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(71) Applicant: **MASTERCARD INTERNATIONAL INCORPORATED** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).

(72) Inventors: **PHILLIPS, Simon**; 17 Clifton Green, York YO30 6NL (GB). **ANDERSON, James, John**; 171 North 10th Street, Apt 7A, Brooklyn, NY 11211 (US).

(74) Agent: **DOBBYN, Colm, J.**; Mastercard International Incorporated, 2000 Purchase Street, Purchase, NY 10577 (US).

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(54) Title: DATA SHARING WITH CARD ISSUER VIA WALLET APP IN PAYMENT-ENABLED MOBILE DEVICE

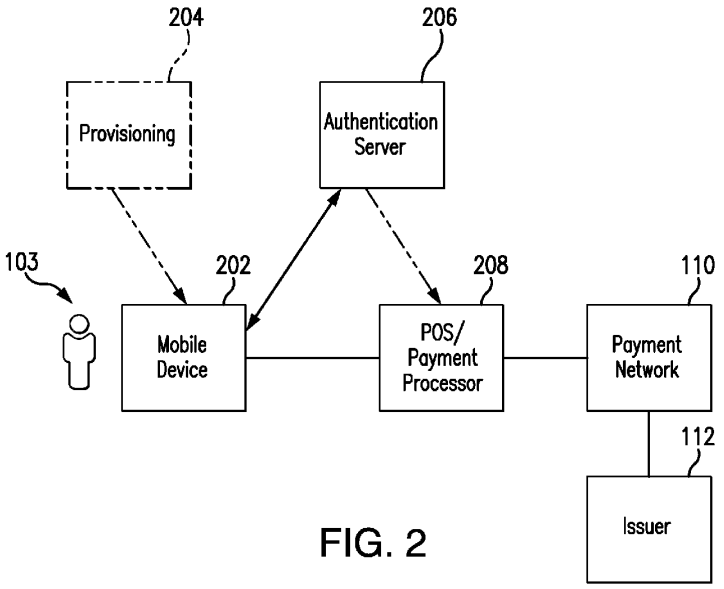


FIG. 2

(57) Abstract: A payment-enabled mobile device runs a merchant wallet application. The mobile device engages in a transaction with the merchant at the point of sale. Transaction detail data is transmitted from the wallet application to a transaction authentication server. The transaction detail data includes details of the transaction. A response message from the authentication server is received by the payment-enabled mobile device. Payment credential information is made available to a POS terminal operated by the merchant and/or to a payment processor acting for the merchant.

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