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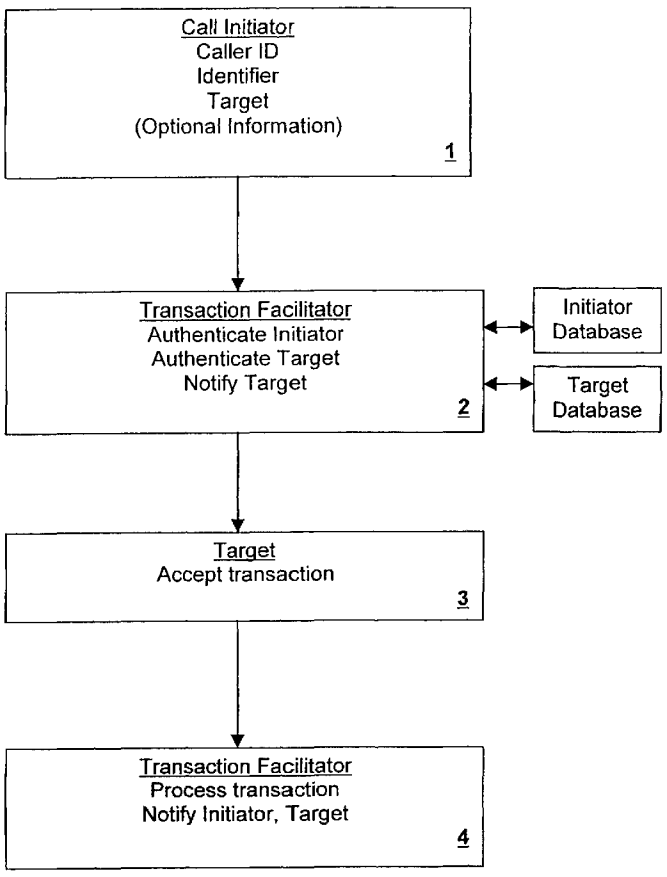
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(54) Title: SECURE AUTHENTICATION AND PAYMENT SYSTEM



(57) Abstract: A transaction and payment and processing system (1) securely conducts transactions over the public telephone network. The transactions may be between and among entities of any type such as individuals, merchants (2) etc. Only access to a telephone is required after a user registers.

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