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(54) **SECURED ELECTRONIC TRANSACTION SYSTEM**

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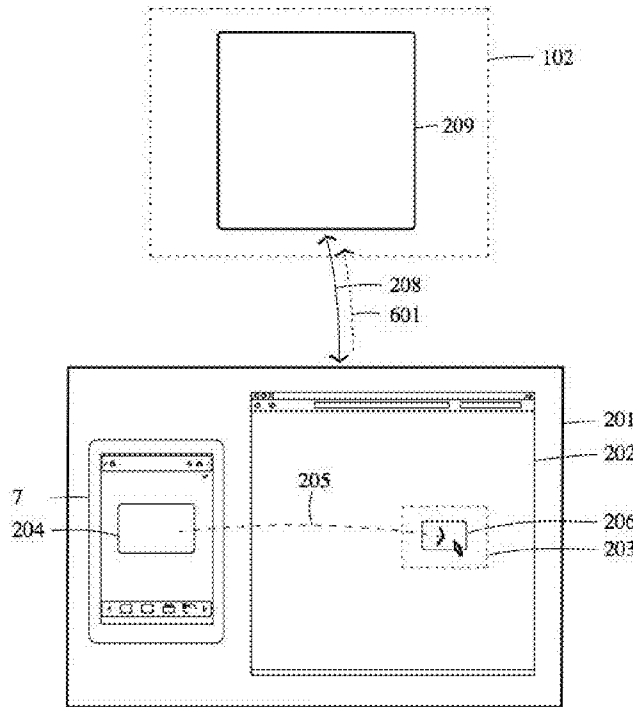**MOUNTAIN VIEW, CA 94041 (US)**

(73) Assignee: **ZETAWIRE INC.**, Toronto (CA)

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(52) **U.S. Cl.** ........................... **715/738**; 715/769; 705/39

(57) **ABSTRACT**

A configuration (a system and/or a method) are disclosed that includes a unified and integrated configuration that is composed of a payment system, an advertising system, and an identity management system as well as their associated methods such that the unified system has all of the benefits of the individual systems as well as several additional synergistic benefits. Also described are specific configurations (subsystems and/or methods) including the system's access point architecture, a user interface that acts as a visual wallet simulator, a security architecture, coupon handling as well as the system's structure and means for delivering them as targeted advertising, business card handling, membership card handling for the purposes of login management, receipt handling, and the editors and grammars provided for customizing the different types of objects in the system as well as the creation of new custom objects with custom behaviors. The configurations are operable on-line as well as through physical presence transactions, e.g., mobile transaction through a mobile phone or dedicated device at a physical site for a transaction.

Local drag and drop between programs causes
instructions to be sent to remote server

**FIG. 1**

FIG. 2

102

NETWORK  50

58

68
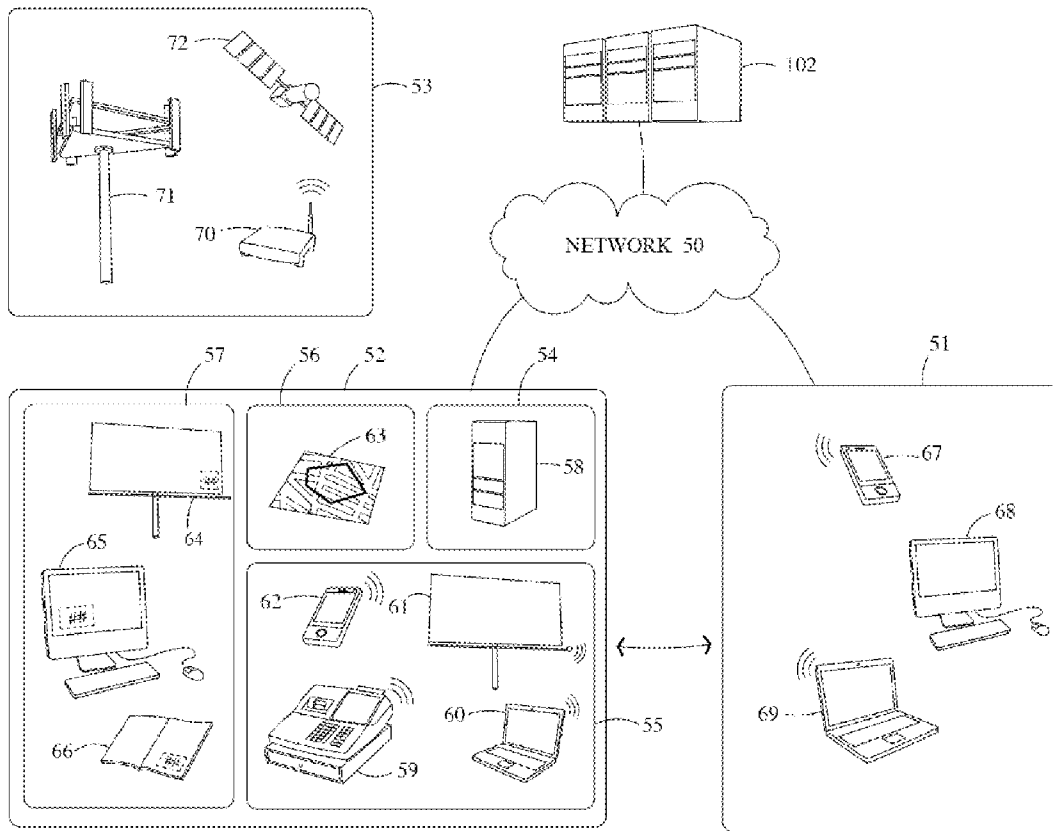
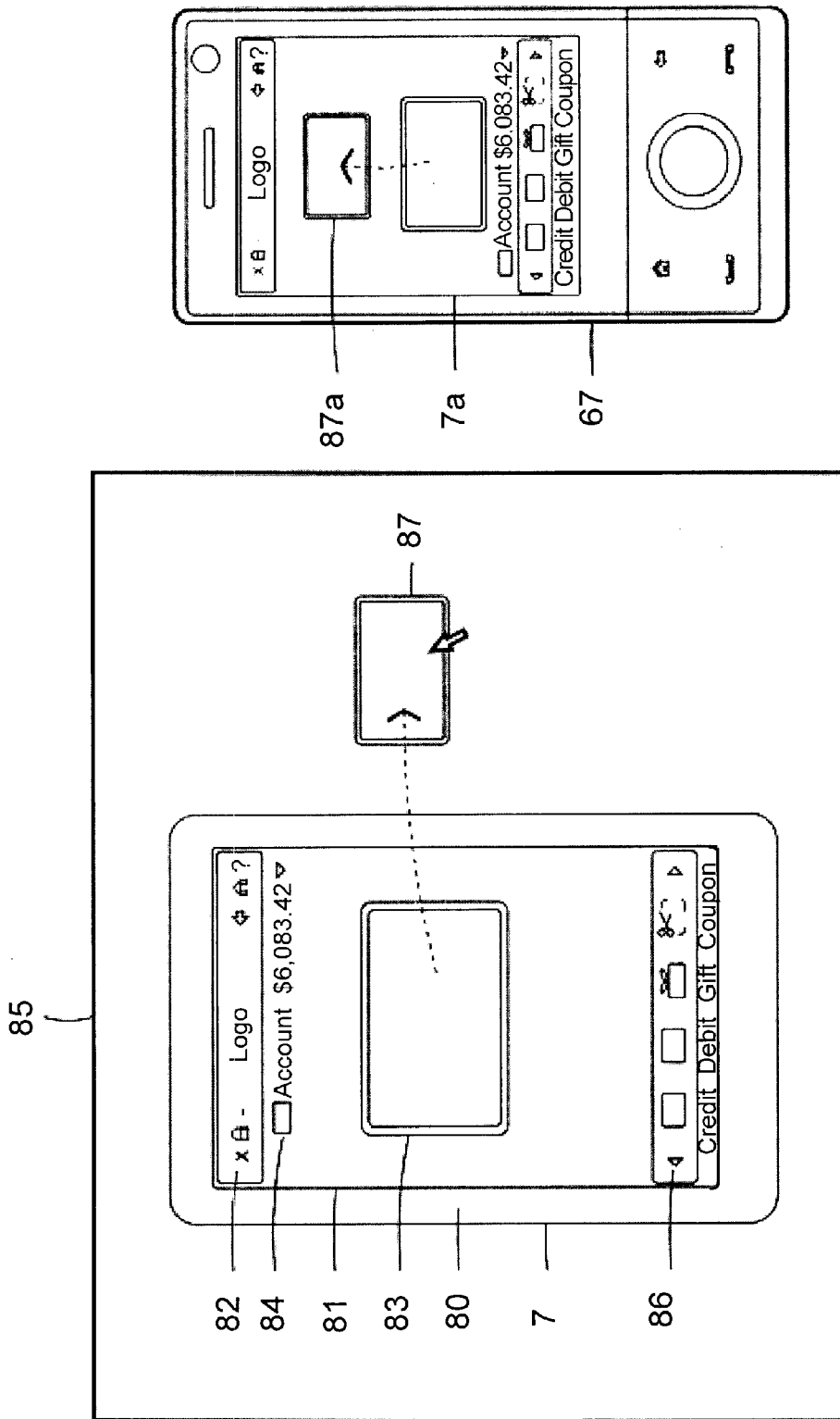**FIG. 3**

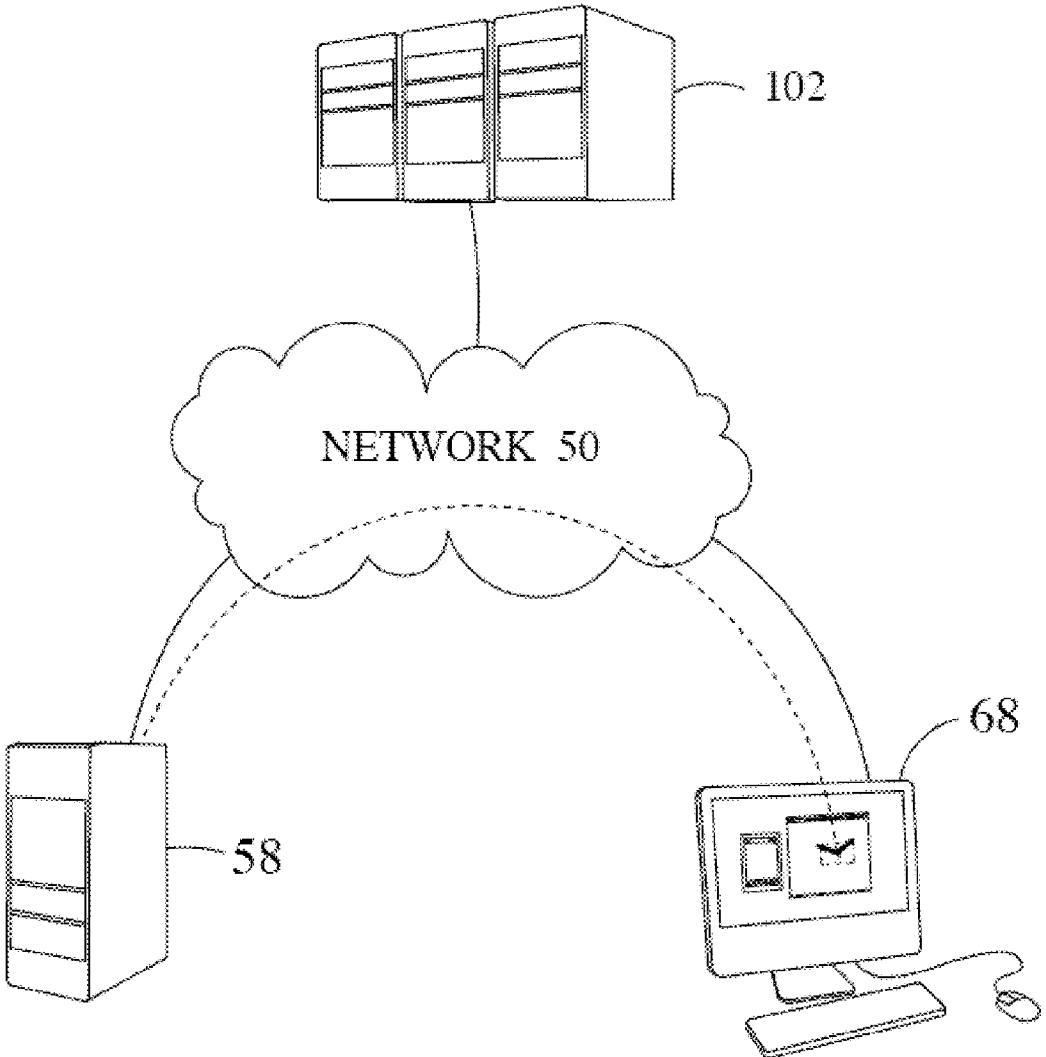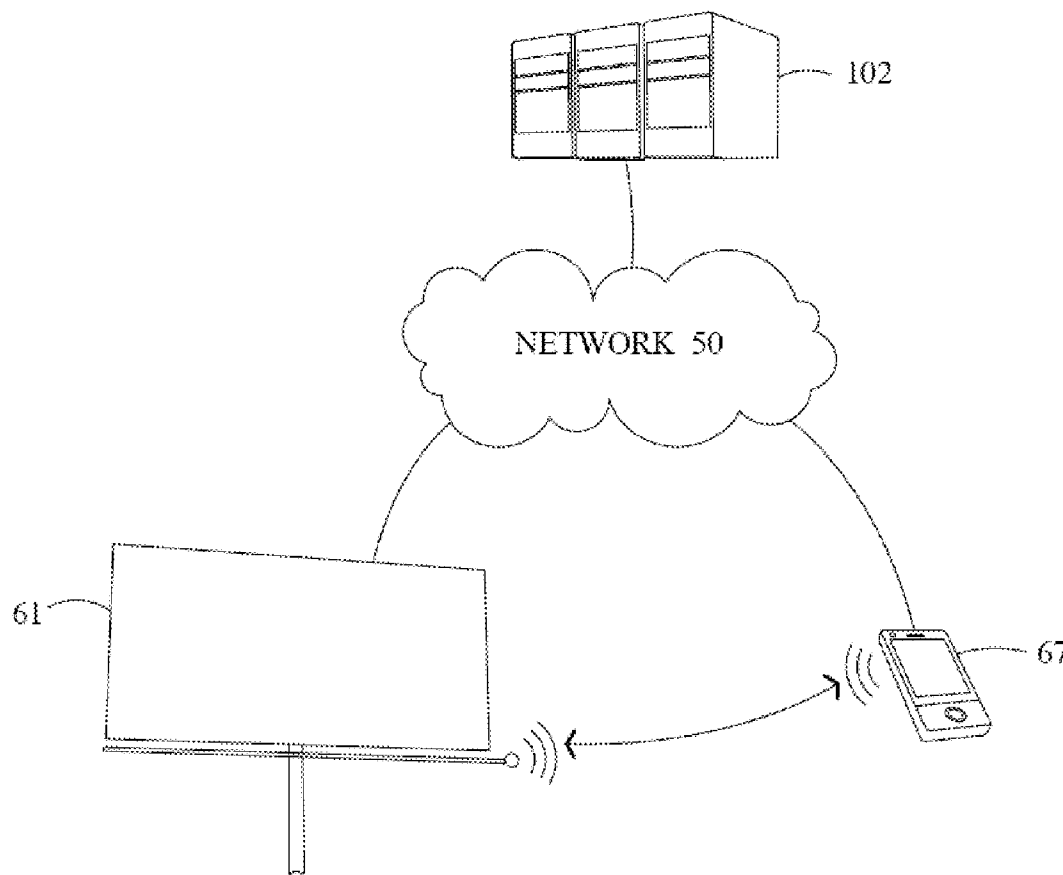**FIG. 4**

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