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(54) **SYSTEM AND METHODS FOR A
MULTI-CHANNEL PAYMENT PLATFORM**

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See application file for complete search history.

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(57) **ABSTRACT**

The platform executes secure payment transactions between customers and registered merchants by using remote terminals. When the user authorizes his/her payment data (e.g. using a credit card) to be permanently stored in the central system, it is possible to extend payment functionality to other remote devices (e.g. a mobile phone, a cable-TV, a touch-tone telephone . . . etc). By remotely placing the payment functionality on the central system, payment data are never managed by the merchant or by the user. The system comprises a central computer information system and a number of remote terminals used for executing payment requests. When receiving a payment request, the platform recognizes the user, retrieves from its database his method of payment, the merchant account number and conducts the real payment transaction interacting with external financial institutions.

16 Claims, 8 Drawing Sheets

