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ABSTRACT

A transaction system compnsing a network of terminals and a network of servers which form separate communication networks for impersonal transaction and anonymous transmission, wherein no reference to an individual person exists for executing card transactions at a point of sale. The terminals generate impersonal identifiers for a discrete card and user and the servers receive the impersonal identifiers for datafile matching to authorise a transaction at the point of sale for a discrete card and user. No personal identifiers are carried on the card to identify a cardholder, the card is impersonal.

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