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(54) **SYSTEM AND METHOD OF FACILITATING CONTACTLESS PAYMENT TRANSACTIONS ACROSS DIFFERENT PAYMENT SYSTEMS USING A COMMON MOBILE DEVICE ACTING AS A STORED VALUE DEVICE**

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(57) **ABSTRACT**

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A system for facilitating contactless payment transactions across different contactless payment systems using a common mobile device that acts as a stored value device is provided. A combination of a mobile application and a communication module allows the mobile device, which is associated with one payment system, to emulate various transmission standards and data exchange formats that are used in different payment systems in order to perform contactless payment transactions with merchants that are associated with different contactless payment systems. A service application running in a service operator computer communicates with the various contactless payment systems to facilitate the settlement of the amount owed to various payment systems by the one payment system associated with the mobile device.

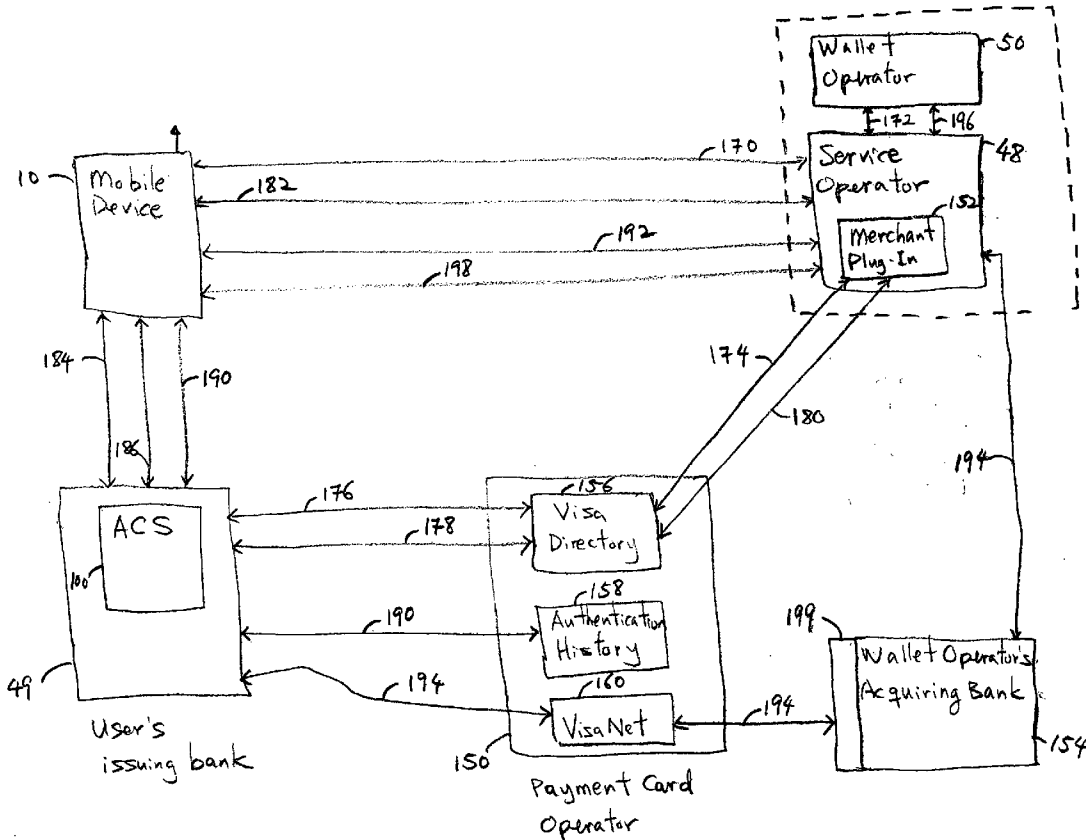
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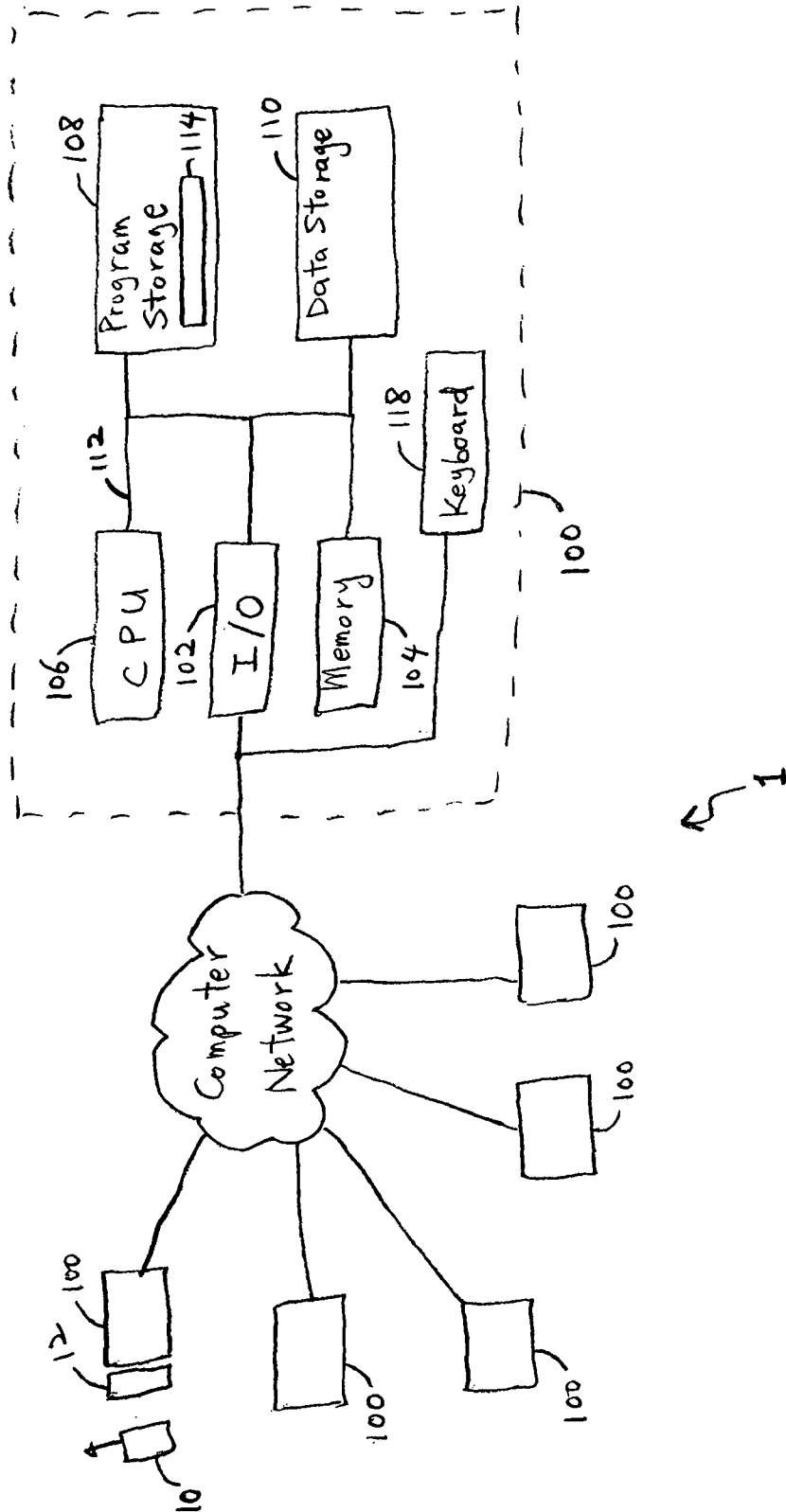


FIG. 1

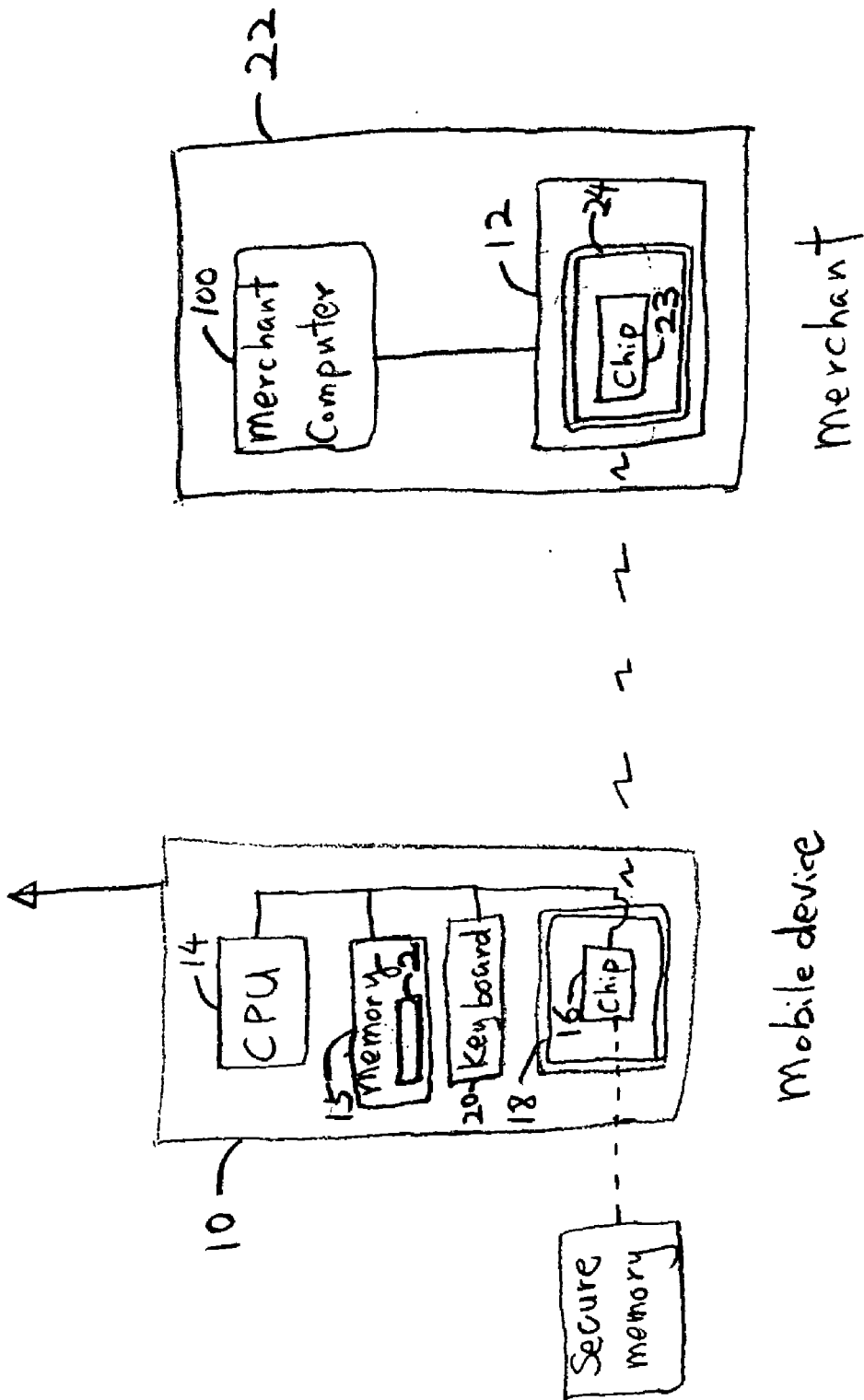


FIG. 2

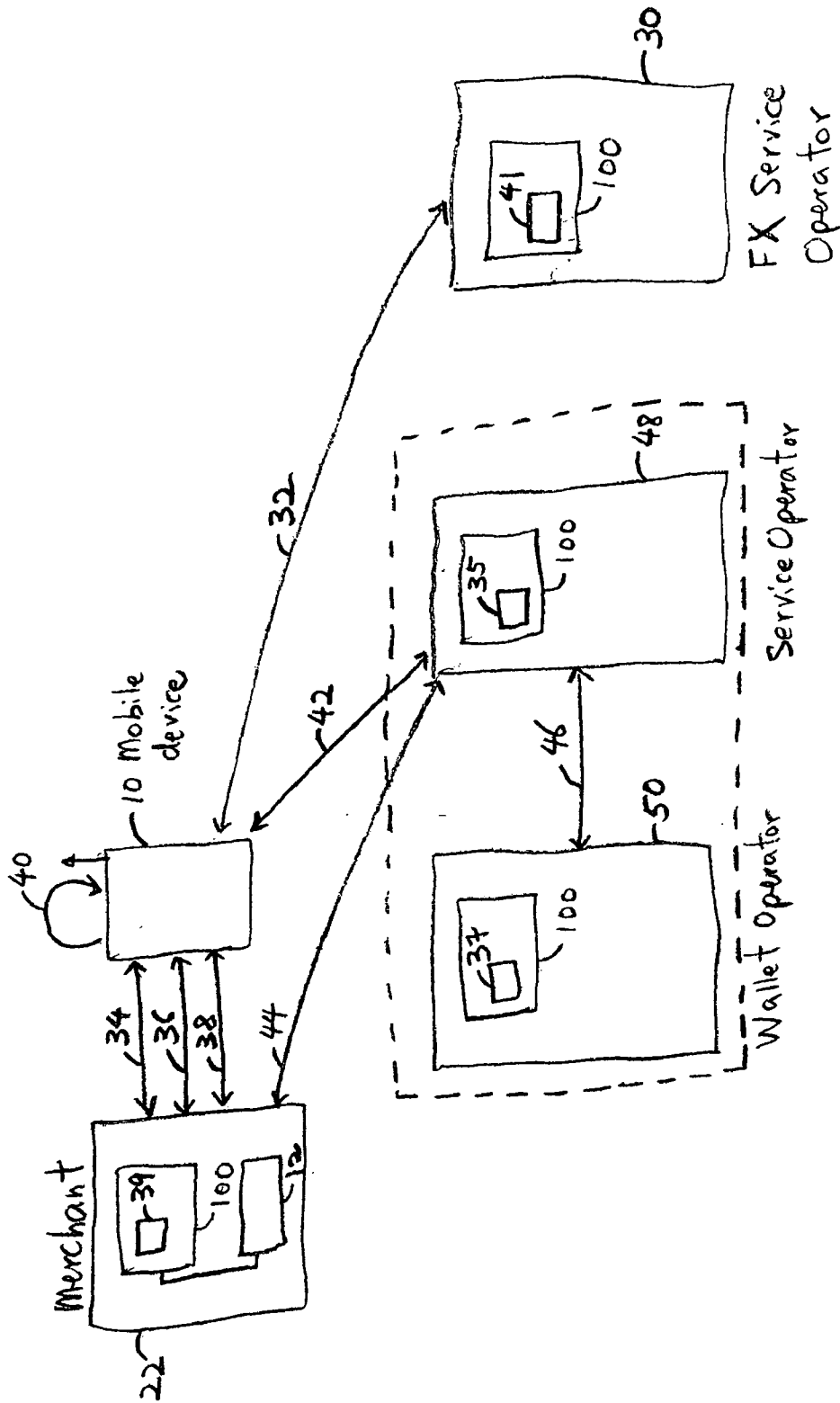


FIG. 3

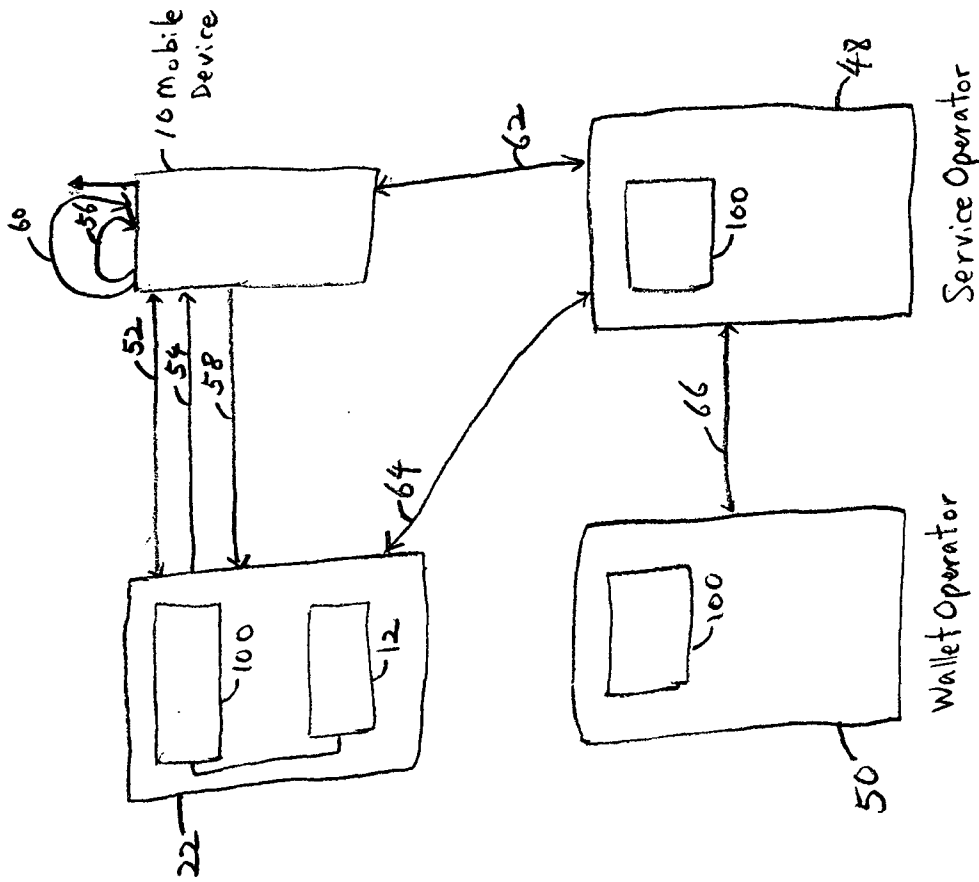


FIG. 4

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