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(71) Applicant *(for all designated States except US)*: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, CA 94128-8999 (US).

(72) Inventor; and

(75) Inventor/Applicant *(for US only)*: **SAHOTA, Jagdeep, Singh** [US/US]; 981 Coral Ridge Road, Rodeo, 94572 (US).

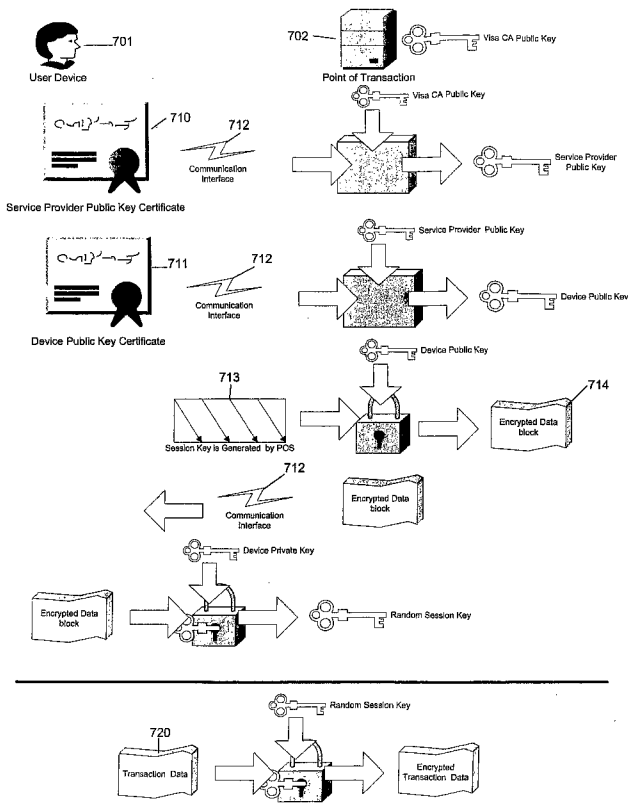
(74) Agent: **MELNIK, W., Joseph**; Pepper Hamilton LLP, One Mellon Center, 50th Floor, 500 Grant Street, Pittsburgh, PA 15219 (US).

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(54) Title: METHOD AND SYSTEMS FOR SECURELY EXCHANGING DATA IN AN ELECTRONIC TRANSACTION



(57) Abstract: Methods and systems of encrypting and authenticating transaction data via the use of encryption and authentication algorithms are disclosed. Encryption and decryption algorithms are stored within a computer-readable storage medium and executed by a processor on a user device. These algorithms are used when a transaction is initiated by the user device with a point of transaction terminal across a communication interface to establish a secure connection for the transmission of data. Data relating to the transaction is then sent across the communication interface through the secure connection.

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