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

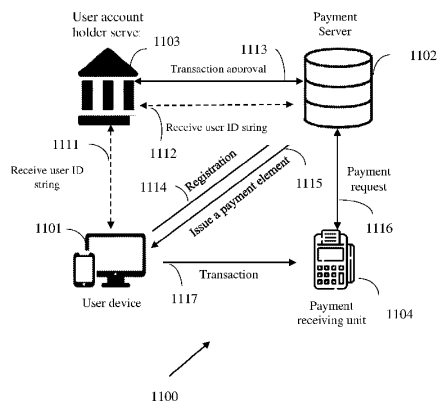


FIG. 11

(57) Abstract: A system and a method for executing payments over a communication network are presented. The system performs payments over the communication network by using a payment element. The payment element includes a user identification string. The payment element is installed in a user digital wallet application at a user device to perform a payment.

[Continued on next page]

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