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(54) Title: PAYMENT PROCESSING SYSTEM AND METHOD THEREFOR

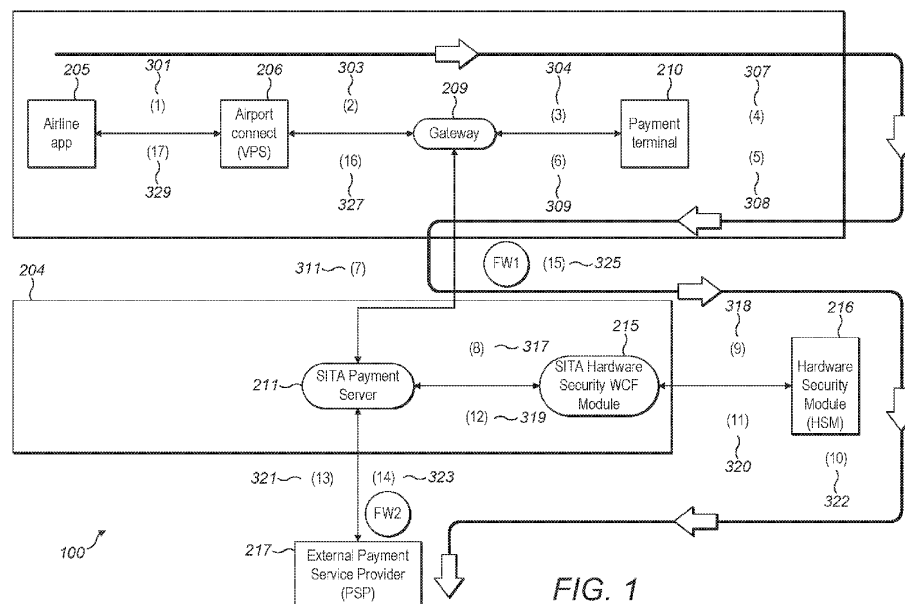


FIG. 1

(57) Abstract: A payment processing system is disclosed. The system comprises a module (209) configured to receive a payment request (303) for a payment transaction from one of a plurality of different merchant applications associated with a computing device (100) wherein the request comprises payment information comprising a merchant code or transaction identifier; in response to receiving the payment request, receive (304) encrypted payment data from a reader (210) coupled to the computing device (100) wherein the payment data comprises an account number associated with a user wherein the account number is encrypted according to a first key; and transmit (311) the payment information and the encrypted payment data to a payment server (211).

[Continued on next page]

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