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(54) Title: PAYMENT CARD AND METHOD

(57) Abstract: The invention concerns a payment system for payment of goods and services by using a prepaid card. The card comprises a concealed code and an activation code, and the card must be activated before use on a point of sale for the card by reading the activation code in a card reader on the point of sale. The activation code is transmitted to an offeror of the prepaid card together with an ID for the point of sale, and when paying for a commodity/service from a service provider, the concealed code must be transmitted together with the ID of the service provider to the card provider for thereby causing purchase of the service. The card and the payment solution is especially adapted to use for payment of goods and services which can be bought over Internet.

FRONT SIDE



A

SCRATCHED OFF FRONT SIDE



B

REAR SIDE WITH BARCODE



C

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Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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