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(71) Applicants and
(72) Inventors: **MALHOTRA, Kamalini** [AU/AU]; 6/63 Underwood Road, Homebush, New South Wales 2140 (AU). **WANG, Weiyuan** [AU/AU]; 22A Holland Street, Epping North, New South Wales 2121 (AU).

(74) Agent: **FISHER ADAMS KELLY**; Level 29 Comalco Place, 12 Creek Street, Brisbane, Queensland 4000 (AU).

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(54) Title: APPARATUS, METHOD AND SYSTEM FOR FACILITATING PAYMENT OF MONETARY TRANSACTIONS

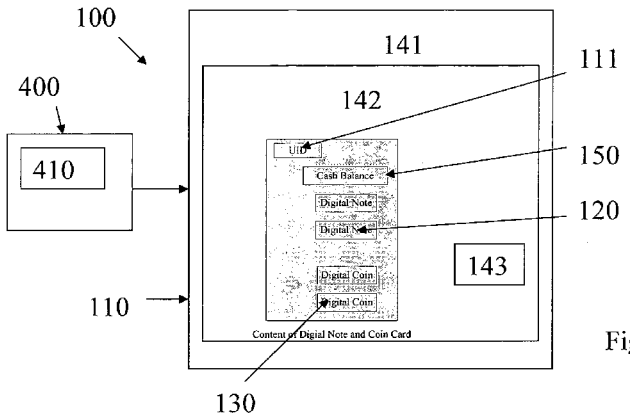



Figure 1

(57) Abstract: An apparatus (100), method (400) and system (300) for facilitating payment of a monetary transaction using a card device (110), the card device (110) comprising a microchip (140) for storing encrypted information including a plurality of selectable digital notes (120) and/or a plurality of selectable digital coins (130) associated with a plurality of selectable denominations and a denomination non-specific balance (150), wherein the card device (110) is rechargeable with further monetary amounts and allows a balance of a transaction to be credited to the card (110).