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[Continued on next page]

(54) Title: UNIVERSAL ELECTRONIC PAYMENT APPARATUSES, METHODS AND SYSTEMS

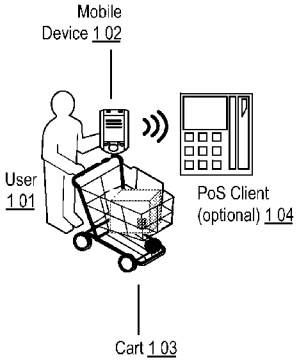


FIGURE 1

Example: Universal Electronic Payment ("UEP")

(57) Abstract: The UNIVERSAL ELECTRONIC PAYMENT APPARATUSES, METHODS AND SYSTEMS ("UEP") transform touchscreen inputs into a virtual wallet mobile application interface via UEP components into purchase transaction triggers and receipt notices. In one implementation the UEP provides, via a user device, a product information search request; and obtains, in response to the product information search request, information on a first product for sale by a first merchant and a second product for sale by a second merchant. The UEP generates a single purchase transaction request, using the information on the first product for sale by the first merchant and the second product for sale by the second merchant. The UEP provides, via the user device, the single purchase transaction request for payment processing. Also, the UEP obtains an electronic purchase receipt for the first product for sale by the first merchant and the second product for sale by the second merchant.

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