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(54) Title: PORTABLE DEVICE LOADING MECHANISM FOR ACCOUNT ACCESS

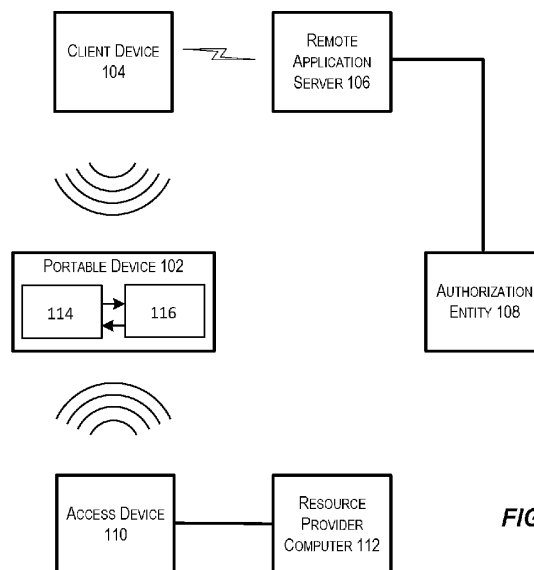


FIG. 1

(57) Abstract: Described herein are a system and techniques for updating balance information for a disbursement module on a portable device using a transaction module on that same portable device. In some embodiments, each of the transaction module and the disbursement module may be associated with a different transaction processing system. A client device may be used to interact with the transaction module of the portable device via a communication element. In some embodiments, the client device may be configured to receive an account identifier from the transaction module, generate and transmit an authorization request message to an authorization entity, and upon receiving authorization from the authorization entity, cause the transaction module on the portable device to update a balance associated with the disbursement module.

[Continued on next page]

WO 2019/203853 A1

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