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(54) Title: IMPROVED COMPUTER-IMPLEMENTED SYSTEMS AND METHODS FOR SECURE ELECTRONIC TRANSFERS

(57) Abstract: The disclosure provides solutions for emulating a security device, such as a payment terminal or a device/resource access controller on a user's device. In a preferred embodiment, the user's device is a commercial, off-the-shelf device such as a mobile phone, tablet or laptop etc. Upon detection of a triggering event, a software component provided on the user's device obtains configuration data that enables the security device to be emulated in a secure portion of the user's device. The emulation is arranged to obtain data relating to a desired transaction between the user and the terminal owner (e.g. a merchant) and also data from the user such as, but not limited to, authentication data e.g. PIN, payment card data etc. The data obtained by the user's device can be sent to the merchant's acquiring institution to enable the transaction to be performed.

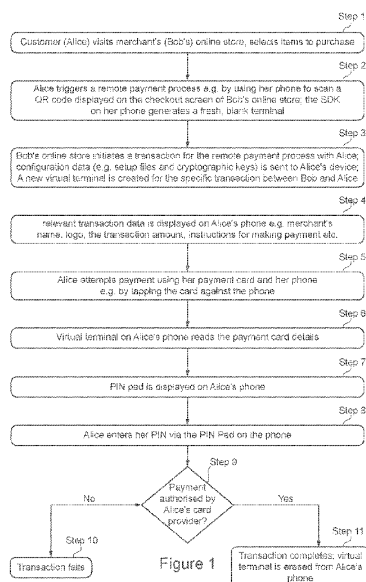


Figure 1

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