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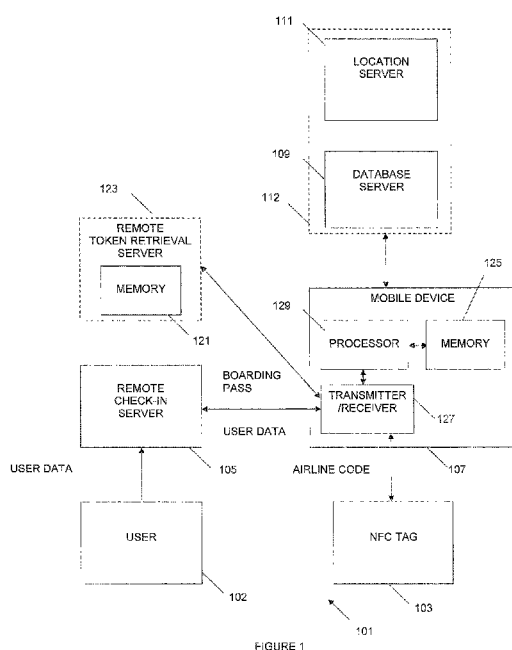
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(54) Title: PORTABLE COMMUNICATION DEVICE AND SYSTEM AND METHOD THEREFOR



(57) Abstract: A portable device for storing a token for providing a product or service to a user is disclosed. The device comprises a memory for storing one or more tokens, means for detecting a tag associated with the product or service and for receiving data from the tag. In response to detecting the tag, the device receives data from the tag, determines a provider code of the product or service based on the received data, determines a location code associated with a region in which the device is located; and identifies a token stored within the storage means based on the determined provider code and location code.