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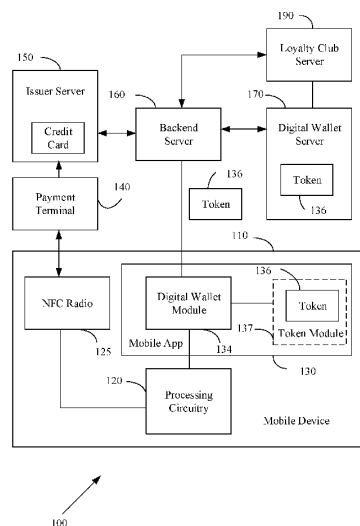


FIG. 1

(57) Abstract: A system, apparatus and a method for purchasing goods with a digital wallet application is disclosed. The digital wallet application is configured to perform a payment from a user digital wallet module by a near field communication (NFC) radio of a mobile device. The mobile application is configured to upload a first token with a user creditability to the user digital wallet to enable a purchase, receive from the user digital wallet module a request for an amount of payment, receive approval for the payment from a user server and transfer the amount of payment to a merchant, remove the first token from the user digital wallet module; and upload a second token with the user creditability information for use in the next purchase, wherein the second token comprises a different identification code than the first token.

WO 2023/002469 A1