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(54) **Title:** SYSTEM, DEVICE AND METHOD FOR DIGITAL PAYMENT

(57) **Abstract:** A system and a method for executing payments over a digital network are provided. The system includes a first server operably coupled to a database configured to allocate a disposable payment element to a member of a loyalty club at a second server. The first server is configured to receive a request from a payment service provider (PSP) to approve an amount paid with the disposable payment element at a point of sale (POS), approve the amount to purchase made with the disposable payment element, receive a message from the PSP that a purchase made at the POS is completed, delete the disposable payment element from the payment element database, and upload a new disposable payment element to the payment elements database.

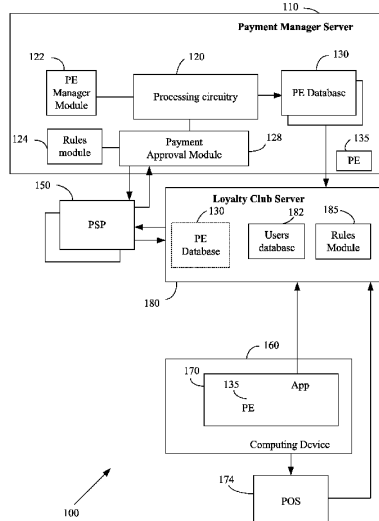


FIG. 1

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