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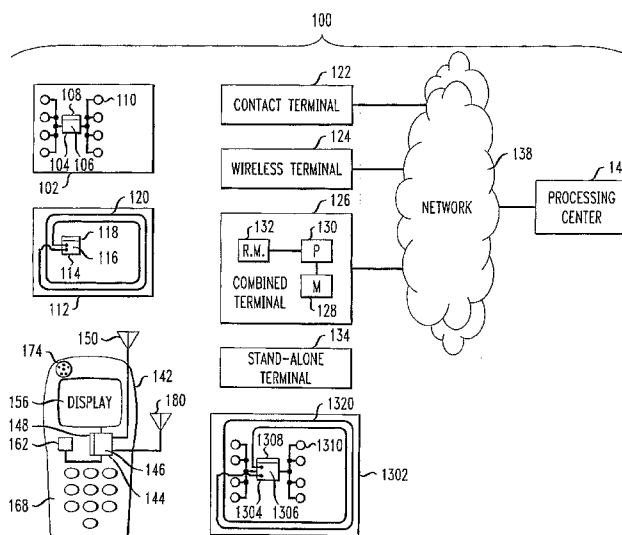
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(54) Title: APPARATUS AND METHOD FOR INTEGRATED PAYMENT AND ELECTRONIC MERCHANDISE TRANSFER



(57) Abstract: Payment transactions using a payment infrastructure (100) are efficiently combined with e-merchandise transactions using an e-merchandise infrastructure, while allowing each infrastructure to concentrate on its primary function. An electronic payment device (102, 112, 142, or 1302) configured according to the payment infrastructure is interrogated by a payment module (also configured according to the payment infrastructure) of a first terminal (122, 124, 126, or 134) to obtain financial data. Electronic merchandise-related information is generated by an electronic merchandise module (configured according to the electronic merchandise infrastructure) of the first terminal, and said information is transferred to the electronic payment device within a transaction conducted in accordance with the financial data and the payment infrastructure.

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