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Peer-to-Peer Electronic-Payment System

5 A peer-to-peer financial transaction method to be conducted over a telecommunications network, the method including the steps of a first peer generating at least one digital note and submitting the at least one digital note to a broker for validation and stamping; the broker generating a stamp for the at least one digital note and a stamp verification code; and sending the stamp verification code to the first peer; a second peer purchasing the at least
10 one digital note from the broker; the broker providing the at least one digital note and the stamp to the second peer; the second peer providing to the first peer the at least one stamped digital note and the stamp verification code, but without the broker stamp, in return for goods/services; the first peer checking the at least one digital note and the stamp verification code; and the second peer transferring to the first peer the broker stamp.

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Figure 1