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(54) **SYSTEM AND METHOD OF MANAGING CONTACTLESS PAYMENT TRANSACTIONS USING A MOBILE COMMUNICATION DEVICE AS A STORED VALUE DEVICE**

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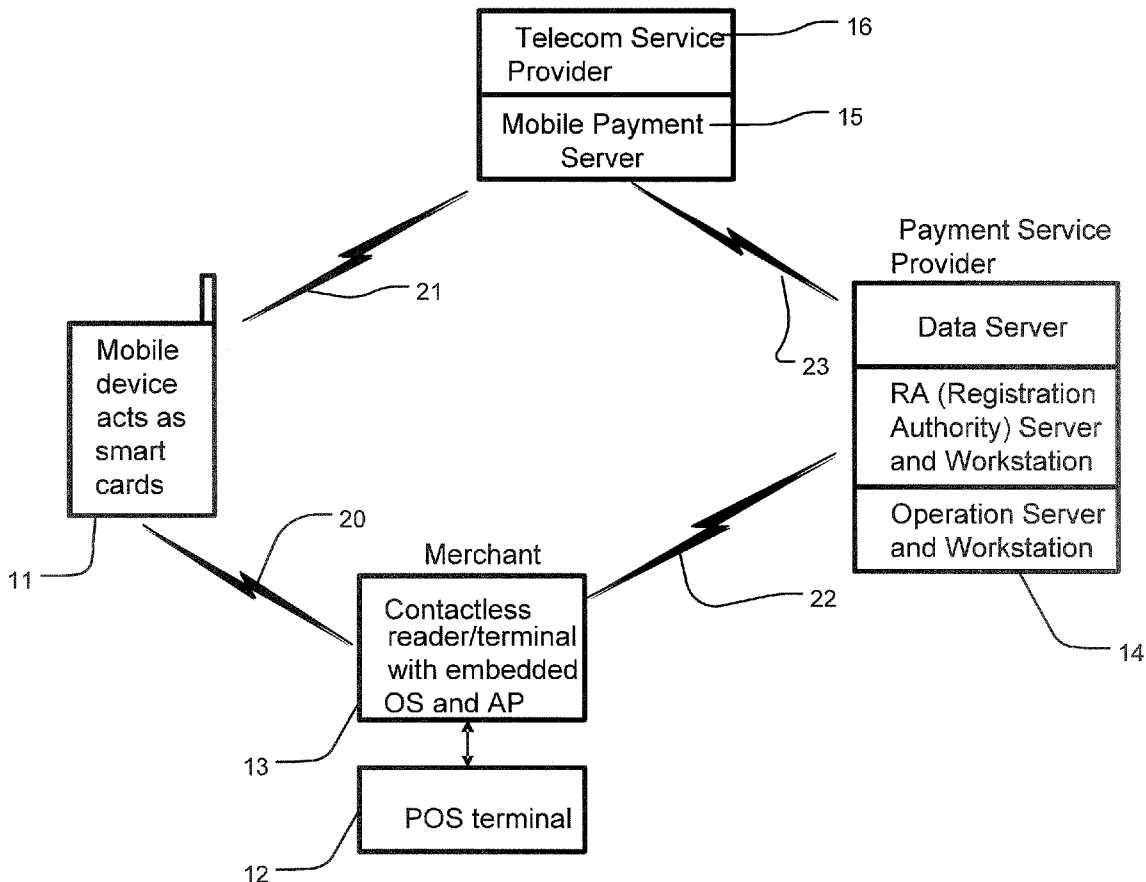
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ABSTRACT

A method and apparatus handling payment transactions in a system using mobile communication devices as stored value devices are disclosed. A transaction operations server receives multiple records of the transaction from the stored value device—one via a communication channel through the telecommunication provider network, and another via an independent communication channel. The records are reconciled at the transaction server for transaction verification.

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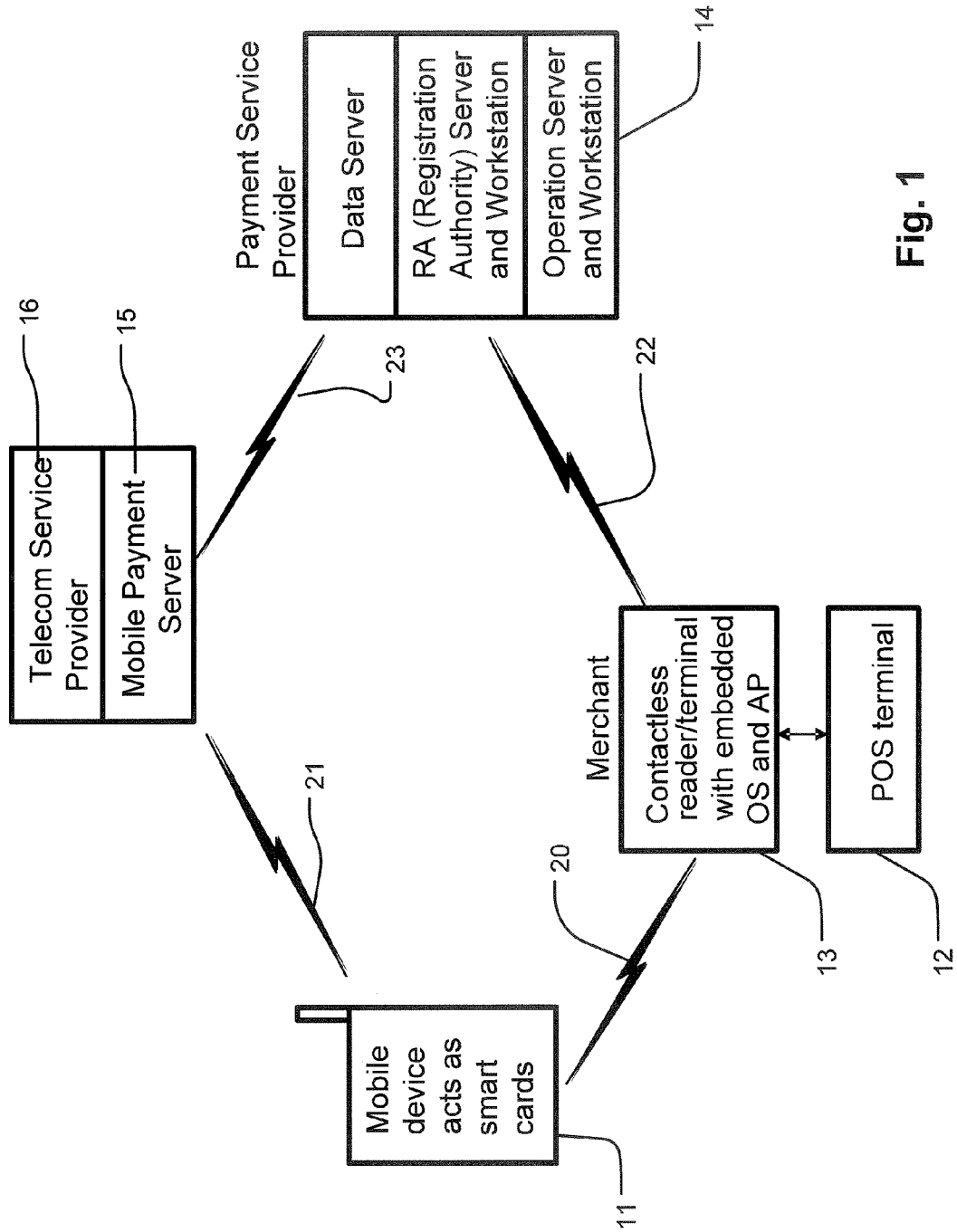


Fig. 1

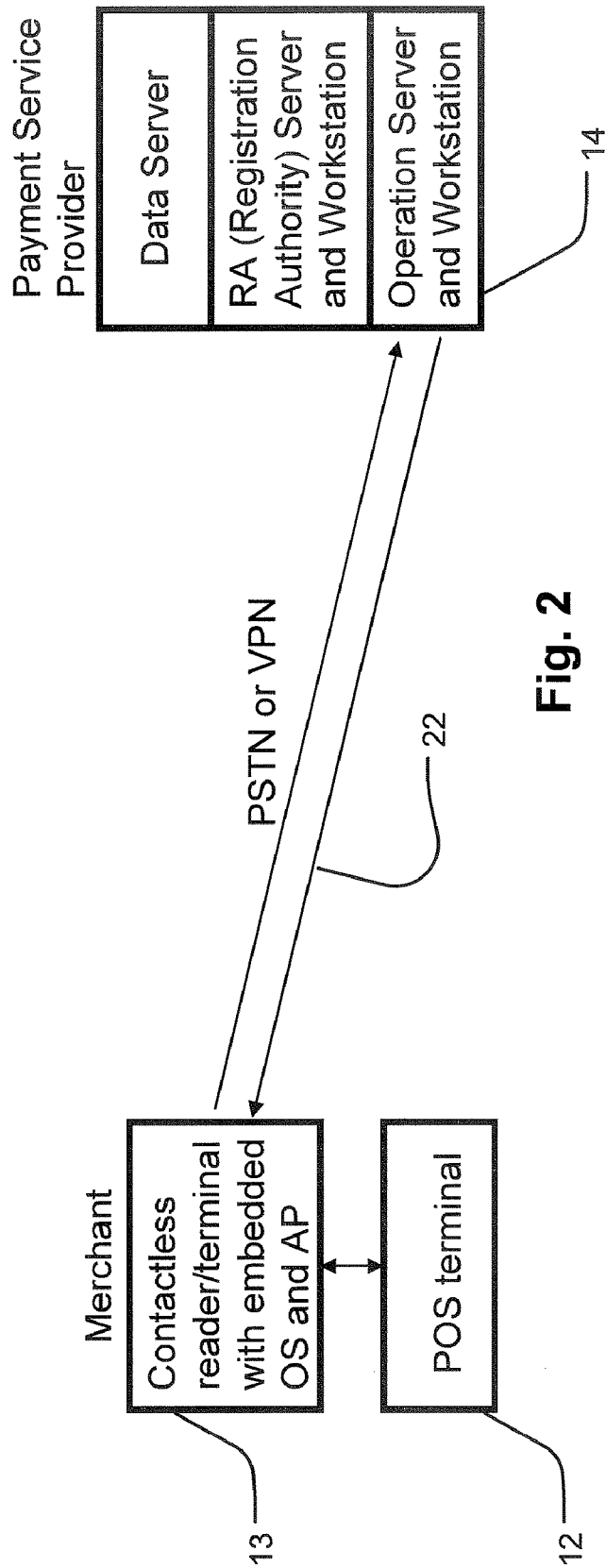


Fig. 2

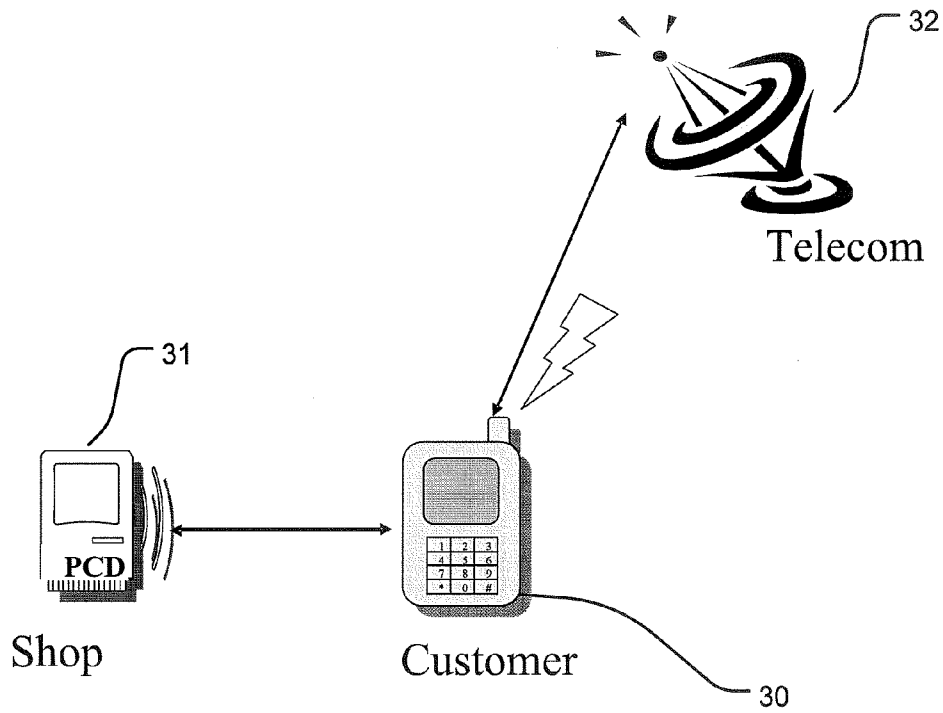


Fig. 3

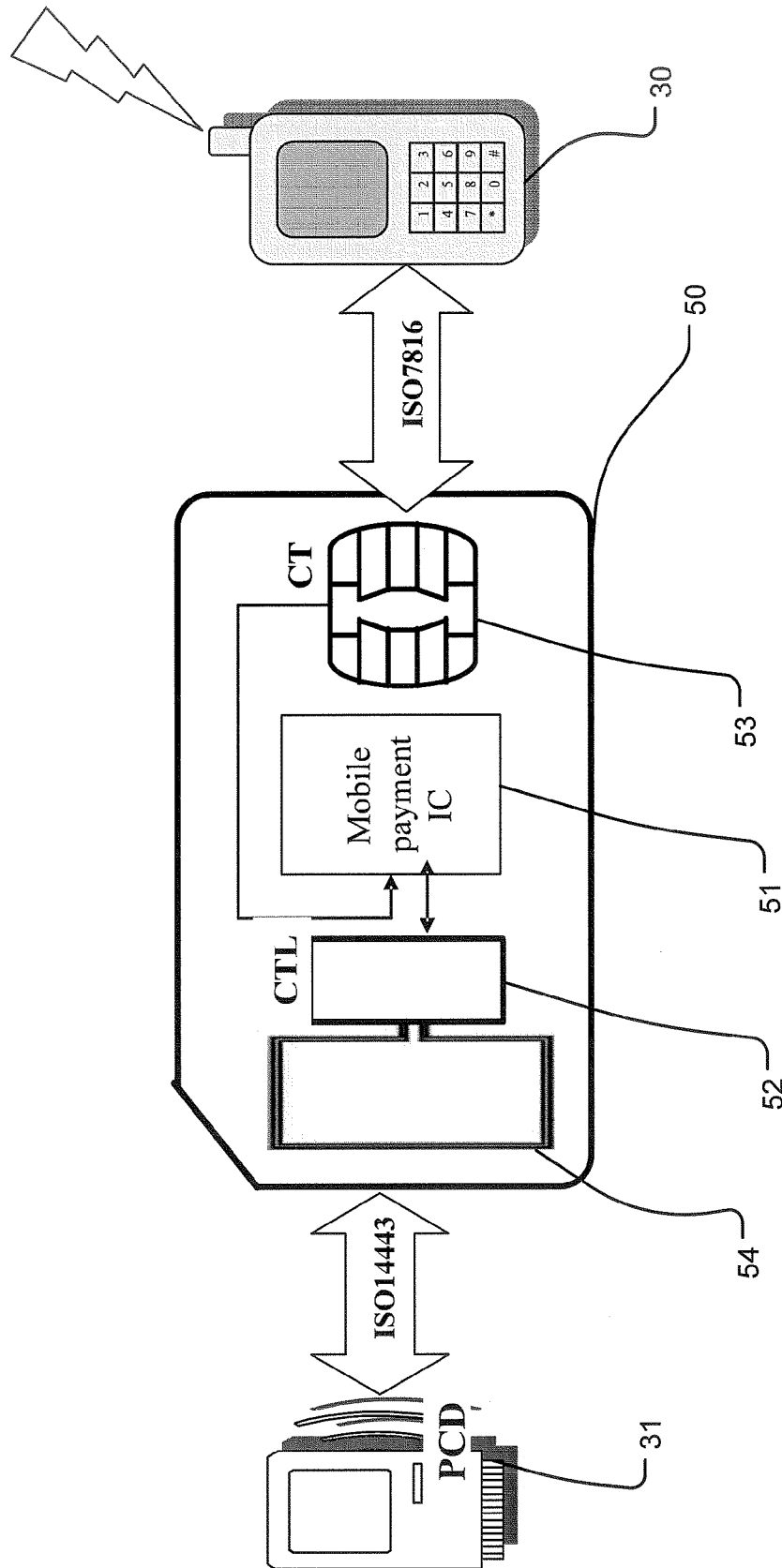


Fig. 4

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