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

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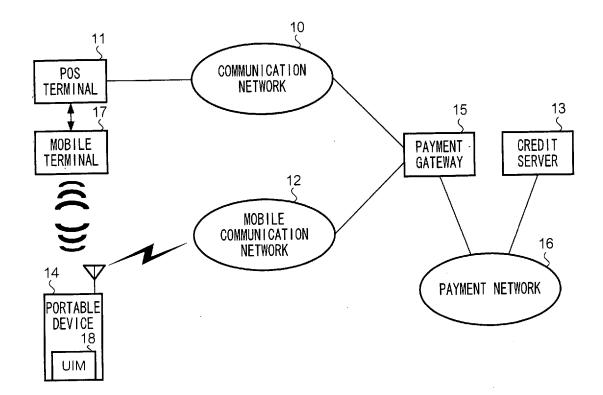
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#### (57)**ABSTRACT**

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.





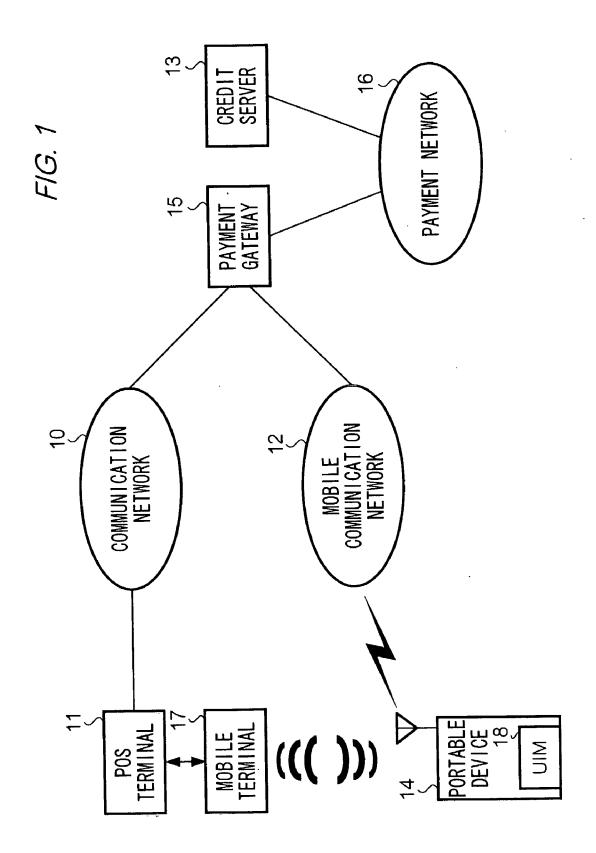
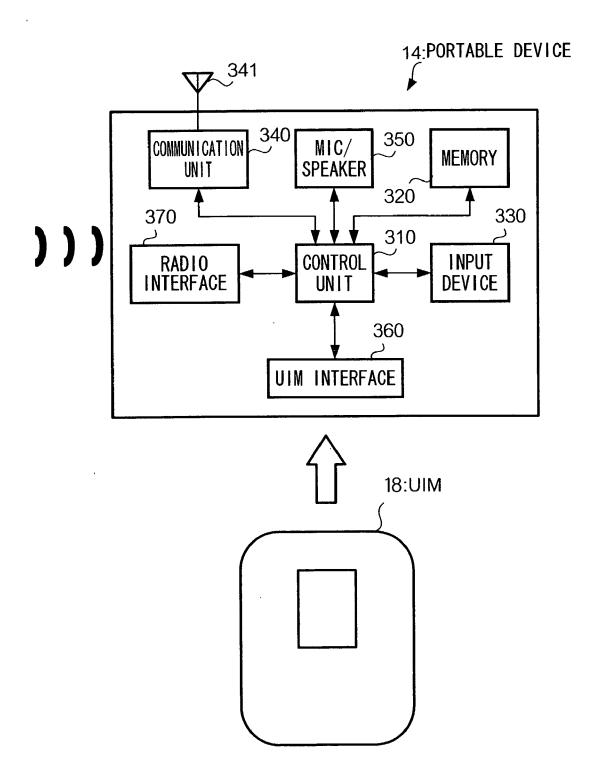


FIG. 2



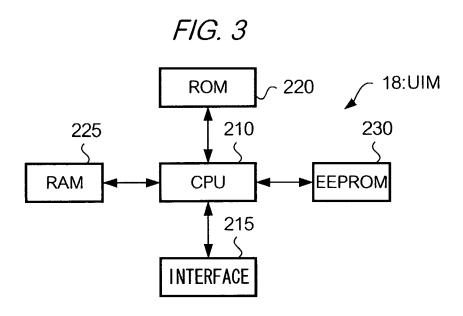
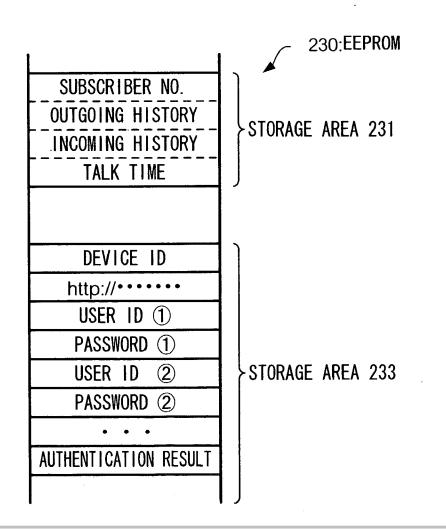
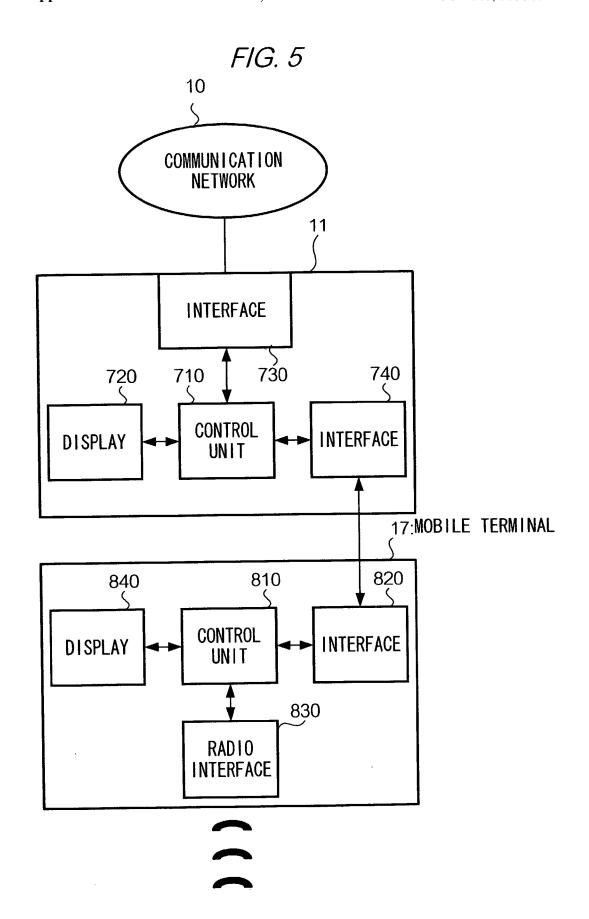


FIG. 4









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