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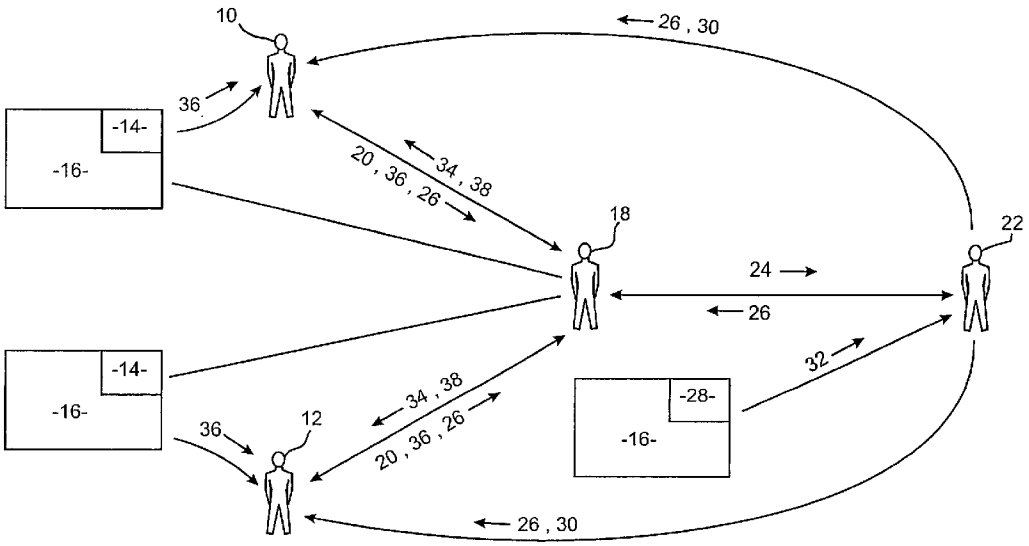
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(54) Title: METHOD AND SYSTEM FOR EFFECTING PAYMENT FOR GOODS AND/OR SERVICES



(57) Abstract: A method of effecting payment for goods and/or services comprising the steps of: Agreeing with a supplier (22) terms of supply for the supply of goods and/or services in accordance with the terms of supply; Receiving details of an order (20) for goods and/or services from a first purchaser (10) placed with the supplier (22) in accordance with the terms of supply; Receiving details of an order (20) for goods and/or services from a second purchaser (12) placed with the supplier (22); Drawing on a credit facility (14) of the first purchaser (10) and a credit facility (14) of the second purchaser (12); and Paying the supplier (22) for supplying the goods and/or services ordered to the first purchaser (10) and second purchaser (12) in accordance with the terms of supply and using money drawn on the respective credit facilities of the first purchaser (10) and second purchaser (12).

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