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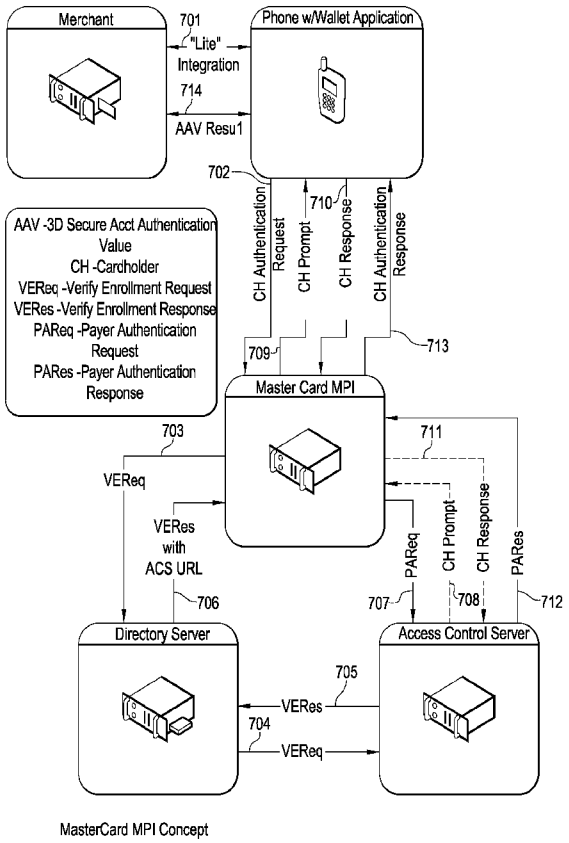
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(54) Title: MULTI-COMMERCE CHANNEL WALLET FOR AUTHENTICATED TRANSACTIONS



MasterCard MPI Concept

FIG. 8

(57) Abstract: A phone-based electronic wallet providing authenticated transactions across multiple channels of commerce. The electronic wallet may be used for point-of-sale payments, remote mobile payments and/or web-based payments, and may use authentication tools such as offline PINs, SecureCode PINs and/or online PINs.

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