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ABSTRACT

The invention provides a method of managing an activity, including: a user making a request to engage in an activity with a first of a plurality of providers; and the user presenting to the first provider with a personal data storage device, the device provided with identification data to identify the user and a user profile comprising a plurality of sets of user profile data, each set of user profile data pertaining to at least one of the plurality of providers; wherein the user's request to engage in the activity is assessed according to one or more sets of the user profile data.