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(54) Title: SYSTEM, DEVICE AND METHOD FOR DIGITAL PAYMENT

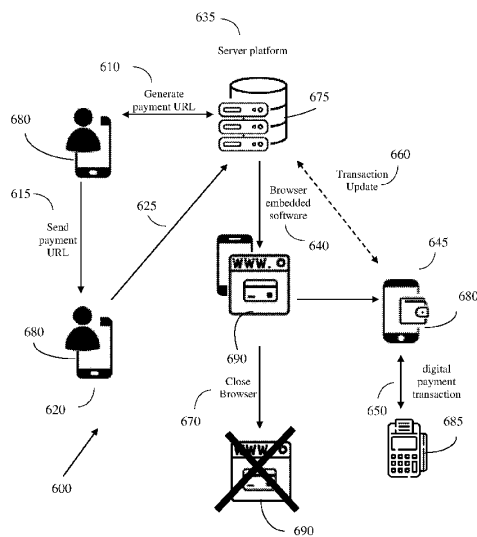


FIG. 6

(57) Abstract: A system, apparatus, and method for performing payments using a web browser. The payment is made by activating a uniform resource locator (URL), which is linked to a website at a server, wherein the website comprises an embedded payment program that is loaded with a predetermined amount of payment and installs the embedded payment program in the mobile device. The payment program is configured to transfer the payment data through a near-field communication (NFC) radio to a payment terminal. The payment program is deleted after performing the payment.

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