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(54) **METHOD AND APPARATUS FOR SECURE ACCESS PAYMENT AND IDENTIFICATION**

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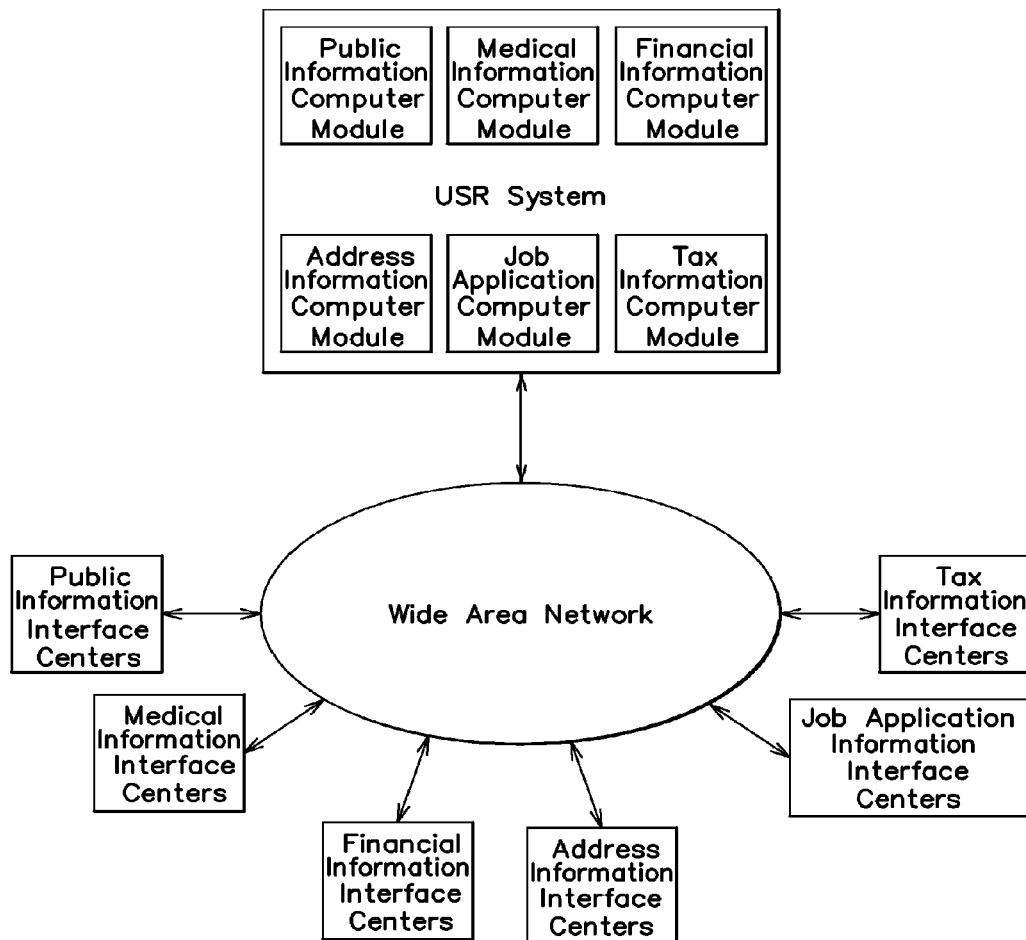
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(57) **ABSTRACT**

According to one aspect, the invention provides a system for authenticating identities of a plurality of users. In one embodiment, the system includes a first handheld device including a wireless transceiver which is configured to transmit authentication information, a second device including a wireless receiver, where the second device is configured to receive the authentication information.
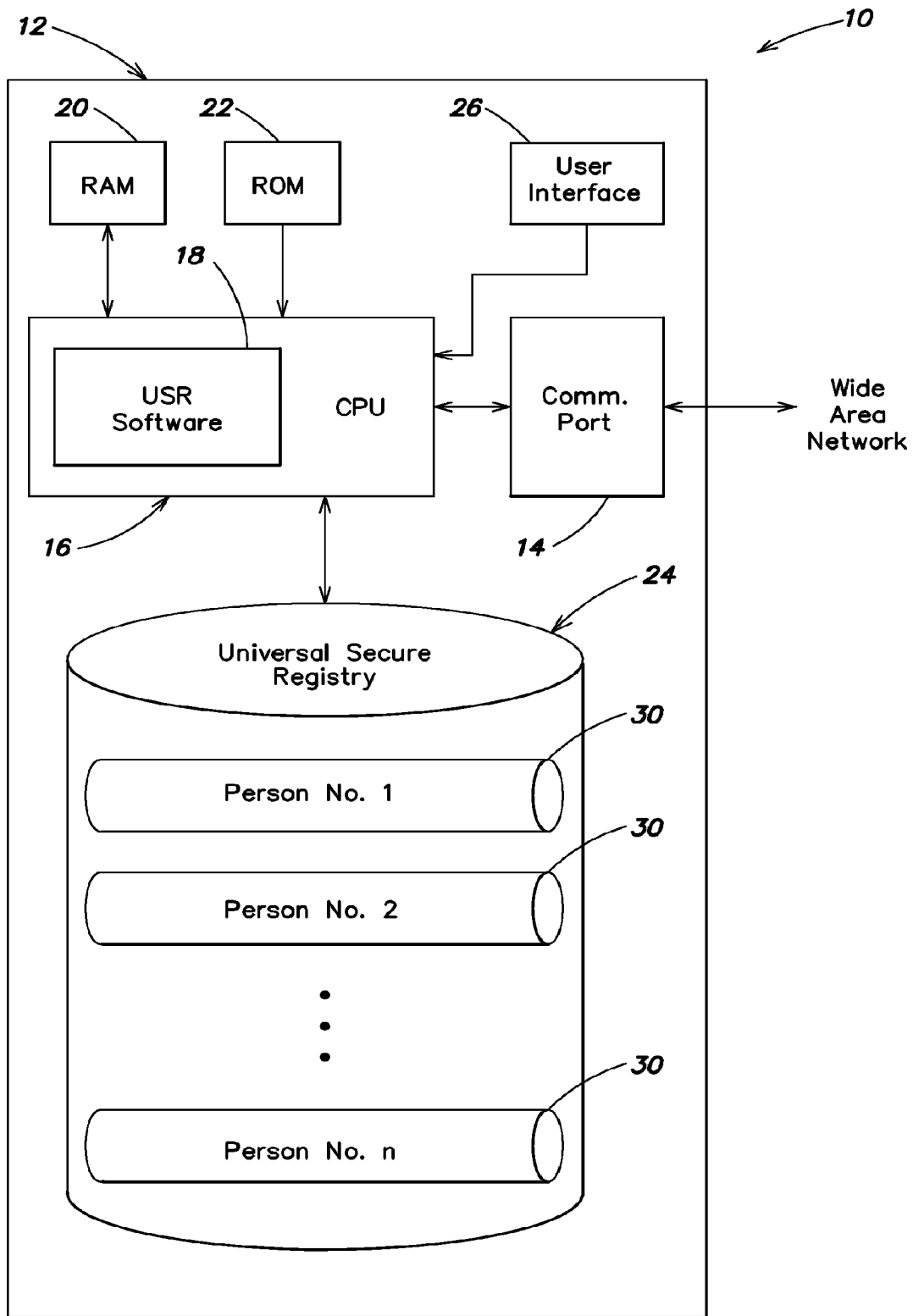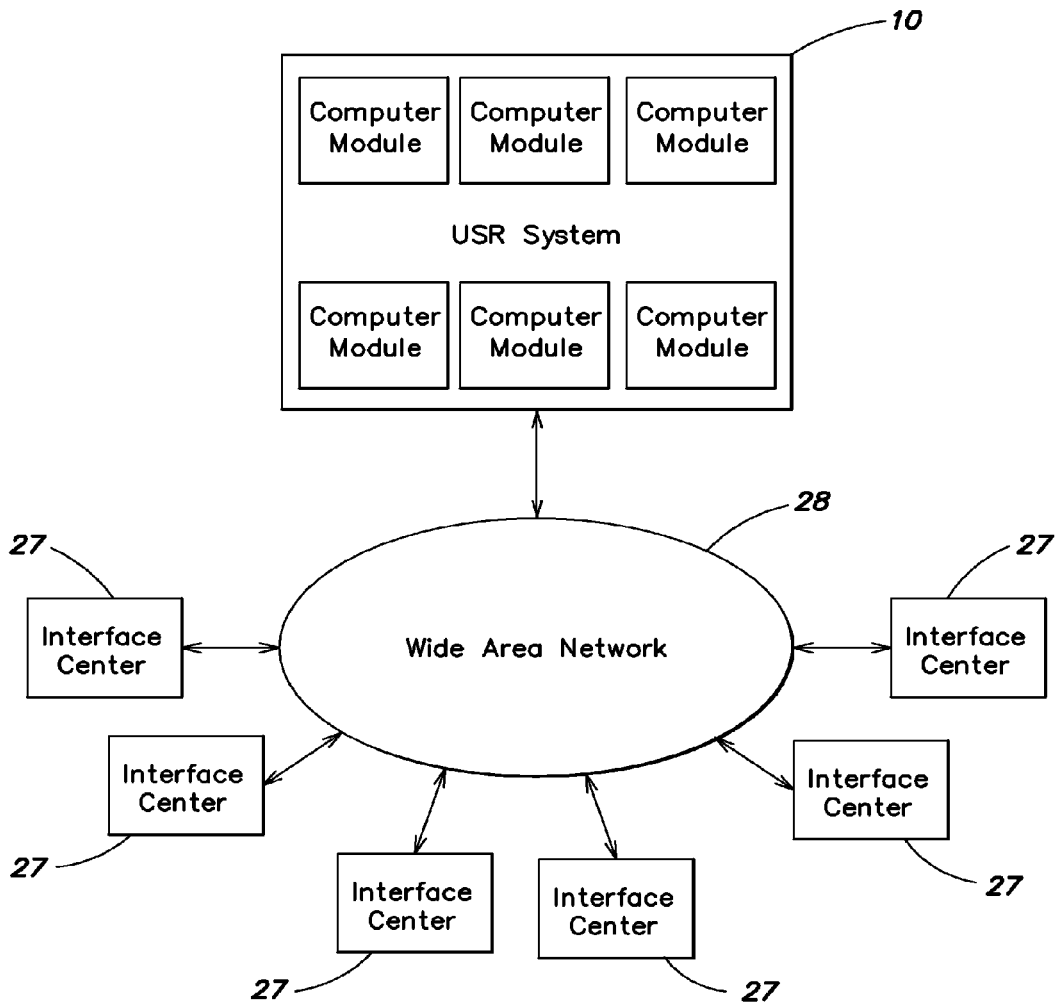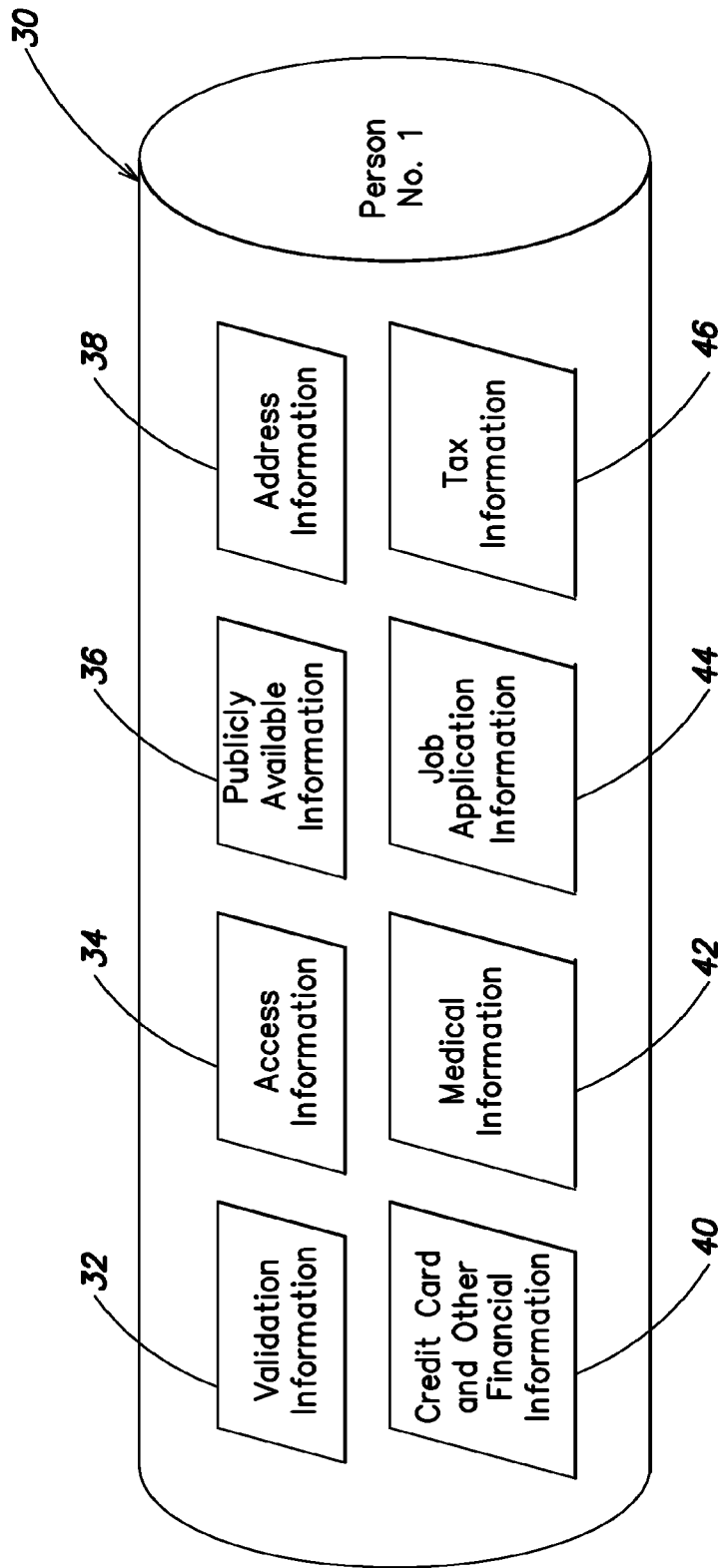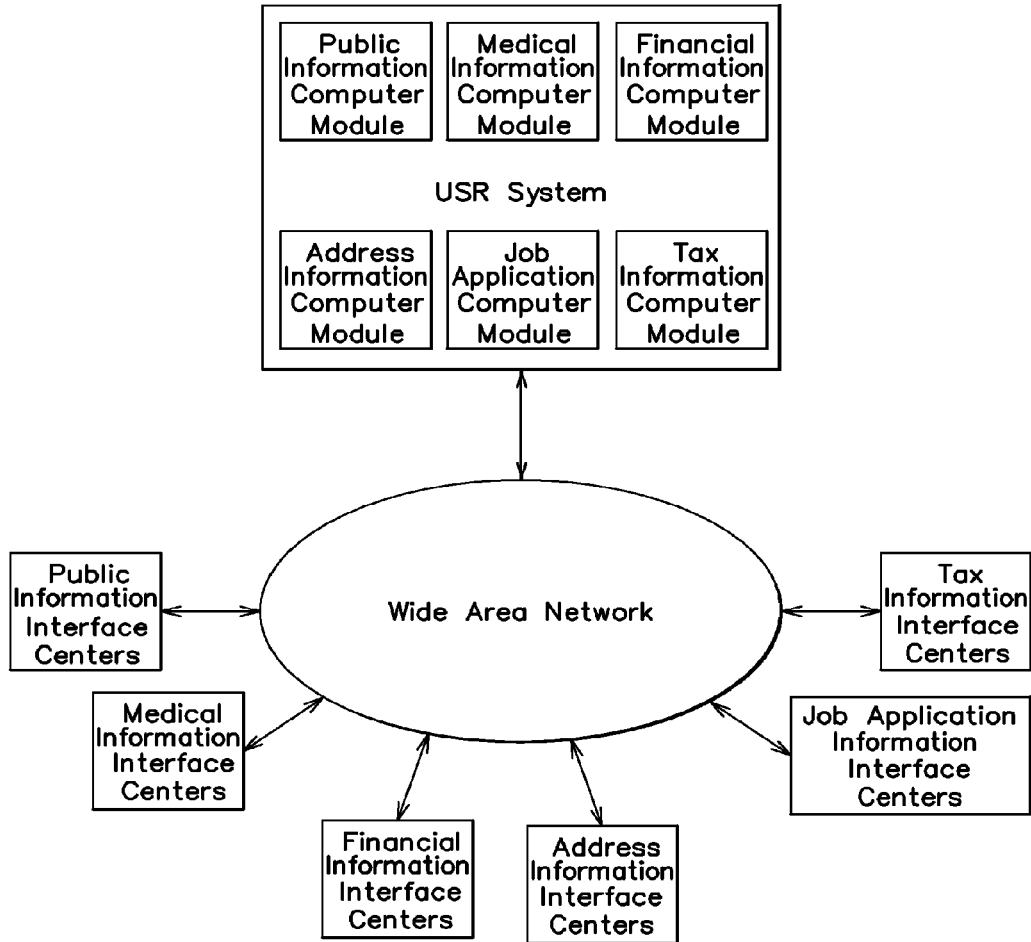
FIG. 1

FIG. 2

FIG. 3

FIG. 4

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