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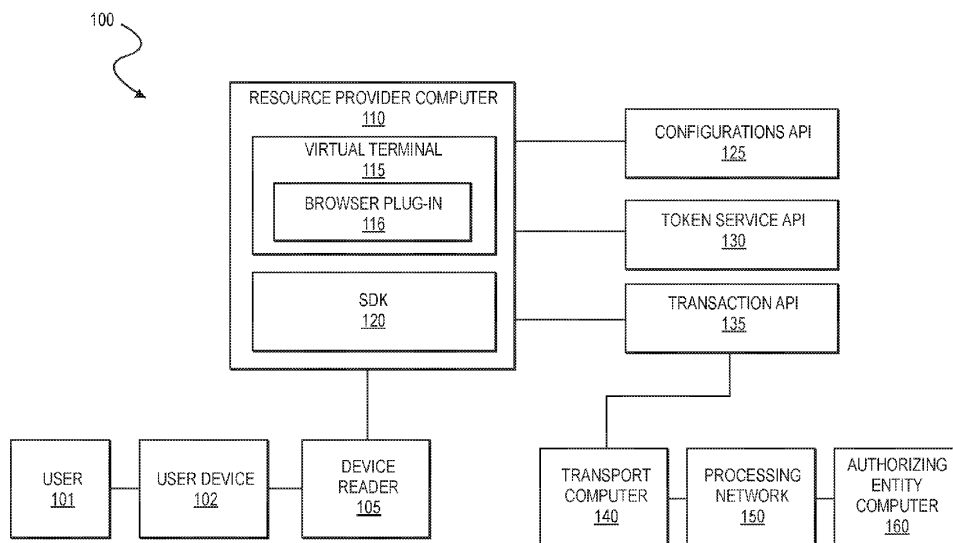


FIG. 1

(57) Abstract: A method is disclosed. The method comprises receiving, by a virtual terminal, virtual terminal configuration data from a virtual terminal configuration data source via a virtual terminal configurations API. The method also includes transmitting, by virtual terminal, to a device reader, a value, and receiving, by the virtual terminal, access data from a user device via the device reader. The method further includes transmitting, by the virtual terminal, a transaction request comprising at least the value and the access data to a transaction platform via a transaction API, and receiving, by the virtual terminal, a transaction response from the transaction platform via the transaction API.

[Continued on next page]

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