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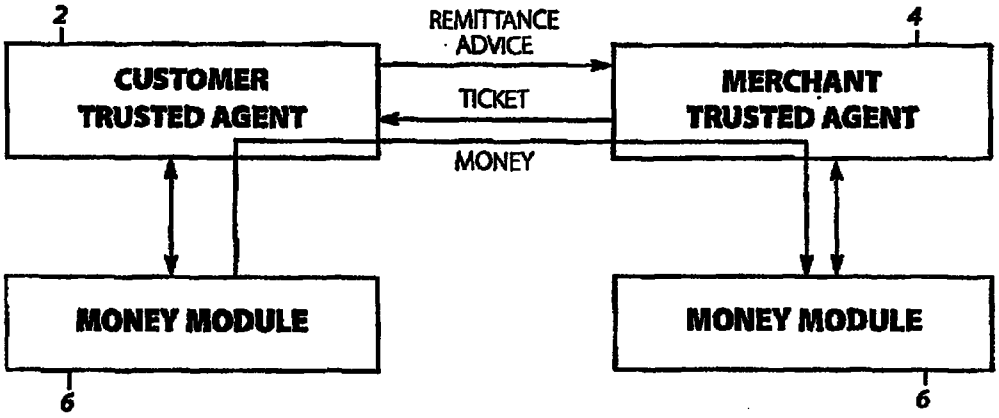

(57) Abstract

A system for electronic commercial payment is provided having a customer trusted agent associated with a first money module, a merchant trusted agent that establishes a first cryptographically secure session with the customer trusted agent and associated with a second money module. Where the money modules establish a second crytographically secure session. The customer trusted agent provides remittance advice information to the merchant trusted agent, and the merchant trusted agent provides a commercial payment ticket to the customer trusted agent. Upon receiving said commercial payment ticket, the customer trusted agent initiates a transfer of electronic money from the first money module to the second money module.