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(71) Applicant: VISA INTERNATIONAL SERVICE
ASSOCIATION [US/US]; P.O. Box 8999, San Francisco,
CA 94128 (US).

(72) Inventors: GHOSH, Debolina; D103, Bren Avalon, Dod-
danekundi Ext, Chinappanahalli Main Road, Bangalore,
Karnataka 560048 (IN). BISWAS, Binayak; Flat 1-1A,
Girish Road, Tarapur, Silchar, Assam, Assam 788003 (IN).

MISHRA, Vinay, Kumar; N201, Citilights Rustique, ECC
Road, Whitefield, Bangalore, Karnataka 560066 (IN).

(74) Agent: CAPRIOTTI, Roberto et al.; K&L Gates LLP, 210
Sixth Avenue, Pittsburgh, PA 15222-2613 (US).

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(54) Title: METHOD AND SYSTEM FOR PROCESSING SMART QR CODE TRANSACTIONS

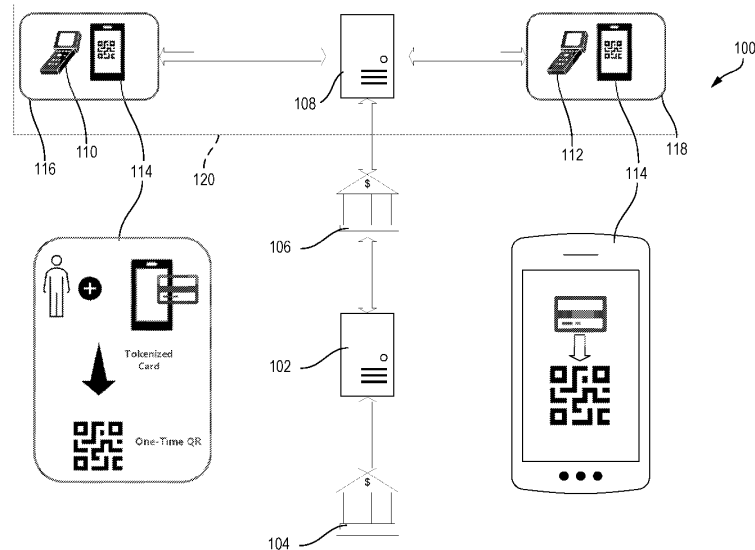


FIG. 1

(57) Abstract: A method and system for processing and facilitating payment transactions with a smart QR code with a transit payment system. The smart QR code reduces the overall time that the users spend engaging with a transit payment system, expedites user entry and exit from transit stations, and utilizes existing user payment accounts. The smart QR code payment reduces the wait time at entry and exit points by removing the need to replenish depleted account balances for a specific transit system.

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