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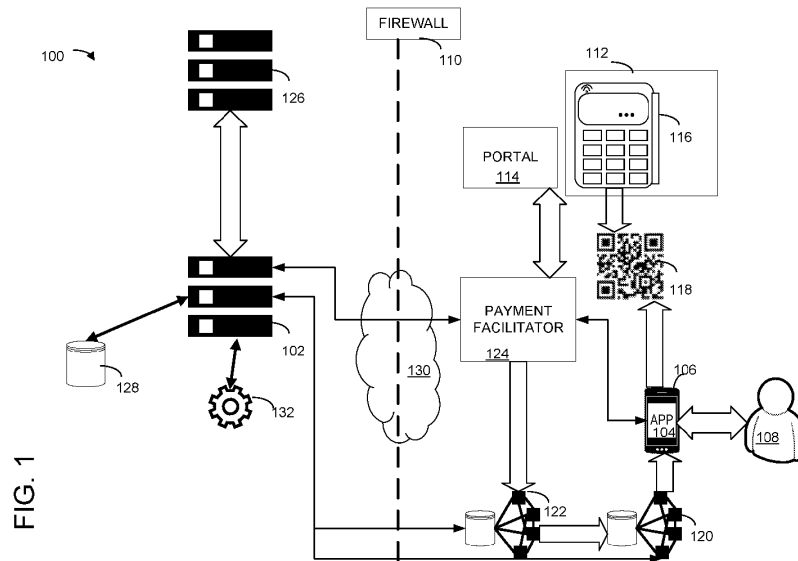
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(54) Title: CROSS-BORDER QUICK RESPONSE (QR) PAYMENT FLOW FOR ENCRYPTED PRIMARY ACCOUNT NUMBER (PAN) PAYMENT FLOW



(57) Abstract: A computer-implemented system for streamlining encryption payload of a card transaction from a transaction code transaction via a merchant inside a restricted computer network firewall. A wallet application stores data of a payment device, and the wallet application retrieves information of a merchant and a transaction via a transaction code. In response to the retrieved information, the wallet application generates an encrypted payload. The wallet application transmits the encrypted payload to a payment facilitator within the restricted computer network firewall. After decryption of the encrypted payload, the payment facilitator transmits a decrypted payload in one payment packet to the payment processing server outside the restricted computer network firewall. The payment processing server transmits from outside the restricted computer network firewall to the merchant inside the restricted computer network firewall a notification of payment after the payment processing server validates the payment transaction.

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