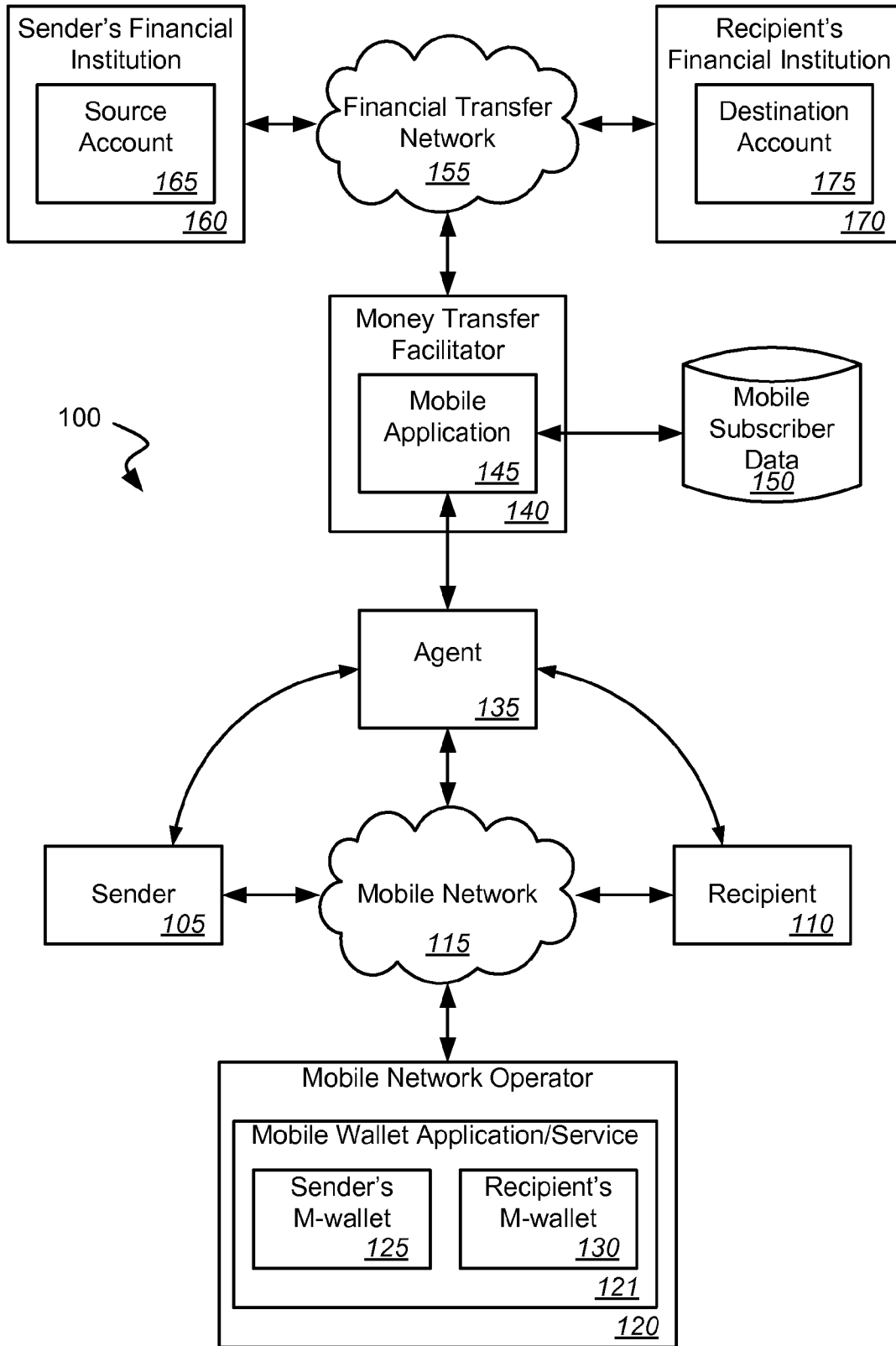


FIG. 1

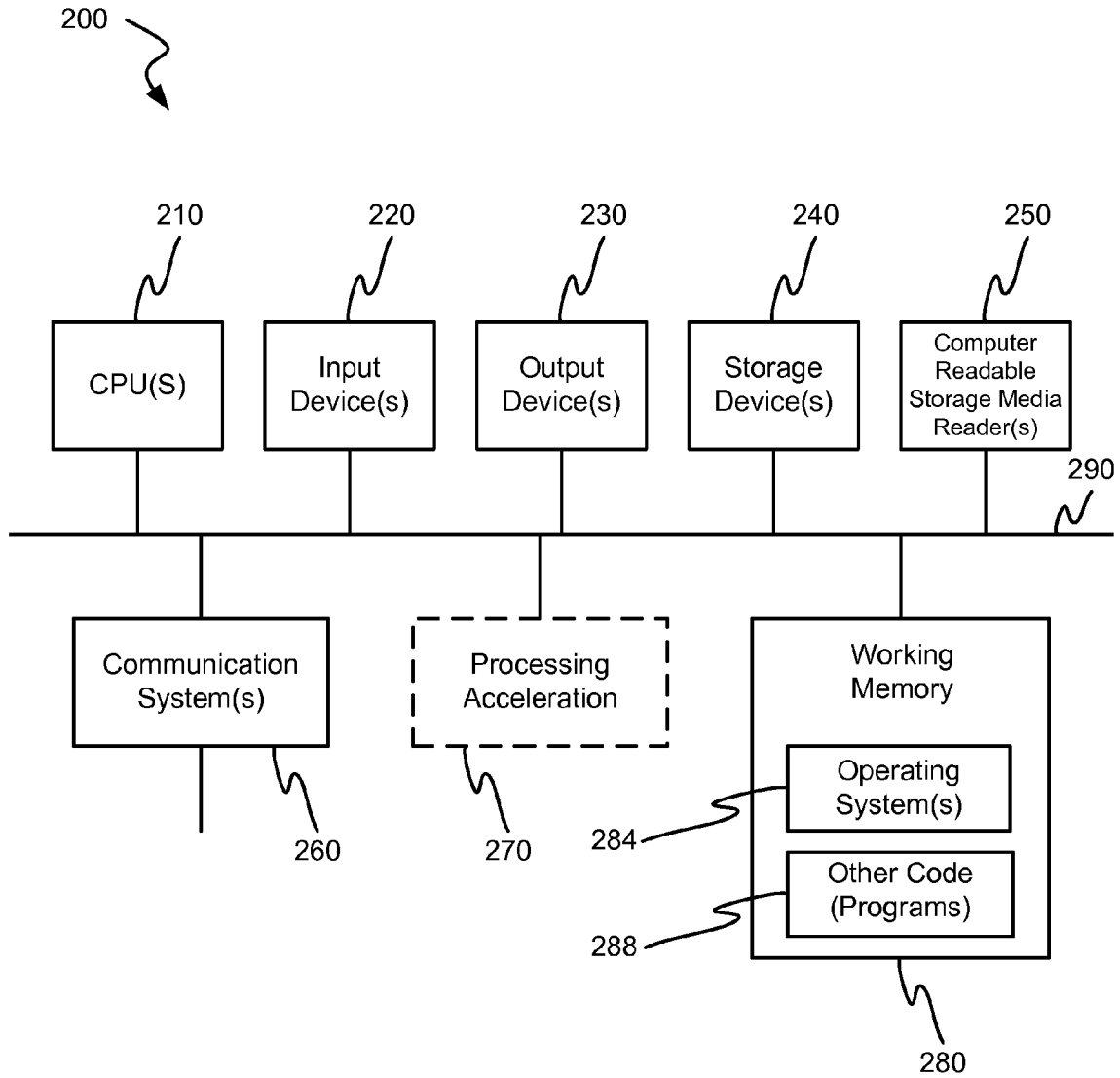


FIG. 2

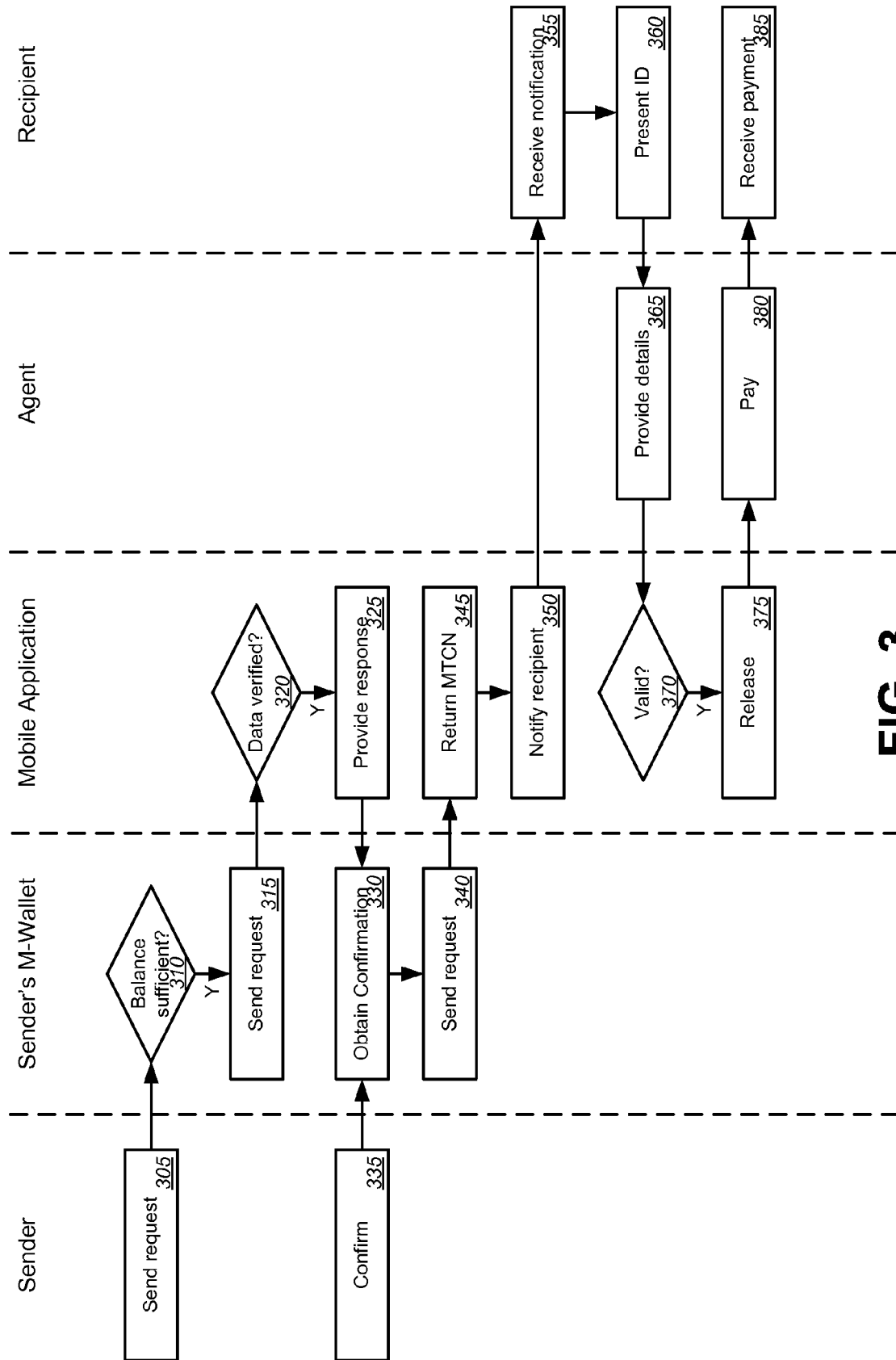


FIG. 3

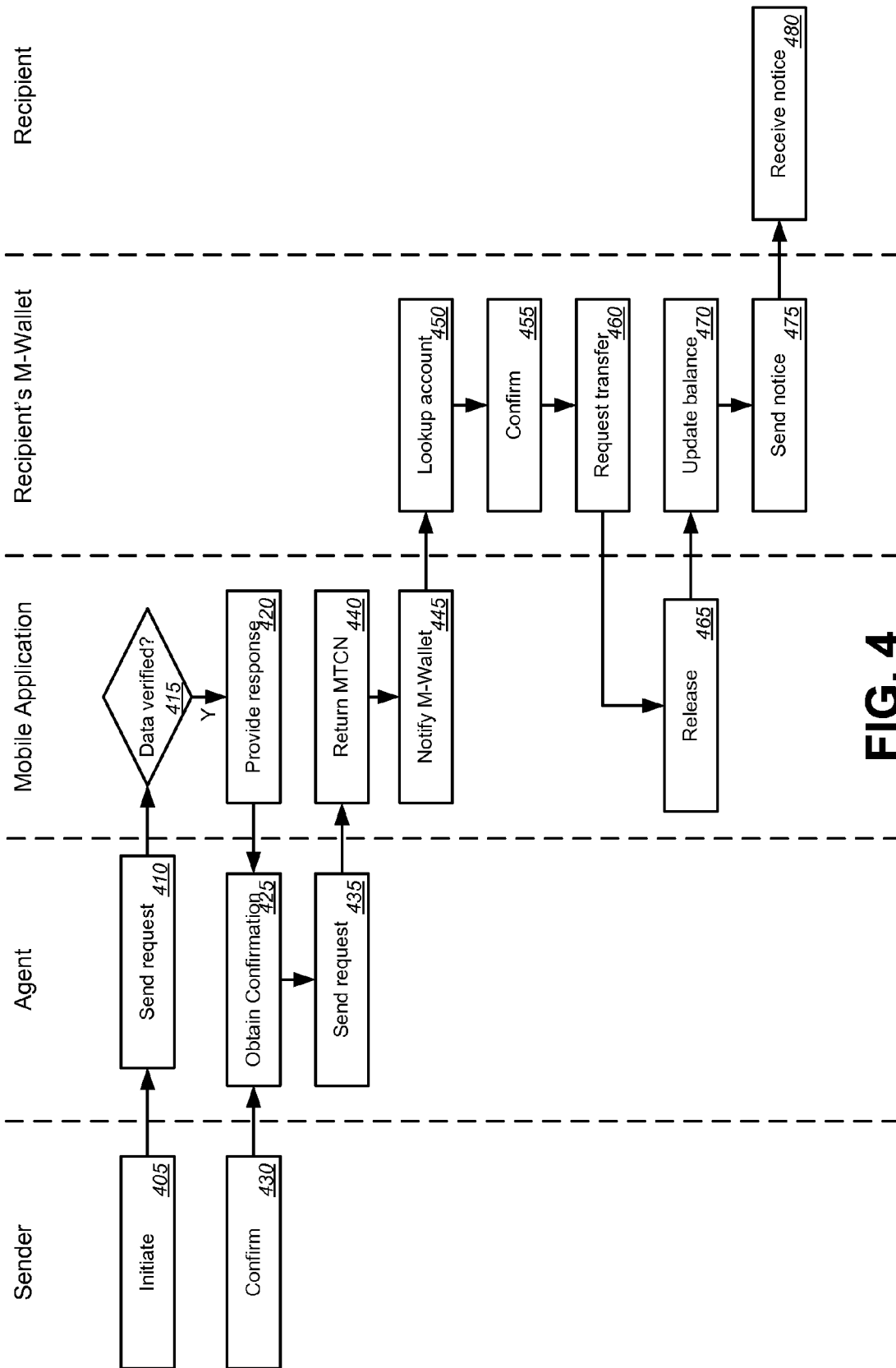


FIG. 4

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