

**DEVICE, SYSTEM AND TRANSACTION METHOD FOR INTEGRATING
PAYMENT FUNCTION AND RECEIPT FUNCTION**

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ABSTRACT

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The present invention discloses a device, system and transaction method for integrating payment function and receipt function. The device has an intelligent memory card and an intelligent terminal, the intelligent terminal is connected with the intelligent memory card via a universal memory interface. The intelligent terminal is used for: generating a safe transaction management instruction according to an instruction of a user, and sending the safe transaction management instruction to the intelligent memory card and notifying an execution result of the safe transaction management instruction to the user; interacting with a bank side system via a remote communication network; interacting with the user via a user interface; interacting with another device which is integrated with payment function and receipt function and is within a predetermined range via near field communication mode; processing the transaction instruction from the user, another device or the bank side, generating safe transaction application instruction and sending the safe transaction application instruction to the intelligent memory card; notifying an execution result of the safe transaction application instruction to the user, or sending the execution result of the application instruction to the bank side system or another device. The intelligent memory card is used for executing the safe transaction management instruction and the safe transaction application instruction. The device can be integrated with payment function and receipt function.

(Figure 2)