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(54) **Title**: SYSTEMS AND METHODS OF GENERATING AND PROCESSING PAYMENT TRANSACTION USING ALTERNATE CHANNELS AND PAYMENTS MODE

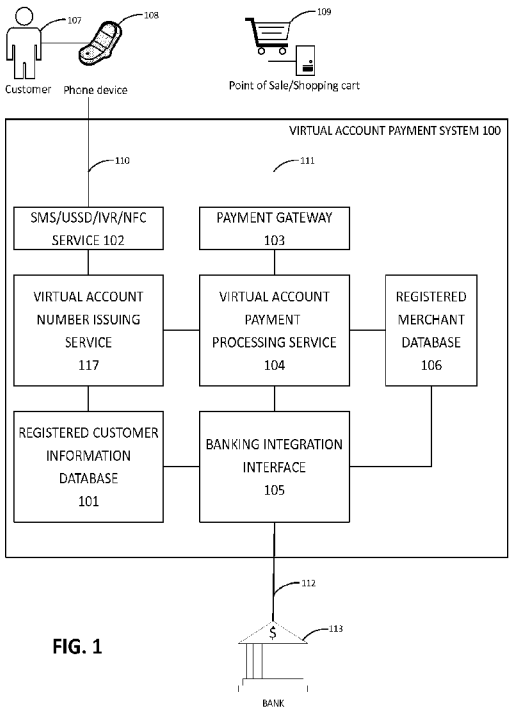


FIG. 1

(57) **Abstract**: Systems and methods generate and process payment transactions using a virtual account for payment transaction which is generated and transmitted to a customer registered mobile device. The virtual account with a limited lifetime with single or multi use purpose is created for the associated bank account number and generated on-demand by the registered customer upon authentication which may be communicated using SMS, IVR, USSD, Mobile Apps, Smart Apps or NFC protocols to the registered mobile number for immediate use for payments which can be used for online purchasing, peer to peer payments, automatically read-out or to manually enter at a point of sale. The system also creates virtual point of sale (POS) to a substitute for hardware based POS payment devices during check out at a physical store to facilitate for accepting payments in different modes.

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