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(54) Title: HOSTED POINT-OF-SALE SERVICE

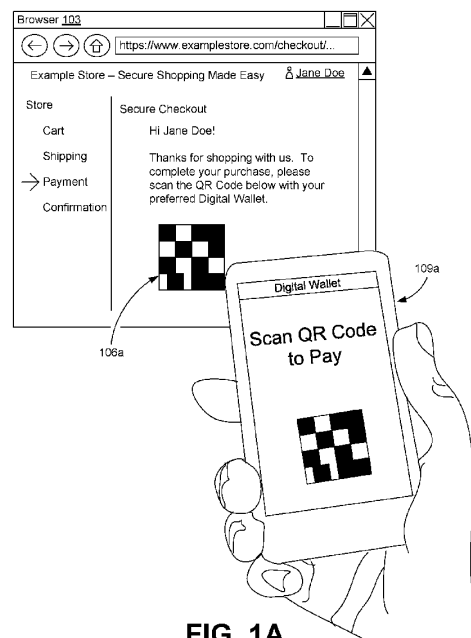


FIG. 1A

(57) Abstract: Disclosed are various embodiments for a hosted point-of-sale service that provides the security features of card-present transactions for card-not-present transactions. The various embodiments of the present disclosure can be configured to receive a merchant identifier and a transaction amount for a transaction from a merchant terminal, as well as receive the merchant identifier and encrypted payment account data for the transaction. The encrypted payment account data can then be decrypted. An authorization request for the transaction is then generated based at least in part on the merchant identifier, the transaction amount, and the payment account data. The authorization request is then sent to a payment processor, which can route the authorization request to an authorizing entity via a payment network. An authorization response is received in response from the authorizing entity via the payment processor, and the contents are forwarded on to the merchant terminal.

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Declarations under Rule 4.17:

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- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

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