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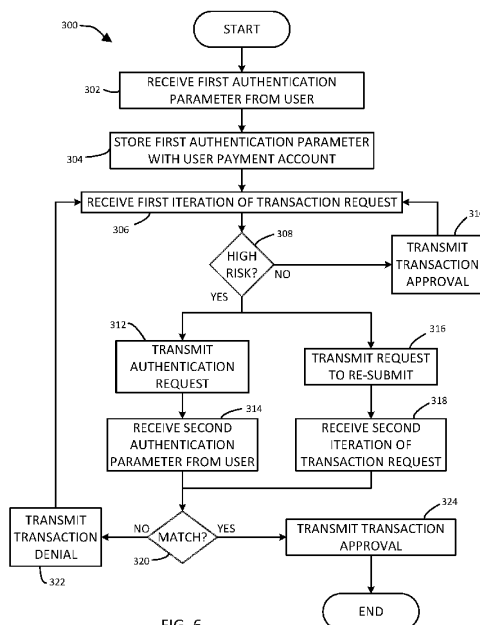


FIG. 6

(57) Abstract: A computer-implemented method comprising receiving a transaction request from a merchant server. In response to receiving the transaction request, the method includes requesting authentication from a computing device associated with a user payment account and a requesting that a merchant re-submit the transaction request. The method includes receiving an authentication parameter from the computing device, and determining that the authentication parameter matches an authentication parameter of the user payment account. The method includes receiving a re-submission of the transaction request from the merchant server and, based on the determination that the authentication parameter received from the computing device matches the authentication parameter associated with the user payment account, approving the transaction request.

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