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(54) Title: **LOW COST METHOD AND SYSTEM TO ENABLE AN UNATTENDED DEVICE TO ACCEPT CARD PRESENT TRANSACTIONS**

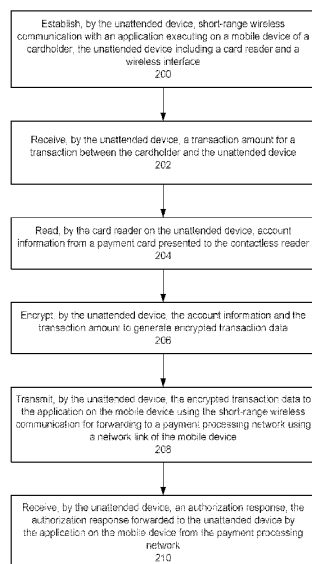


FIG. 2

(57) Abstract: Enabling an unattended device to accept card present transactions comprises establishing short-range range wireless communication between the unattended device and an application on a mobile device of a cardholder. The unattended device includes a card reader and wireless interface. The unattended device receives a transaction amount for a transaction between the cardholder and the unattended device. The card reader on the unattended device reads account information from a payment card of the cardholder presented to the card reader. The unattended device encrypts the account information and the transaction amount to generate encrypted transaction data. The unattended device transmits the encrypted transaction data to the application on the mobile device using the short-range wireless communication for forwarding to a payment processing network using a network link of the mobile device. The unattended device receives an authorization response forwarded to the unattended device by the application from the payment processing network.

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