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

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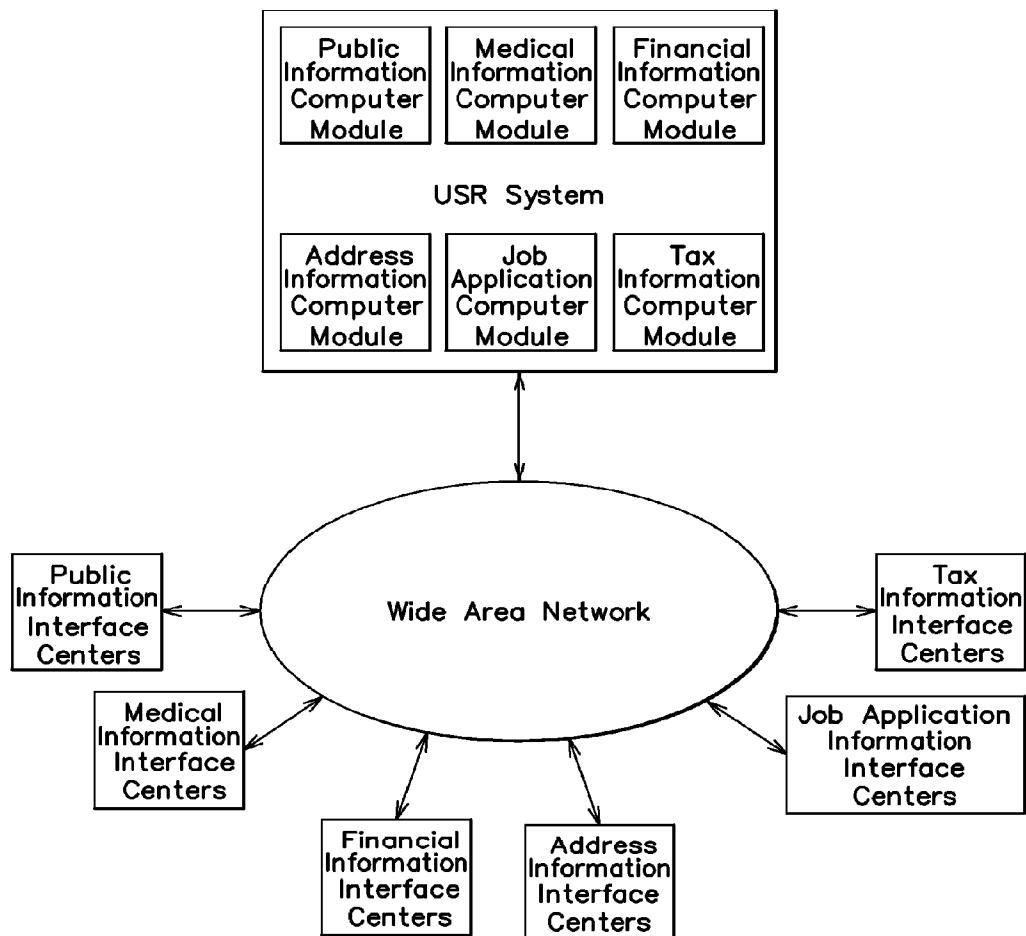
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(52) **U.S. Cl.**  
CPC ..... *G06Q 20/40* (2013.01); *H04L 63/0861* (2013.01)

**Related U.S. Application Data**

(63) Continuation of application No. 14/027,860, filed on Sep. 16, 2013, now Pat. No. 9,100,826, which is a continuation of application No. 13/621,609, filed on Sep. 17, 2012, now Pat. No. 8,538,881, which is a continuation of application No. 13/168,556, filed on Jun. 24, 2011, now Pat. No. 8,271,397, which is a continuation of application No. 11/677,490, filed on Feb. 21, 2007, now Pat. No. 8,001,055.

(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.



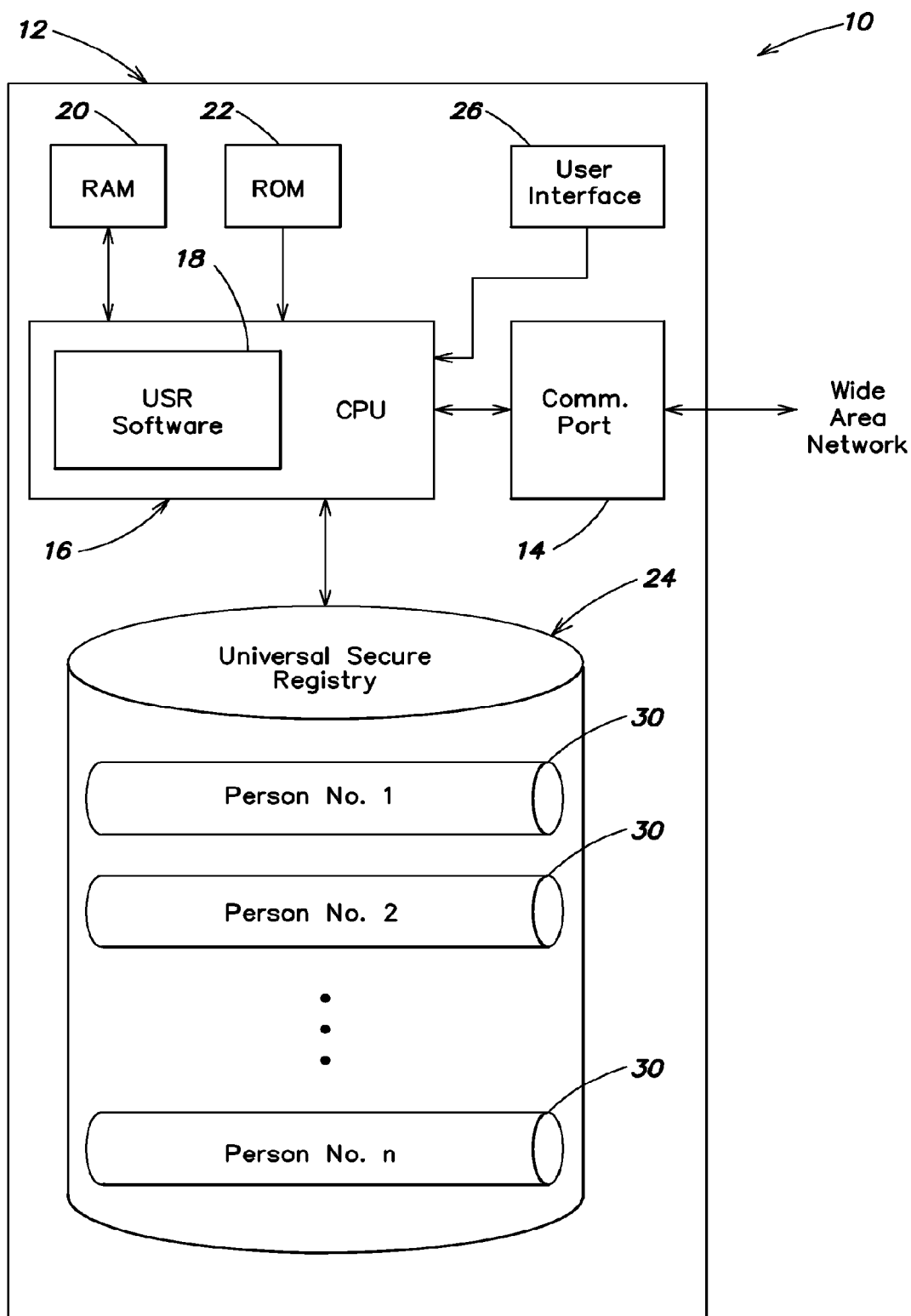


FIG. 1

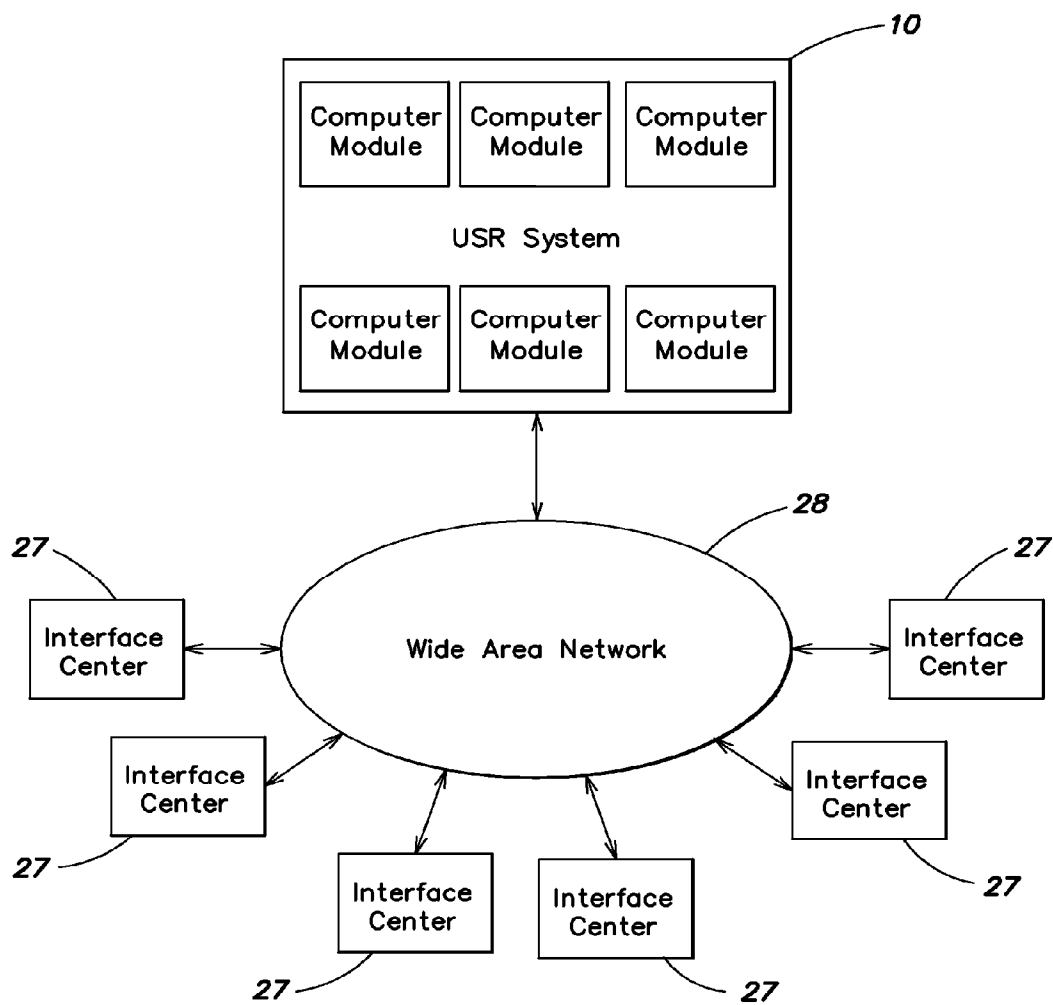


FIG. 2

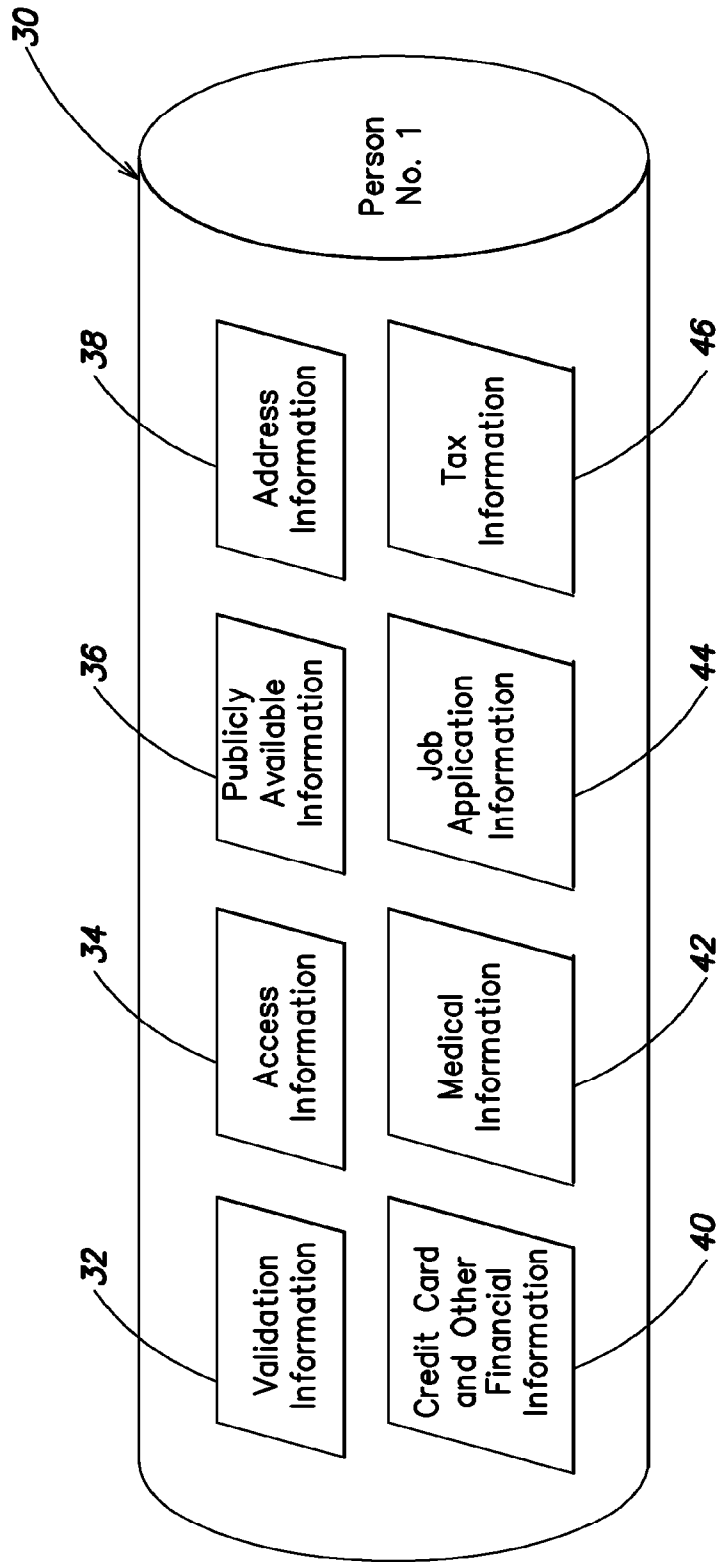
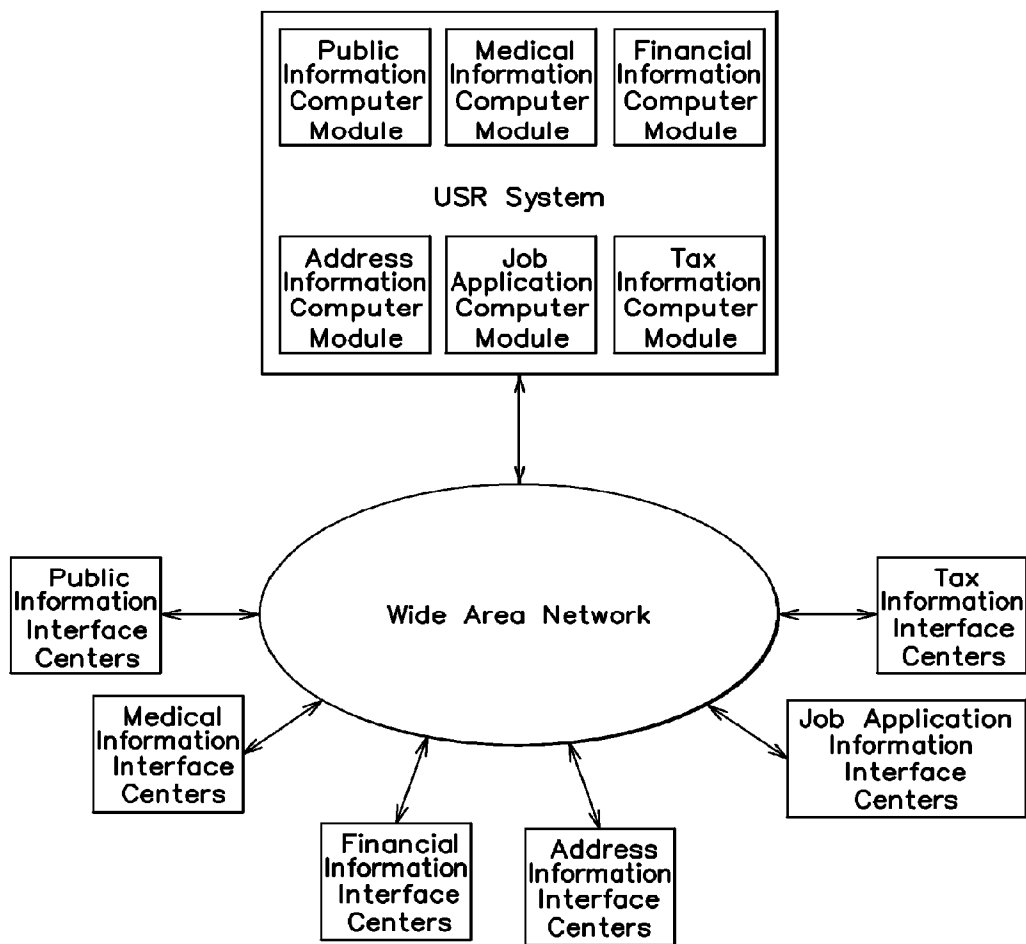


FIG. 3



**FIG. 4**

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