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Luzzatto

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(54) **ELECTRONIC CURRENCY, ELECTRONIC WALLET THEREFOR AND ELECTRONIC PAYMENT SYSTEMS EMPLOYING THEM**

(75) Inventor: **Kfir Luzzatto**, Omer (IL)

(73) Assignee: **Moneycat Ltd.**, Omer (IL)

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G06Q 40/00 (2012.01)

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(58) **Field of Classification Search** **705/69**;
902/1, 2, 7, 24, 41

See application file for complete search history.

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Primary Examiner — Mamon Obeid

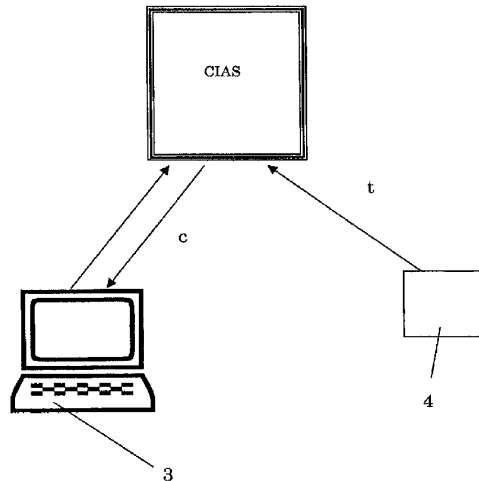
Assistant Examiner — Monica Mandel

(74) *Attorney, Agent, or Firm* — Roach Brown McCarthy & Gruber, P.C.; Kevin D. McCarthy

(57) **ABSTRACT**

Electronic currency consists of data in a form suitable to be stored in a user's data storage medium, comprising information on the data value, identification of each specific set of data or data point, and authentication information suitable to verify that said data has been generated by a specific Currency Issuing Authority (CIA). A method and a system for effecting currency transactions between two users over the Internet or other communication network are also described.

23 Claims, 10 Drawing Sheets



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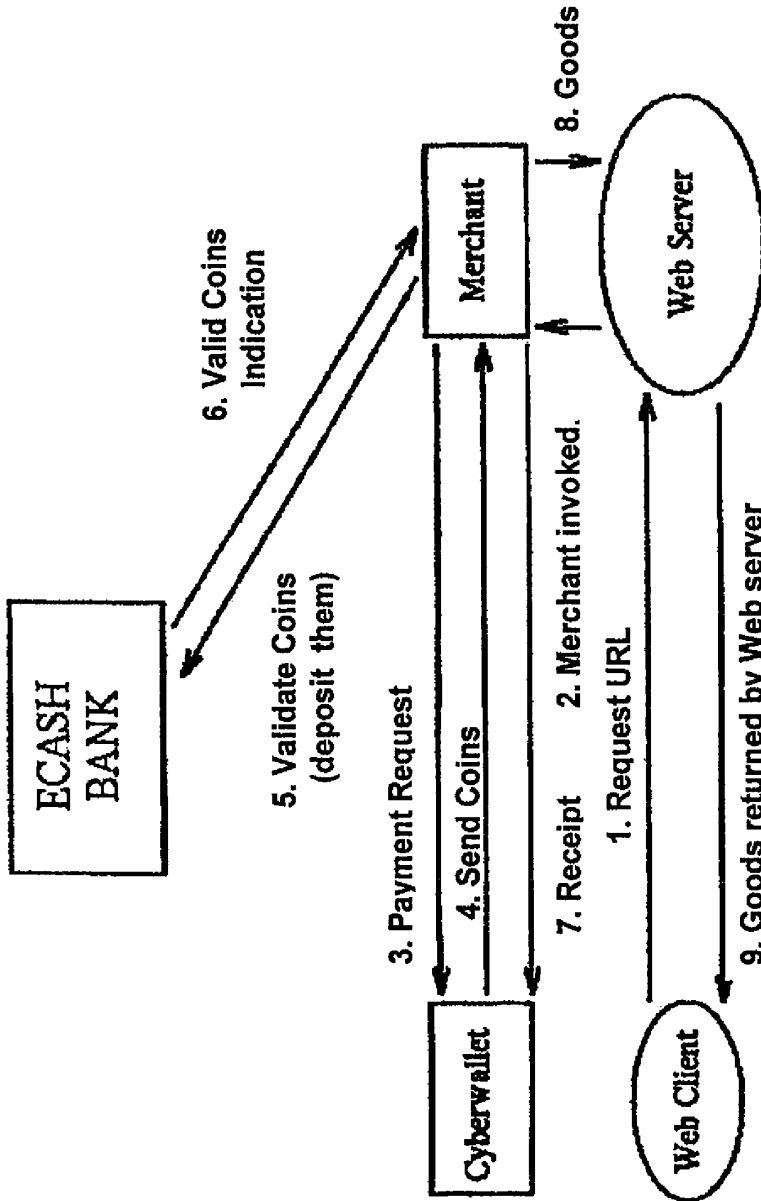


Fig. 1 (Prior Art)

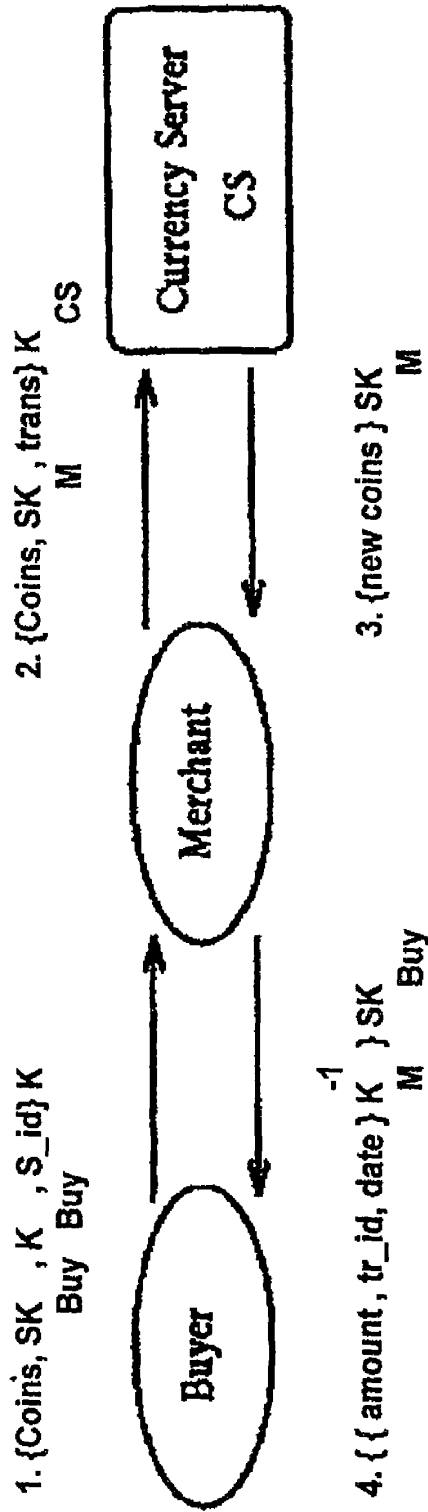


Fig. 2 (Prior Art)

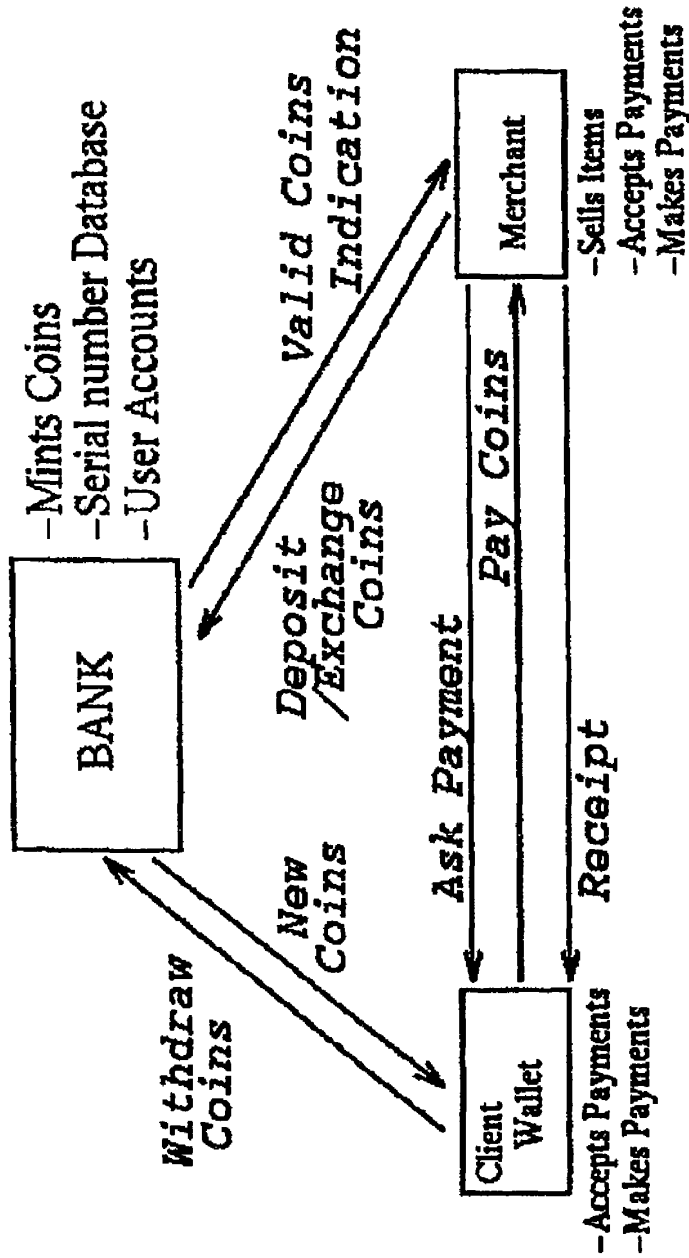


Fig. 3 (Prior Art)

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