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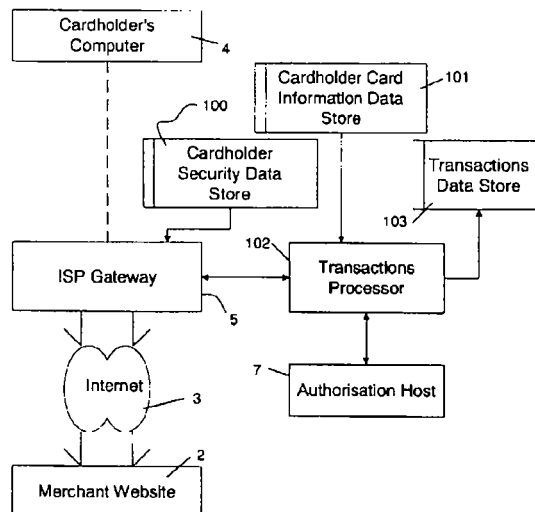
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(54) Title: A SECURE ON-LINE PAYMENT SYSTEM



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ACTION

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(57) Abstract: The present invention relates to the field of e-commerce and in particular to making purchases on-line using payment card, for example debit, charge or credit cards. The concept of the present invention adopts an alternative approach to security methods presently employed to protect cardholders. The concept obviates the need for a cardholder to transmit Card Numbers along with other purchasing details at the time of purchase and couples this with the use of a password feature. This renders the transaction akin to a Bank Cash withdrawal that Bank/card Schemes are totally happy with from a security point of view but are reluctant to allow e-commerce and/or any others access to their "network" to ensure Security.