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(54) **Title**: AN ELECTRONIC PAYMENT PROCESSING SYSTEM

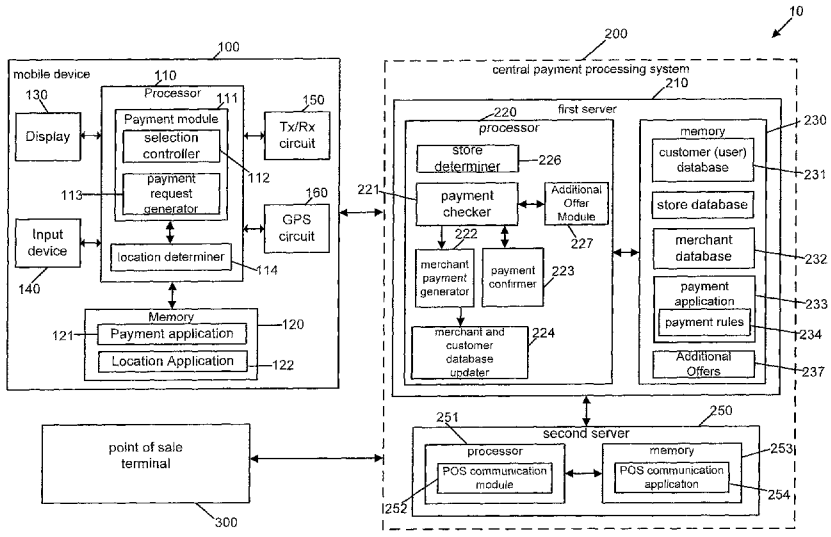


Figure 1

(57) **Abstract**: An electronic method of making a merchant payment comprising: receiving user payment request data transmitted from a mobile device, the user payment request data comprising a payment amount and a merchant identifier; checking a user record corresponding to the mobile device to determine based on at least one payment rule whether to generate merchant payment data corresponding to the payment amount of the user payment request data; and upon generating merchant payment data, transmitting the merchant payment data to a point of sale (POS) terminal corresponding to the merchant identifier.

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