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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR EXCHANGING TRANSACTION DATA

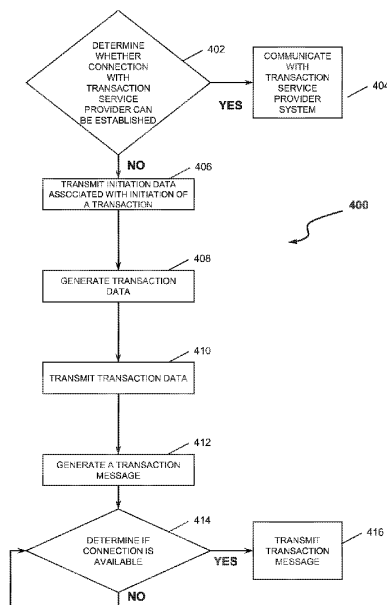


FIG. 4

(57) Abstract: Disclosed are methods for exchanging transaction data, including transmitting a first public encryption key from a first computing device via a near field communication (NFC) connection, receiving transaction data associated with a transaction at the initiating device via the NFC communication connection, generating a transaction message associated with the transaction based on the transaction data associated with the transaction and the first public encryption key, encrypting at least a portion of the transaction message associated with the transaction with a second public encryption key; determining that a network communication connection to a payment processing network different from the NFC communication connection can be established, and transmitting the transaction message via the network communication connection based on determining the network communication connection to the payment processing network can be established. A system and a computer program product are also provided.