3. Abstract ~~of the~~
P~~p~~ayment transaction using a dynamic validation security token ~~invention~~

The most illustrative drawing is Figure 1. Figure 1 explains the online payment transaction through the payment transaction using a dynamic validation security token invention

A process for secured online payment transaction by online payment portal of the user to recipient which is an economical, reliable and alternative to the traditional online payment transaction of the user to recipient. The user selects the payment service provider to make payment to the recipient. The user request for a dynamic validation security token and online payment portal generates a dynamic validation security token displayed in the user's online payment portal webpage. The dynamic validation security token is submitted in the merchant payment portal as a part of payment information along with rest of the card information by the user and user makes online payment through his online payment portal to the merchant portal.

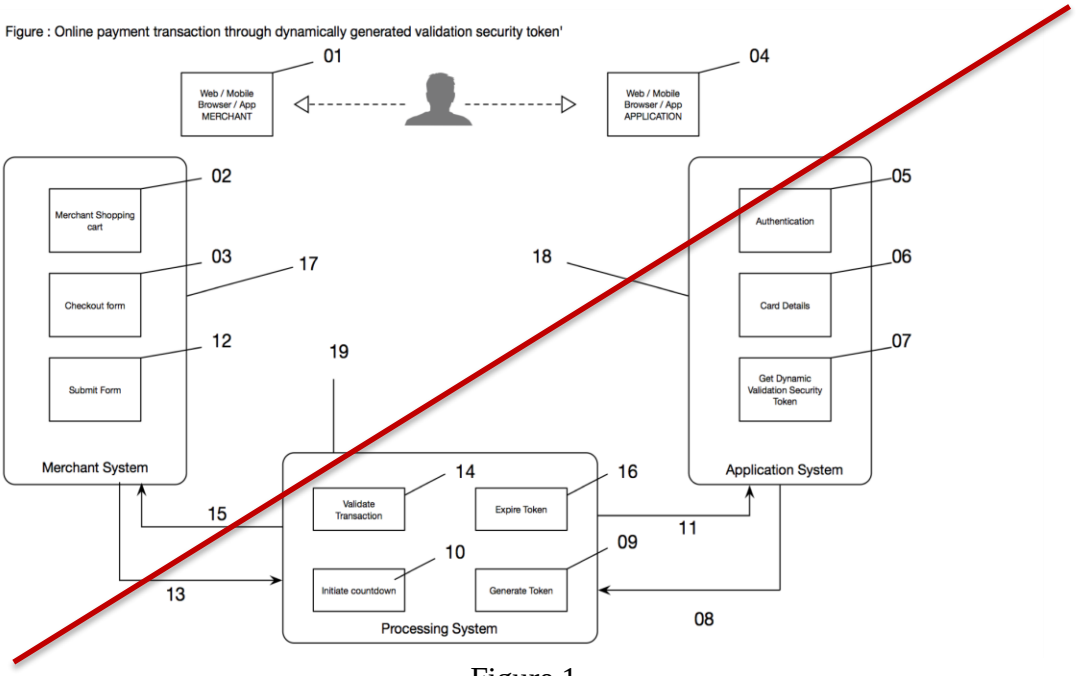


Figure 1