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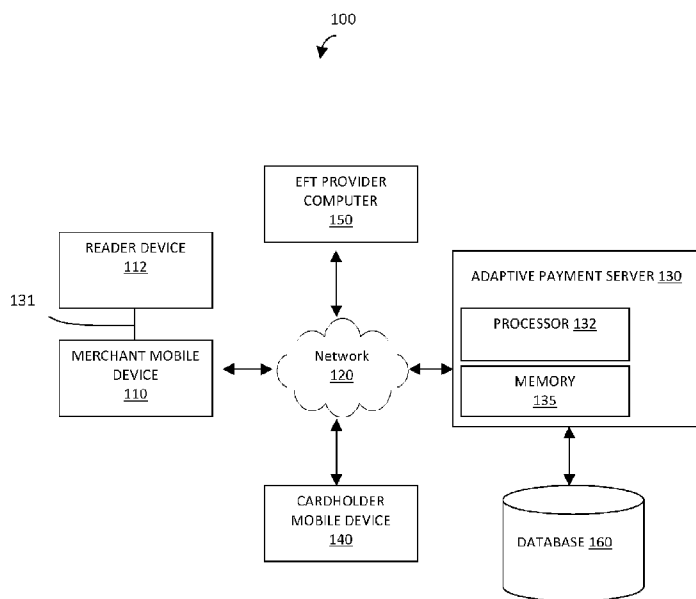


FIG. 1

- (57) **Abstract:** A system and method for processing POS payment transactions via mobile devices is described. Encrypted first identification information is received from a merchant mobile device. Encrypted second identification information is received from a cardholder mobile device. A determination is made regarding whether the encrypted first identification information and the encrypted second identification information are associated with one another. In response to a determination that the encrypted first identification information and the encrypted second identification information are associated with one another, the encrypted first identification information and the encrypted second identification information are decrypted. The POS payment transaction is processed based on the decrypted first and second identification information.