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(54) **ELECTRONIC PAYMENT METHOD, SYSTEM, AND DEVICES**

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(57) **ABSTRACT**

A portable device authenticates a user of the portable device. If authenticity of the user is confirmed, a user ID is transmitted to a POS terminal. Upon receipt of the user ID, the POS terminal sends a request for payment including the user ID and transaction information to a payment gateway. Upon receipt of the request, the payment gateway sends an email to the portable device to execute an application for payment stored in the portable device.

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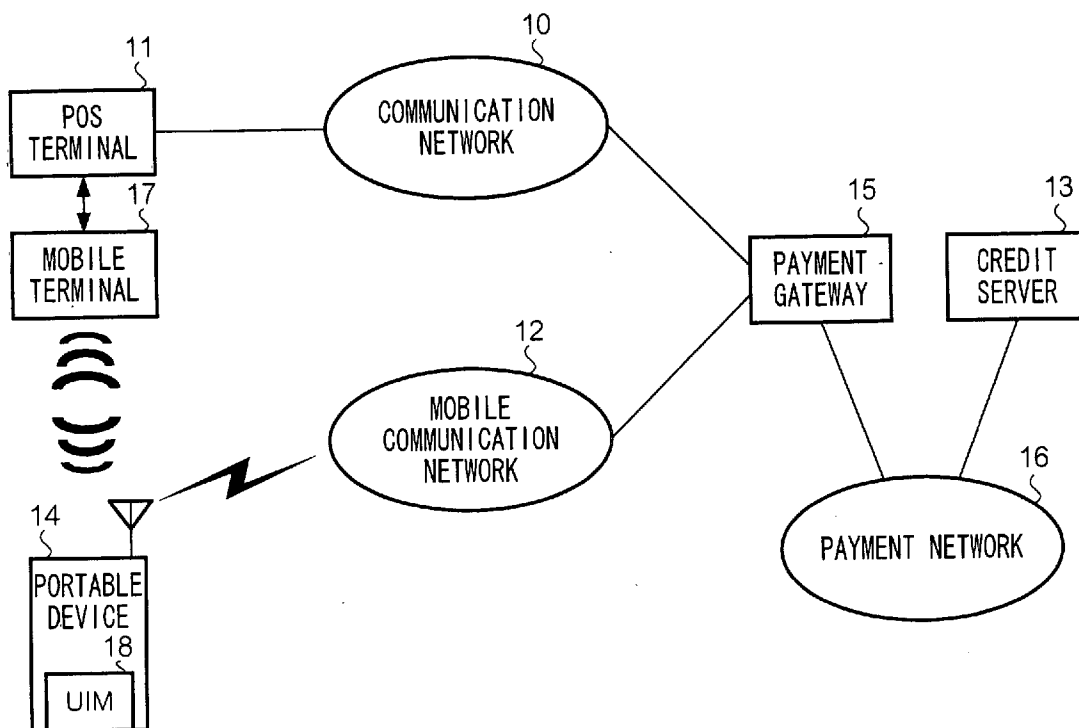


FIG. 1

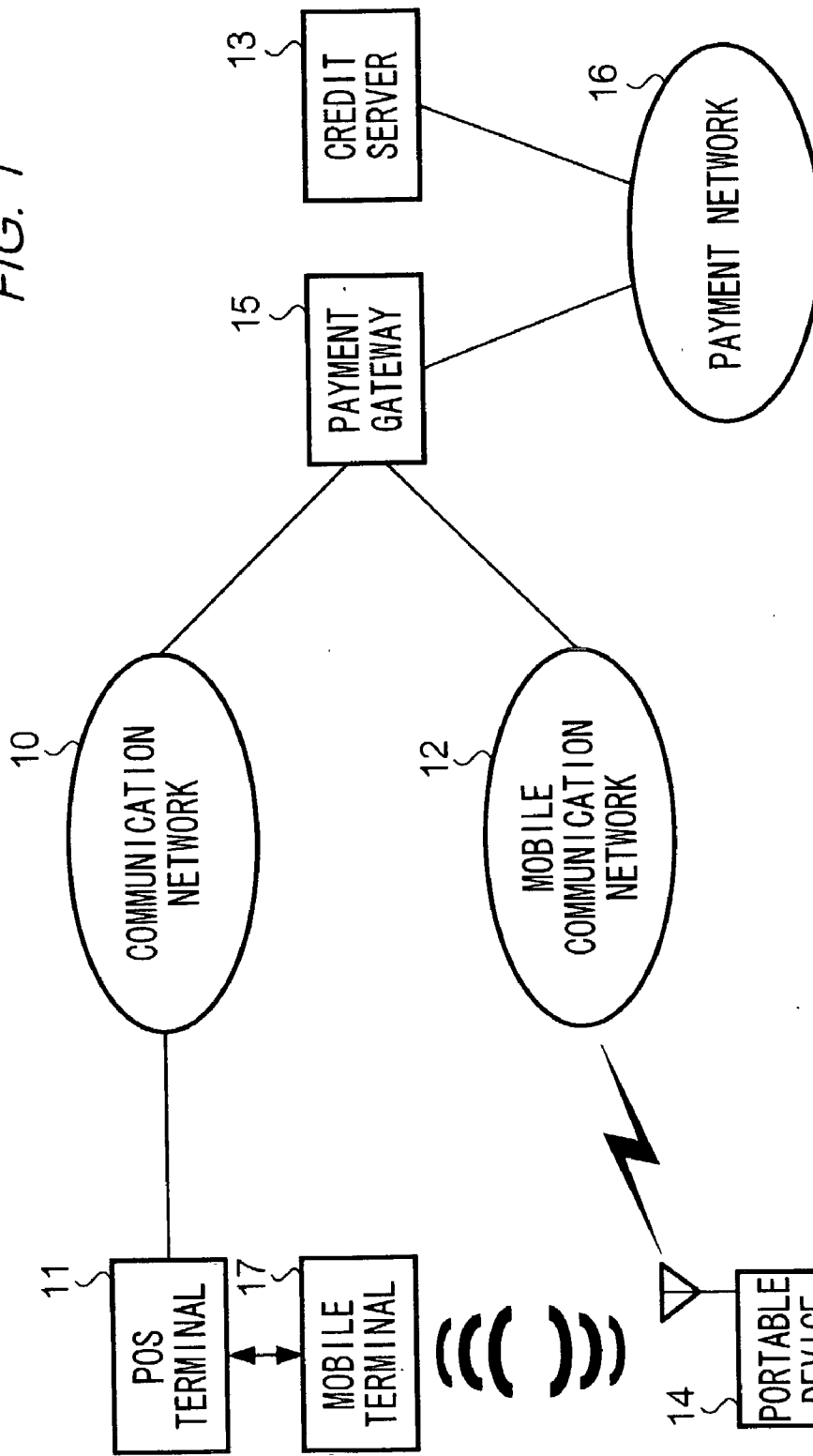


FIG. 2

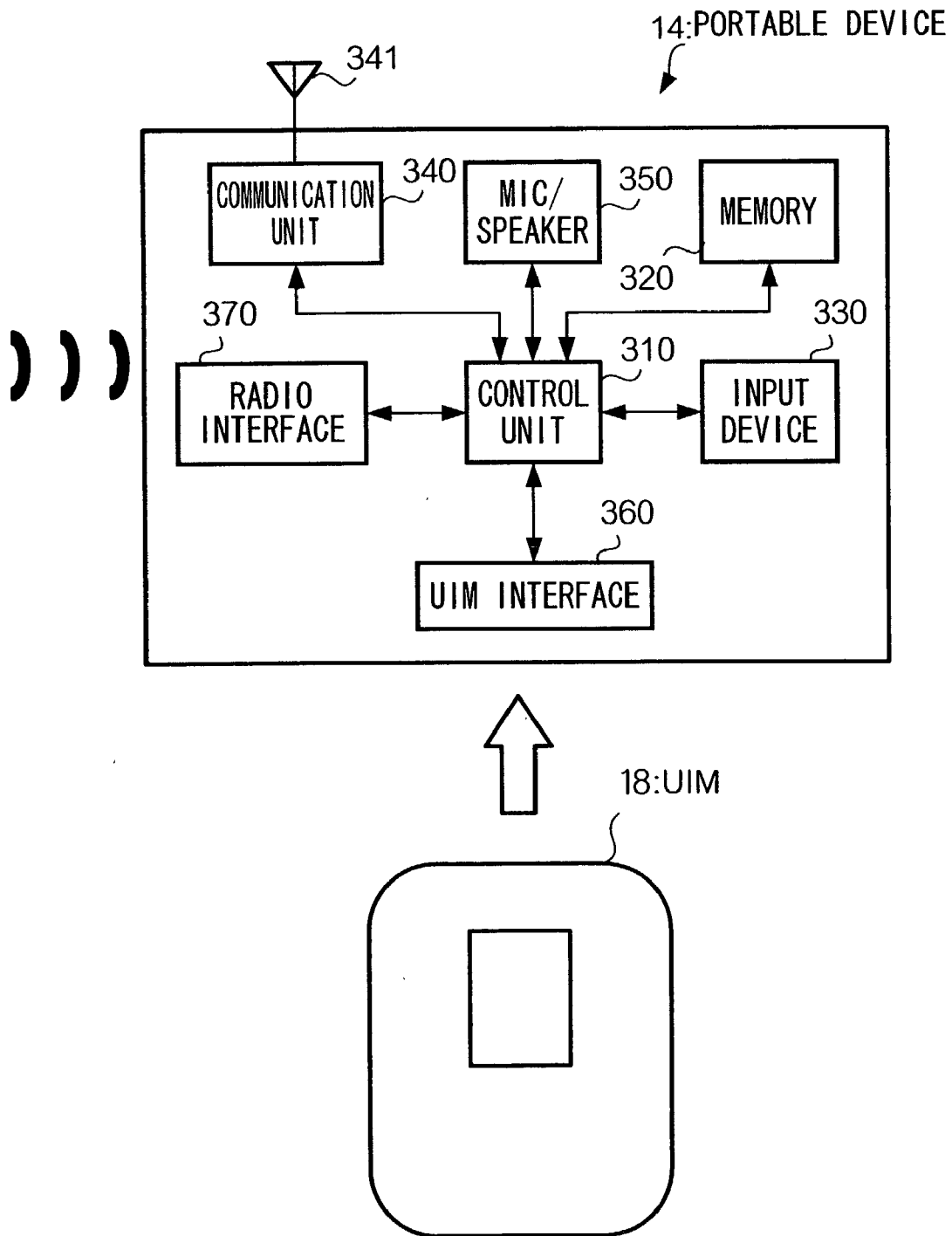


FIG. 3

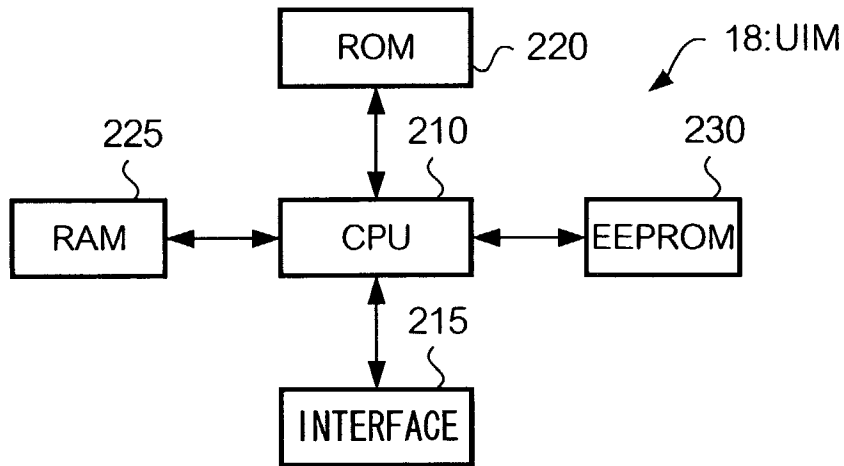


FIG. 4

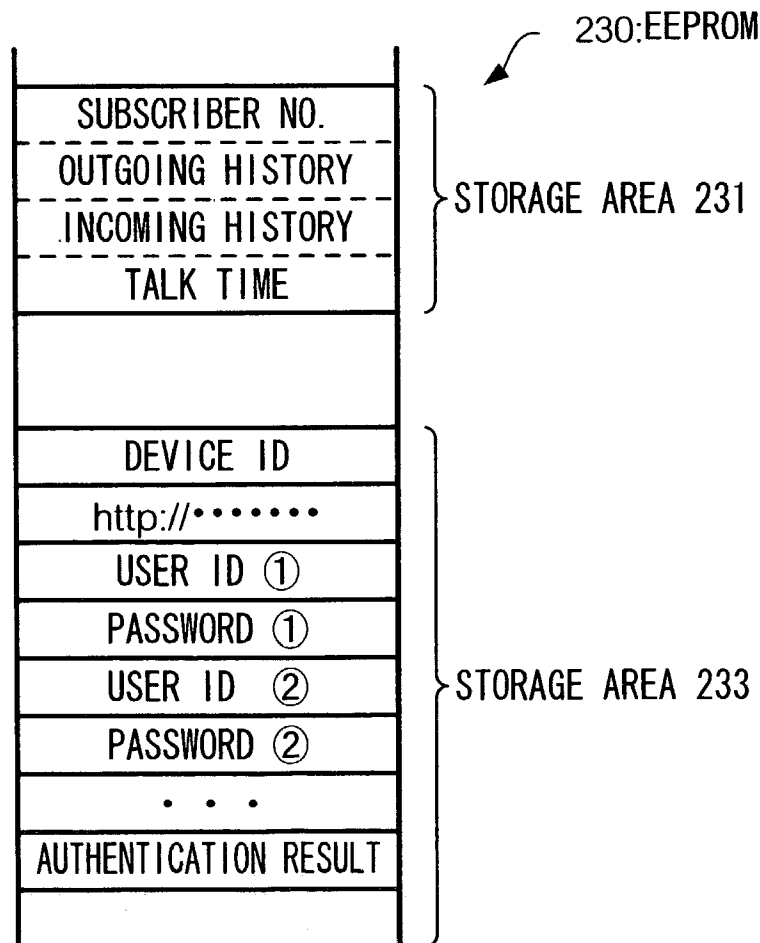
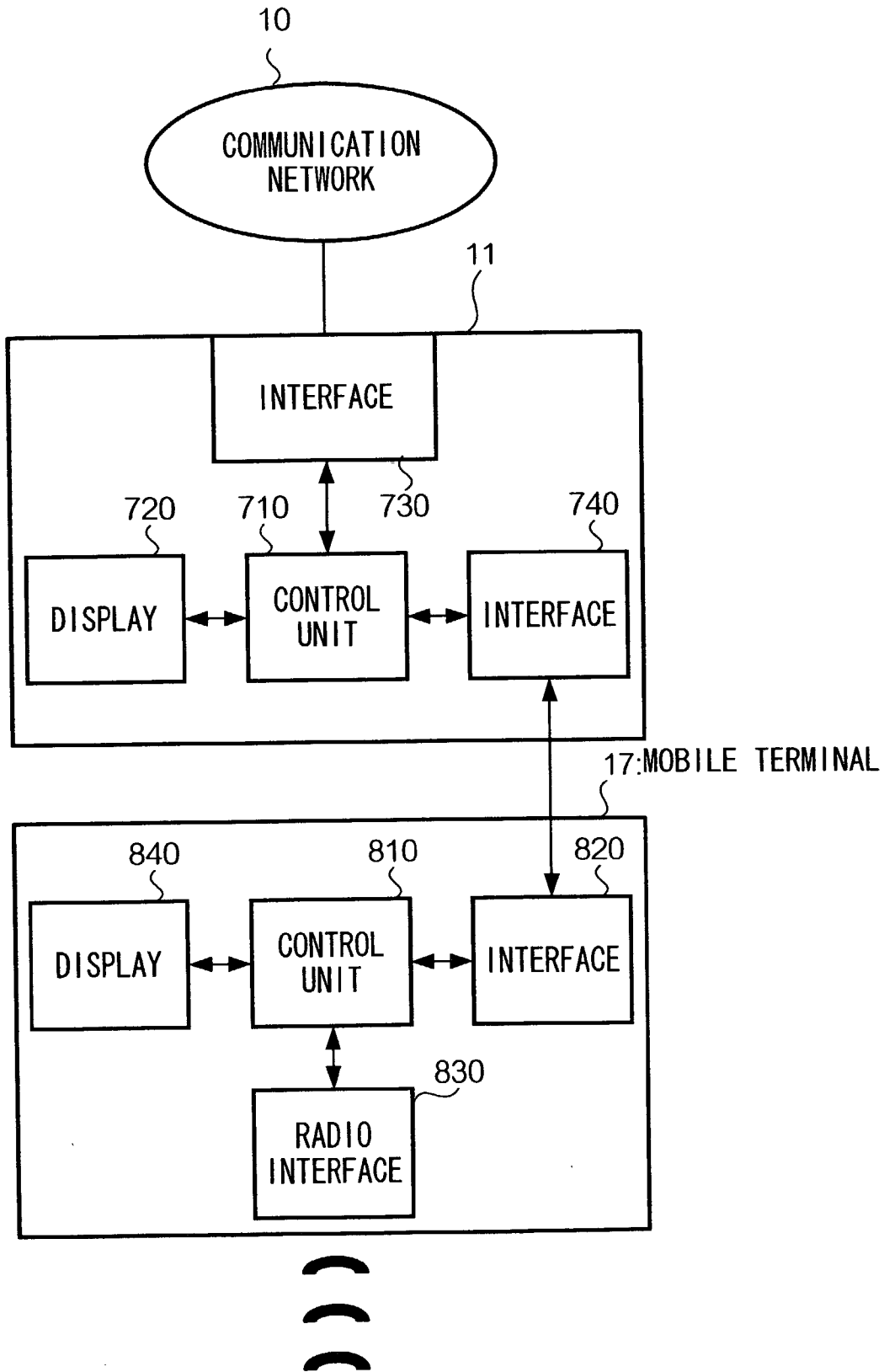


FIG. 5



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