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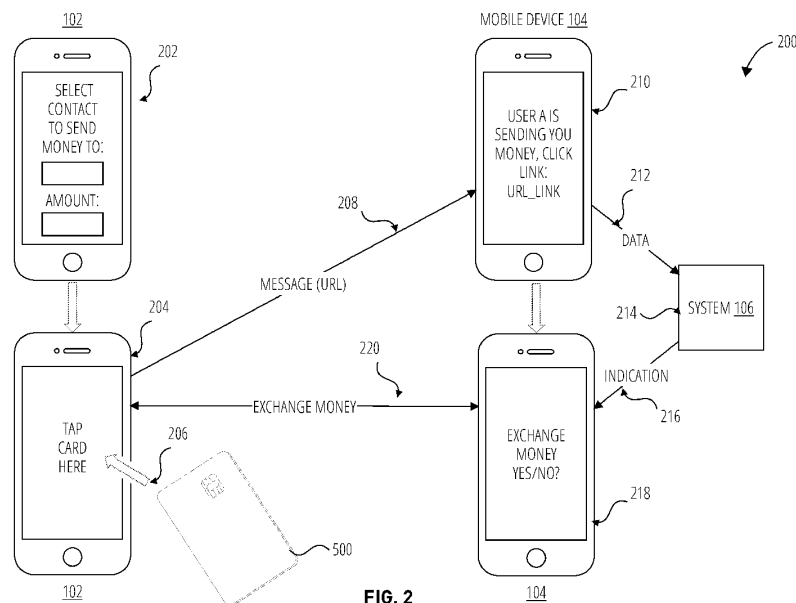


FIG. 2

(57) Abstract: A system in which a payment card tapped onto a mobile device is used to authenticate a user sending money to another user or requesting money from another user. When the first user taps a payment card onto their mobile device, a URL with encrypted string is sent to the mobile device of the user receiving the money or the money request. The mobile device of the other user launches a banking app as a result of opening the URL. That app uses the encrypted string to authenticate the first user sending or requesting the money.

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