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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR SECURED, ENCRYPTED TRANSACTION PROCESSING

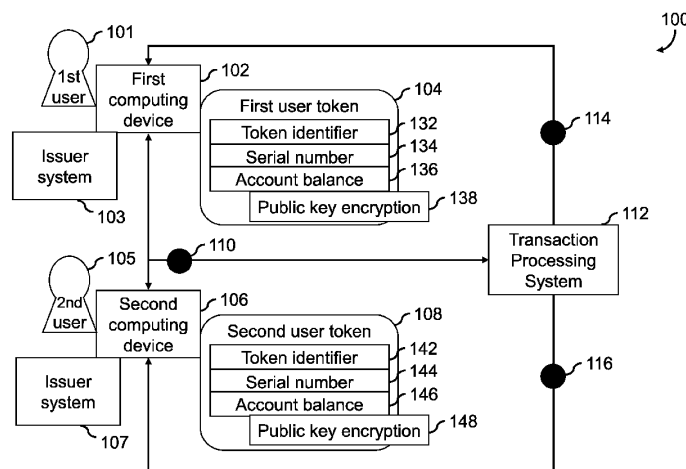


FIG. 1

(57) Abstract: A system, method, and computer program product is provided for secured, encrypted transaction processing. The method includes receiving a transaction request initiated by a first computing device associated with a first user and/or a second computing device associated with a second user. The transaction request includes a first user token including a first token identifier and a first account balance encrypted with a public key of the first user. The transaction request also includes a transaction value and a second user token including a second token identifier and a second account balance encrypted with a public key of the second user. The method includes generating a new first user token including a new first account balance encrypted with the public key of the first user and a new second user token including a new second account balance encrypted with the public key of the second user.

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