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(54) Title: REMOTE TRANSACTION SYSTEM, METHOD AND POINT OF SALE TERMINAL

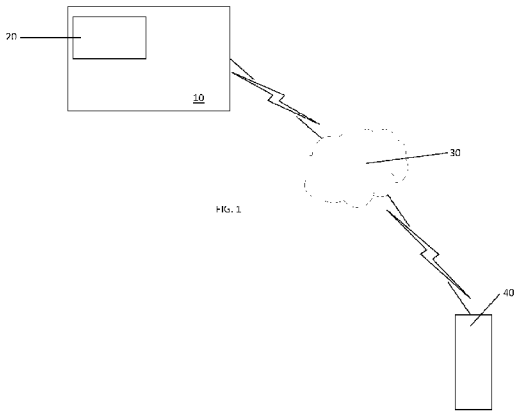


FIG. 1

(57) Abstract: A remote transaction processing system, method and point of sale terminal are disclosed. The system includes a first data store, the first data store including a user device profile for a user device, the user device profile including routing data for routing communications to the user device. Upon receiving a payment request designating a user device for a transaction with a merchant, the remote transaction processing system is arranged to retrieve a Point-of-Sale, PoS, configuration profile corresponding to the merchant and retrieve the user device profile from the first data store corresponding to the designated user device. The remote transaction processing system is arranged to communicate a PoS configuration dependent on the PoS configuration profile to the user device in dependence on the routing data, the PoS configuration being executable by the user device to cause the user device to act as a PoS terminal for the transaction with the merchant.

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