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(54) **Title:** ONLINE PAYMENT SYSTEM VIA EXISTING PAYMENT CHANNEL OF MERCHANTS

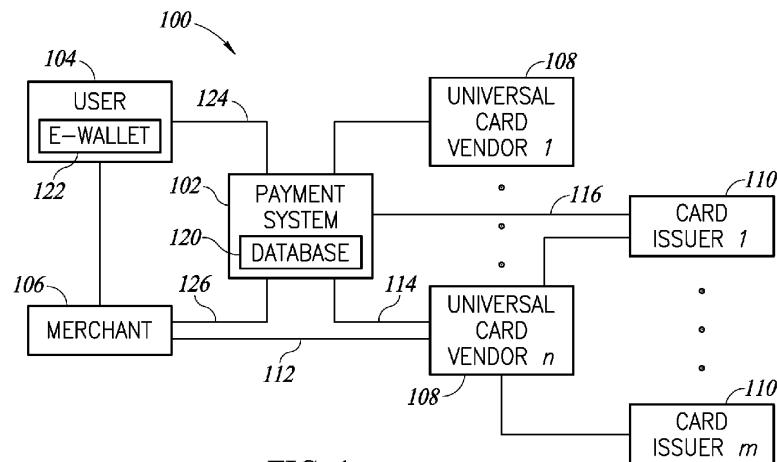


FIG. 1

(57) **Abstract:** Implementations of the present specification provide techniques for transacting a stored value card for payment in a separate transaction between a user and a merchant. A stored value card of a card issuer applicable to the transaction between a user and a merchant is determined. An SVC graphics interface for transacting the stored value card is presented to the user, which corresponds to a merchant graphics interface for the transaction between the user and the merchant. The SVC graphics interface enables a transaction on the stored value card using an account of the user with a payment system. An identification information of the stored value card transacted through the SVC graphics interface is inserted onto the merchant graphics interface so that the SVC card is used in the payment for the transaction between the user and the merchant.

[Continued on next page]

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