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Luzzatto

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

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(58) **Field of Classification Search**
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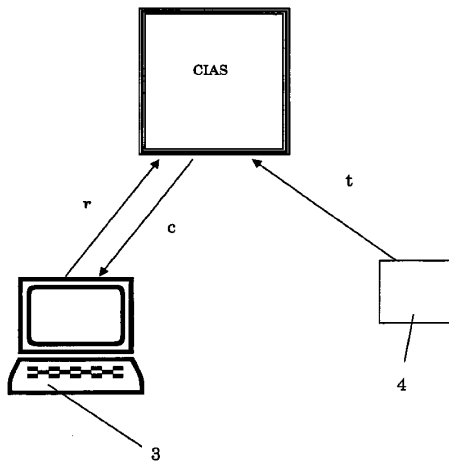
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(57) **ABSTRACT**

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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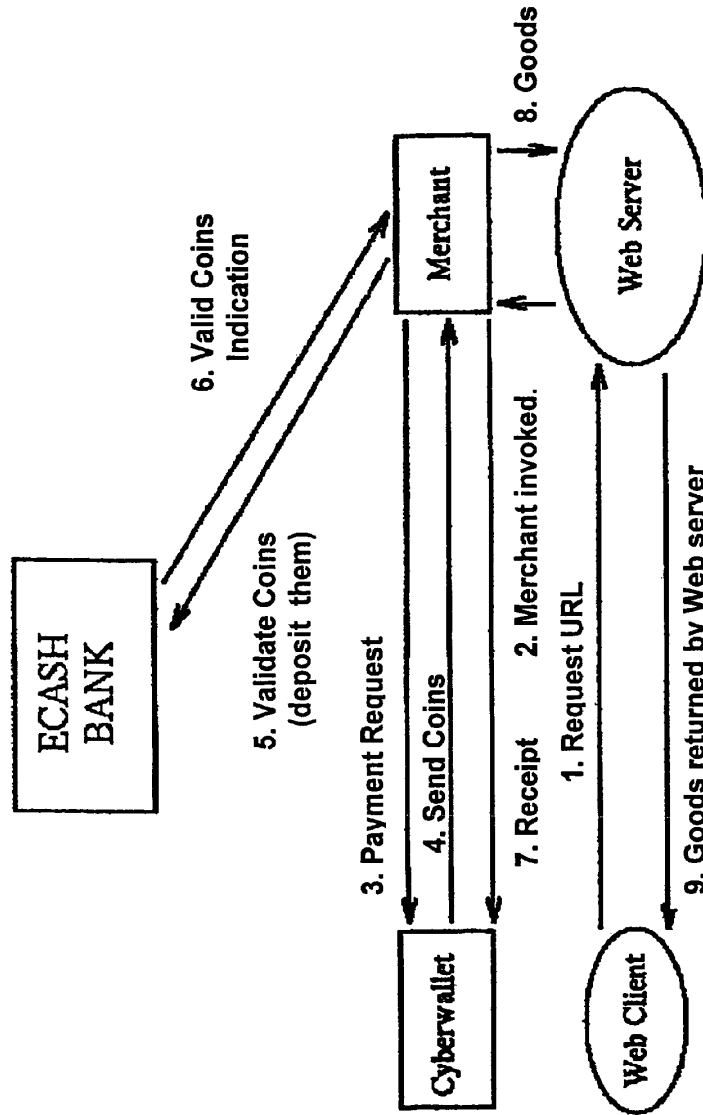
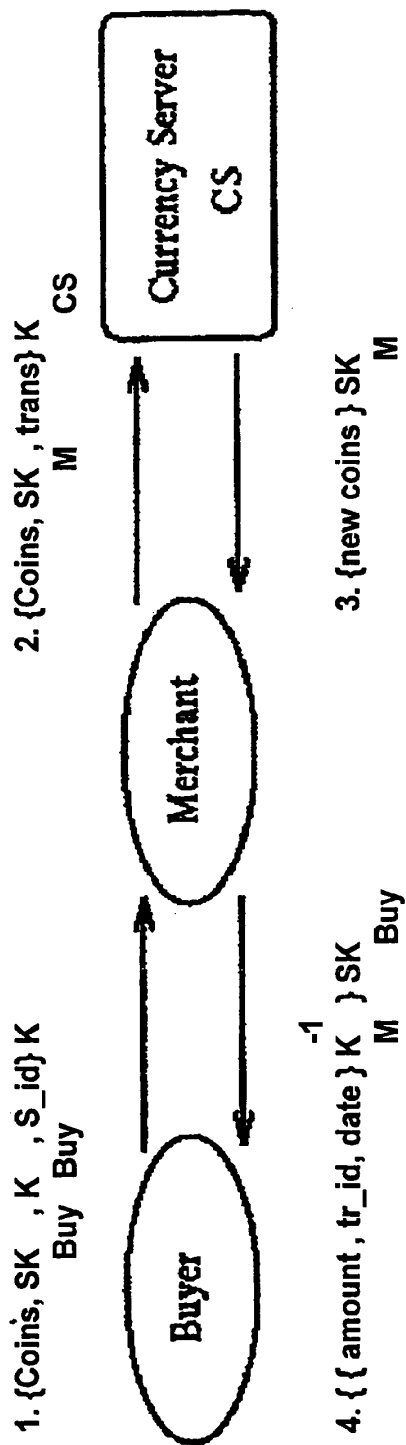* cited by examiner

Fig. 1 (Prior Art)

Currency Server
CS

2. {Coins, SK$_M$, trans} K$_{CS}$

3. {new coins } SK$_M$

Merchant

1. {Coins, SK$_{Buy}$, K$_{Buy}$, S_id} K

4. { { amount , tr_id, date } K$_M^{-1}$ } SK$_{Buy}$

Buyer

Fig. 2 (Prior Art)

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