



(54) **SECURE DATA TRANSFER REQUEST ROUTING FOR PEER-TO-PEER SERVICES**

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(57) **ABSTRACT**

A device configured to receive a data transfer initiation request from a first user and to identify a user profile that is associated with a first user identifier for the first user. The device is further configured to obtain an account number and a routing number for the first user from the user profile. The device is further configured to obtain routing instructions for a service provider based on a service provider identifier. The device is further configured to generate a data transfer request that includes the account number for the first user, the routing number for the first user, a second user identifier for a second user, a data type identifier, and a data transfer type identifier. The device is further configured to send the data transfer request to the service provider in accordance with the routing instructions for the service provider.

