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**Keresman, III et al.**

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(54) **METHOD AND SYSTEM FOR PROCESSING PIN DEBIT TRANSACTIONS**

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(51) **Int. Cl.**

- G06Q 20/00** (2012.01)
- G06Q 20/38** (2012.01)
- G06Q 20/08** (2012.01)
- G06Q 20/12** (2012.01)
- G06Q 30/06** (2012.01)
- G06Q 20/02** (2012.01)
- G06Q 20/24** (2012.01)
- G06Q 20/26** (2012.01)

(52) **U.S. Cl.**

CPC ..... **G06Q 20/385** (2013.01); **G06Q 20/02** (2013.01); **G06Q 20/0855** (2013.01); **G06Q 20/12** (2013.01); **G06Q 20/24** (2013.01); **G06Q 20/26** (2013.01); **G06Q 20/383** (2013.01); **G06Q 30/0613** (2013.01)

(58) **Field of Classification Search**

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USPC ..... **705/39**, **44**, **64**, **65**  
See application file for complete search history.

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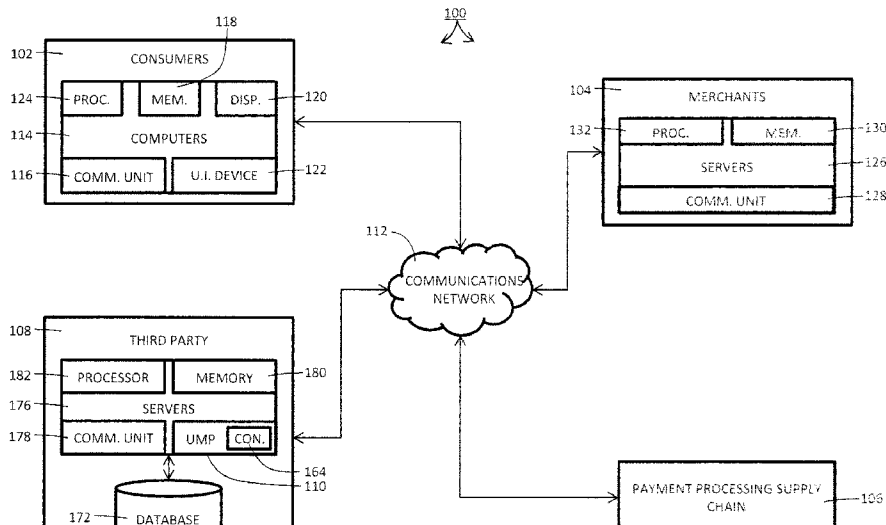
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(57) **ABSTRACT**

A system for processing a debit transaction between a merchant and a consumer. The system includes one or more processors programmed to receive payment information for the consumer, collect authentication data for the debit card from the consumer, transmit an alias account number unique to the debit transaction to the merchant, receive a credit authorization message including the alias account number from the merchant, translate the credit authorization message to a debit authorization message using the authentication data, and transmit the debit authorization message to a payment processor.

**18 Claims, 3 Drawing Sheets**



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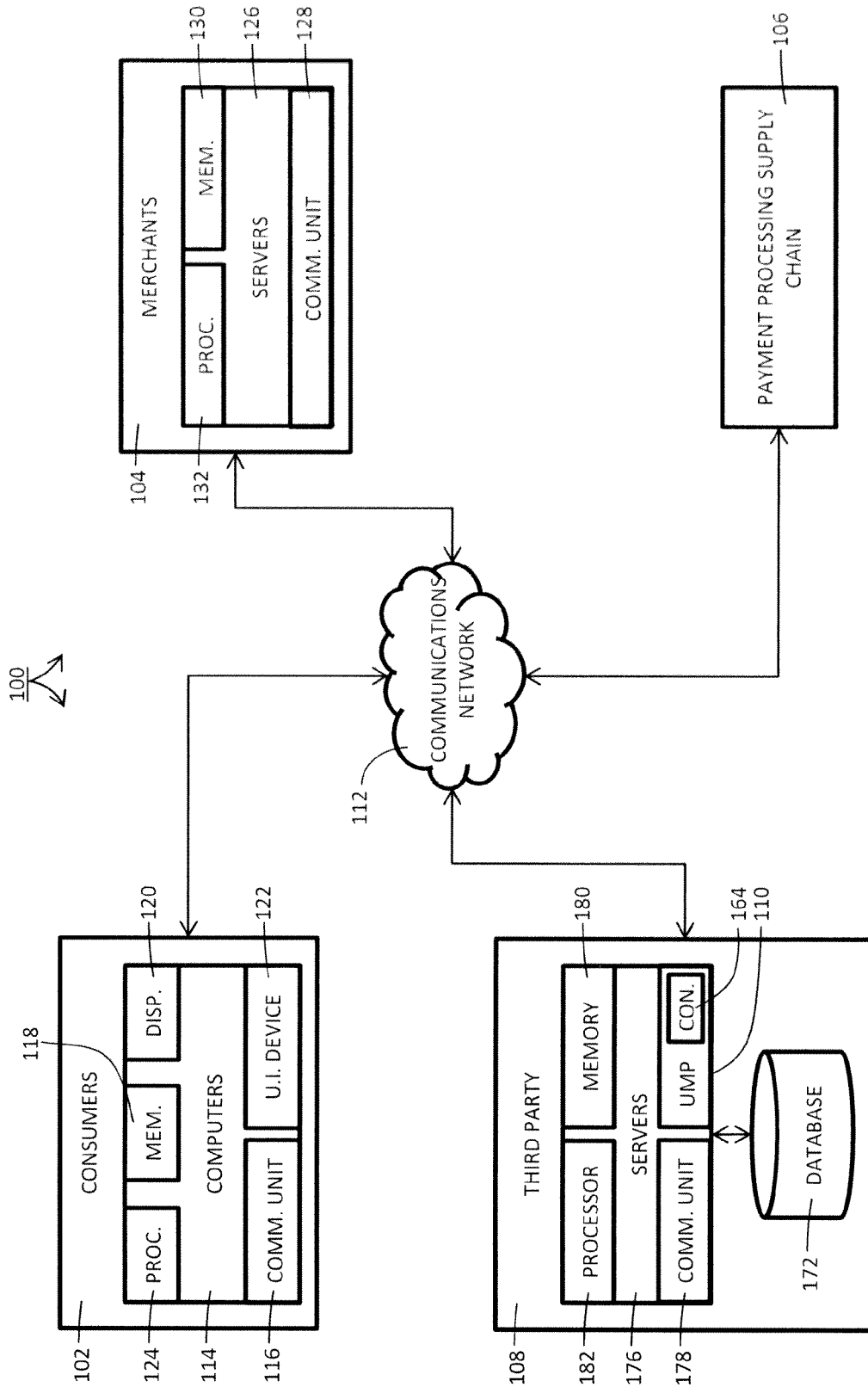


FIG. 1

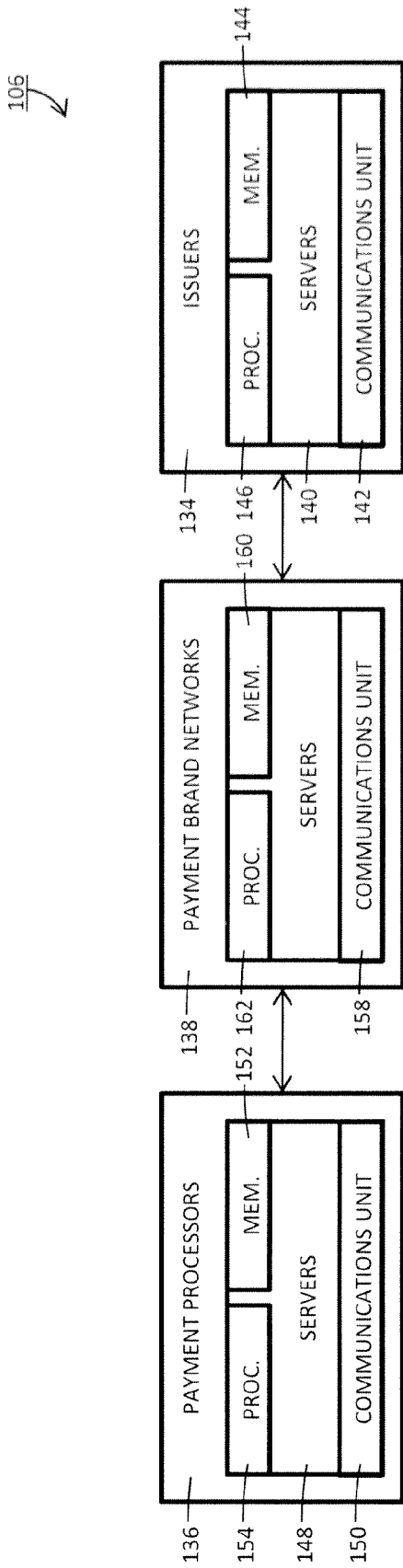


FIG. 2

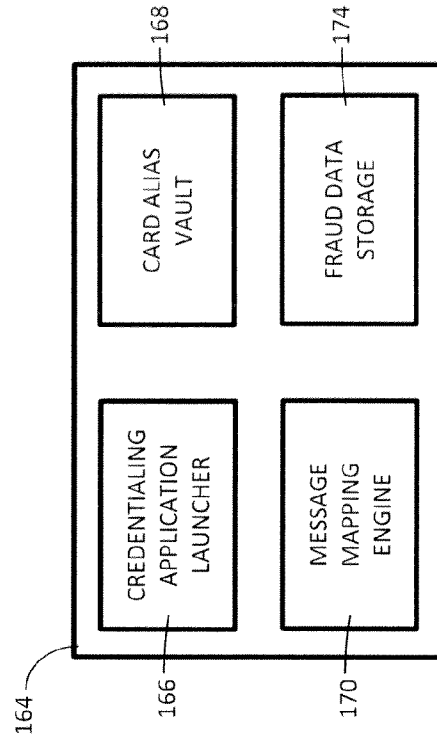


FIG. 3

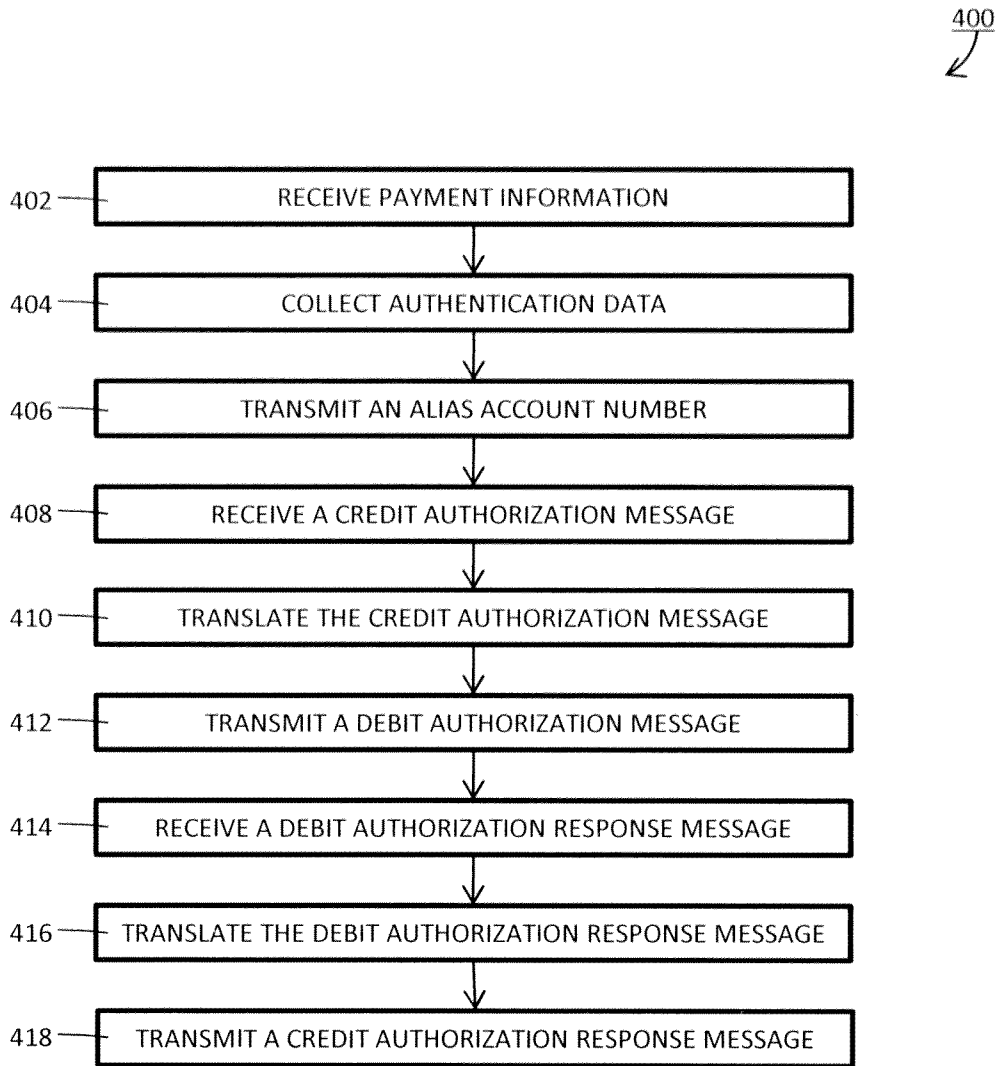


FIG. 4

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