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(54) Title: METHOD FOR FACILITATING PAYMENTS AND A PAYMENT ACCEPTANCE DEVICE THEREOF

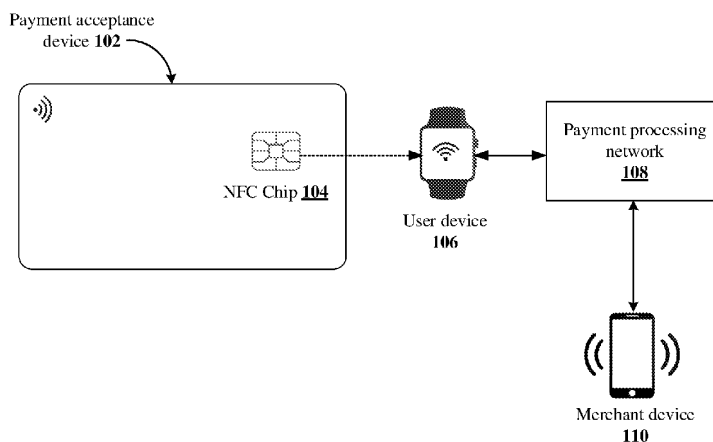


FIG. 1

(57) Abstract: The present disclosure relates to methods for facilitating payment transactions through a Near Field Communication (NFC) chip embedded payment acceptance device. The NFC chip may be preconfigured with merchant data for transacting with the merchant. The user device may read and acquire the merchant data preconfigured in the NFC chip using NFC enabled user device and initiate the payment transaction. In some non-limiting embodiments or aspects, the merchant may dynamically configure the NFC chip prior to each transaction. Thereafter, the transaction may be processed through a payment network provider. The present disclosure enables customers to transact without the need to share any customer-sensitive information with the merchant's PoS device, thereby preventing data theft and enabling customers to pay using the devices associated with the customers. The present disclosure also eliminates the need for expensive PoS devices and provides a low cost and economic method for the merchants to accept payments.

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