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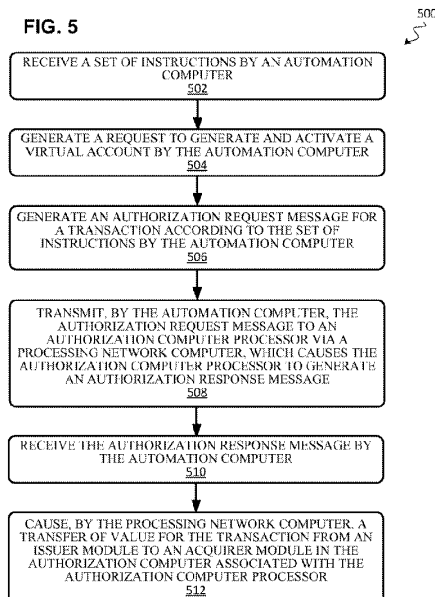
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earlier application (Rule 4.17(iii))

(54) Title: RAPID TRANSACTION SETTLEMENT USING VIRTUAL ACCOUNT

FIG. 5



(57) Abstract: An automation computer can receive a set of instructions pertaining to a transaction. The automation computer can generate a request to generate and activate a virtual account, where the virtual account is associated with a transaction value and a transaction amount. The virtual account can be managed by an authorization computer that can load a transaction value onto the virtual account in an amount equal to the transaction amount. The authorization computer managing both issuer and acquirer functionality in a transaction settlement can settle the transaction rapidly using the loaded virtual account by depositing the transaction value associated with the virtual account directly into an account of a resource provider.

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