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(71) Applicant (for all designated States except US): **POINT
OF PAY PTY LTD** [AU/AU]; 26 Harker Street, Burwood,
Victoria 3125 (AU).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **ELBAUM, Hector**

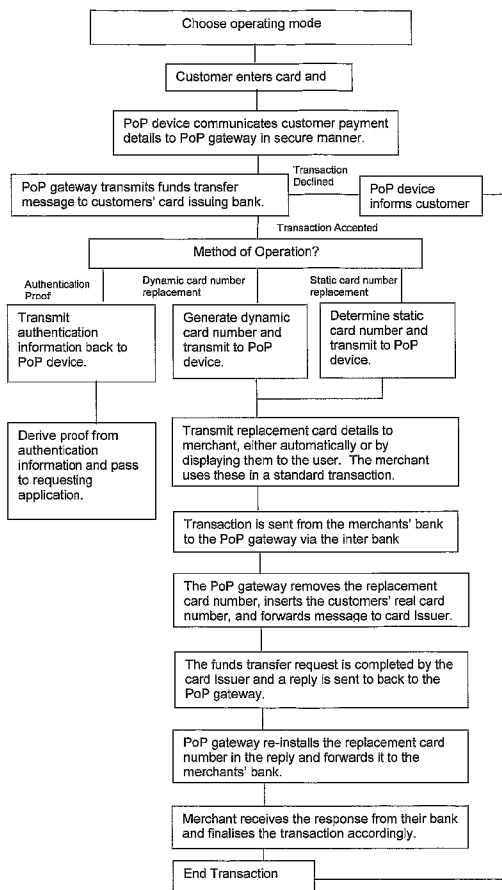
Daniel [AU/AU]; 3 Annette Place, Templestowe, Victoria 3106 (AU). **JAMIESON, Andrew** [GB/AU]; 12 Harrison Street, Brunswick, Victoria 3057 (AU). **MCGREGOR, David** [AU/AU]; 2 Pineview Close, Wheelers Hill, Victoria 3150 (AU).

(74) Agent: **DI GIANTOMASSO, Donato Franco**; KNIGHTSBRIDGE PATENT ATTORNEYS, Level 8, Citibank Centre, 350 Collins Street, Melbourne, Victoria 3000 (AU).

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(54) Title: SECURE PAYMENT SYSTEM



(57) Abstract: The present invention provides a system for the authentication by a card-issuing financial institution of identifying information of a card-holding user of a public data network, including: a secure data entry device connected to the public data network; and a gateway device connected to the public data network and to a private data network used for transmitting messages between financial institutions; wherein the secure data entry device includes means for the user to enter identifying information of a card issued by the card issuing financial institution, and means for transmitting the identifying information in a secure manner over the public data network to the gateway device; and wherein the gateway device includes means for transmitting the identifying information to the card-issuing financial institution and for receiving an approval response from the card-issuing financial institution over the private data network; whereby the approval response provides authentication of the identifying information by the card-issuing financial institution.

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