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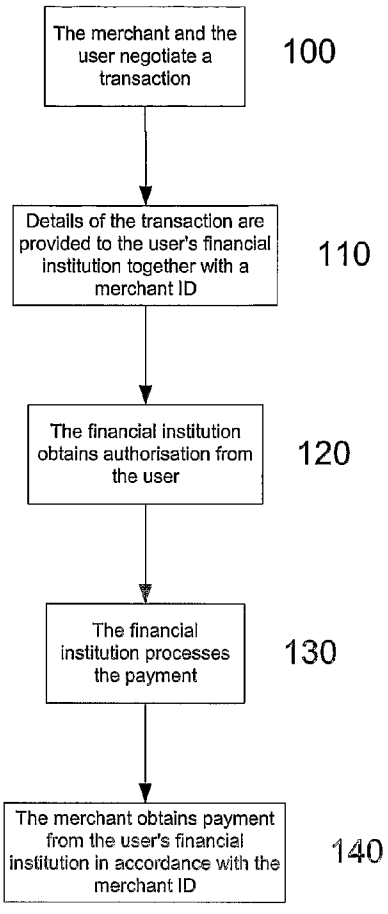
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(54) Title: TRANSACTION SYSTEM



(57) Abstract: The present invention provides a method of performing secure transactions between a first party and a second party. The method includes having the first party provide payment details to the second party. The second party then responds by generating a payment request including an indication of the first party and an indication of the transaction. This is provided to a third party which administers an account on behalf of the first party. The third party responds to the payment request to obtain payment from the first party from the account.

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