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(54) Title: A SYSTEM AND METHOD FOR SECURE TRANSACTIONS

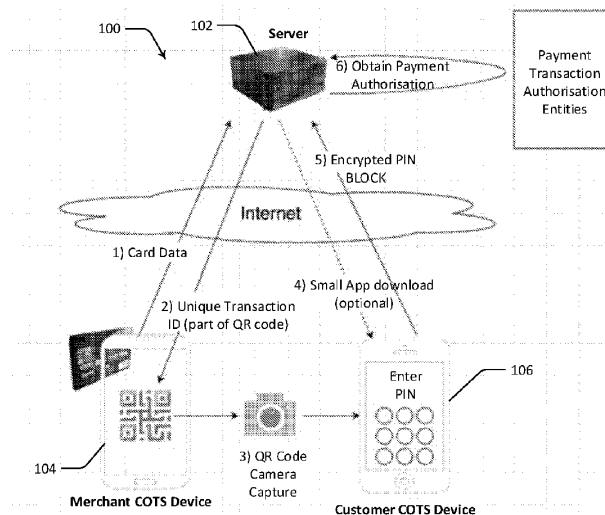


Fig. 1

(57) **Abstract:** Described herein are systems and methods for conducting secure transactions. In one embodiment, a method (300) is provided of conducting a secure transaction between a merchant and a customer. Method (300) includes initiating a transaction between the customer and the merchant by capturing a primary account number of the customer and a transaction amount at a merchant terminal (104). A transaction identifier is generated that is unique to the transaction based on the primary account number and transaction amount. The transaction identifier is then encoded in a visual representation and presented on a display so that it can be captured by a camera on a customer device. In response, a customer app is launched on a customer device (106). The customer app is configured to: control the customer device (106) to present the customer with a user interface to enter a PIN number associated with the primary account number of the customer; and generate a PIN block for the PIN number and transmit the PIN block to a transaction server (102) for verification.

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A verification or rejection of the transaction is then generated from a financial institution associated with the customer account. Finally, the verification or rejection of the transaction is transmitted to the merchant terminal (104) to complete the transaction.