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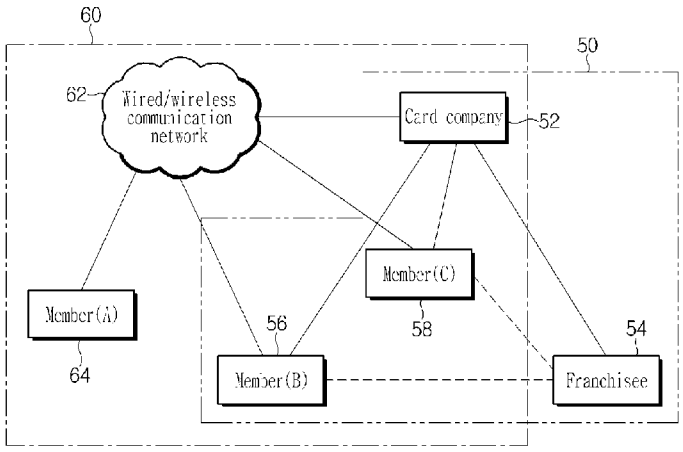
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(54) **Title:** SYSTEM AND METHOD FOR FINANCIAL TRANSACTION

[Fig. 2]



(57) **Abstract:** Provided are a method and system for P2P financial transaction between members that can connect to a card company server having DBs for the members via a wired/wireless communication network, and a financial card with credit card functions. The method includes closing a first contract involving monetary claim/obligation between members A and B and establishing a first claim amount and a first obligation amount of the members A and B, reporting the first claim amount or the first obligation amount of the member A to the card company server, and recording first incoming (+) or first outgoing (-) in a DB for the member A, establishing a second claim amount and a second obligation amount of members A and C according to a second contract between the members A and C involving monetary claim/obligation, reporting the second claim amount or the second obligation amount of the member A to the card company server, recording second incoming (+) or second outgoing (-) in a DB for the member A, and adding or subtracting respectively to or from the first incoming (+) or the first outgoing (-), and settling final incoming or outgoing, added or subtracted in the DB for the member A at regular intervals.

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