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

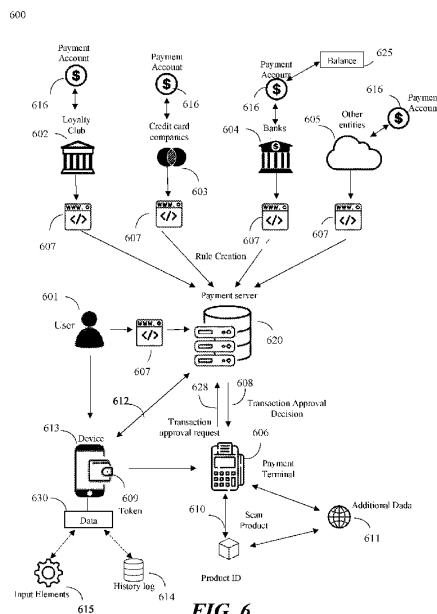


FIG. 6

(57) Abstract: A payment server for a user transaction approval configured to receive from the two or more trusted entities two or more sets of rules for the user transaction approval, receive from the payment terminal a transaction approval request, a token, payment terminal data, and additional data obtained by the payment terminal, receive from the at least one payment account a balance limitation decision and generate a transaction approval decision by cross-referencing the two or more sets of rules with the mobile device data, the payment terminal data, the additional data, and the balance limitation decision.