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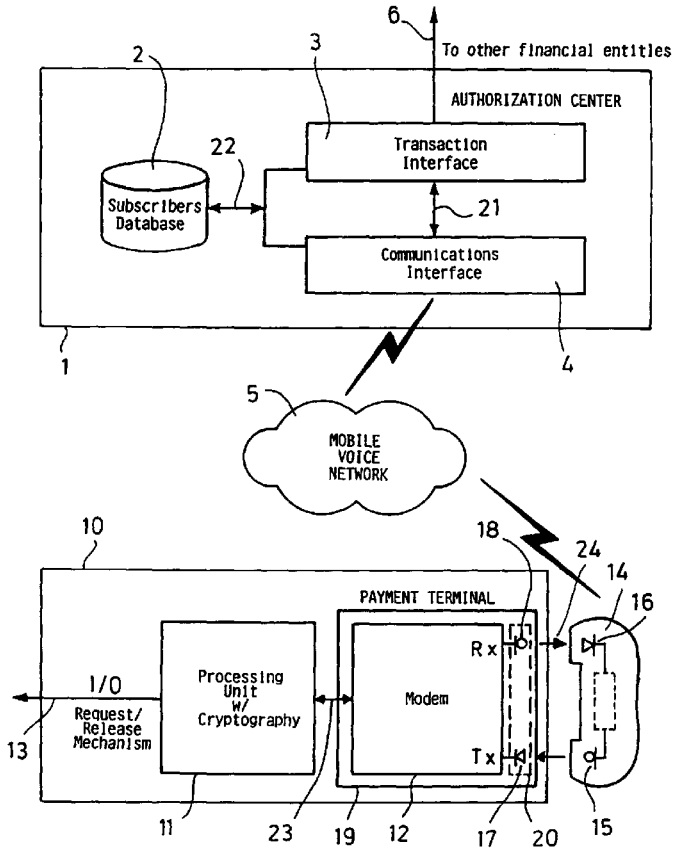
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(54) Title: SYSTEM FOR PAYMENT DATA EXCHANGE AND PAYMENT TERMINAL DEVICE USED THEREIN



(57) Abstract: Disclosed is a system for payment data exchange comprising a payment terminal device 10 for coupling to a point of sale device and to a mobile phone 14, an authorisation centre 1 for coupling to a mobile voice network (5) and to a financial information system, the mobile phone (14) for coupling to the mobile voice network (5) and to the payment terminal device (10). The payment data exchange is performed from the payment terminal device (10) via the mobile phone (14) and the mobile voice network (5) to the authorisation centre (1) and, vice versa, from the authorisation centre via the mobile voice network and the mobile phone to the payment terminal device, wherein the payment data are transferred between the payment terminal device (10) and the mobile phone (14) on voice information.

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