



US008195578B2

(12) **United States Patent**
Luzzatto

(10) **Patent No.:** **US 8,195,578 B2**
(45) **Date of Patent:** **Jun. 5, 2012**

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

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **12/539,141**

(22) Filed: **Aug. 11, 2009**

(65) **Prior Publication Data**

US 2009/0299872 A1 Dec. 3, 2009

Related U.S. Application Data

(63) Continuation of application No. 09/644,104, filed on Aug. 23, 2000, now Pat. No. 7,590,602.

(30) **Foreign Application Priority Data**

Aug. 26, 1999 (IL) 131612
Aug. 31, 1999 (IL) 131672
Nov. 14, 1999 (IL) 132919

(51) **Int. Cl.**
G06Q 20/00 (2012.01)
G06Q 30/00 (2012.01)
G06Q 40/00 (2012.01)

(52) **U.S. Cl.** **705/69**; 902/1; 902/2; 902/7; 902/24; 902/41

(58) **Field of Classification Search** **705/69**; 902/1, 2, 7, 24, 41

See application file for complete search history.

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Primary Examiner — Mamon Obeid

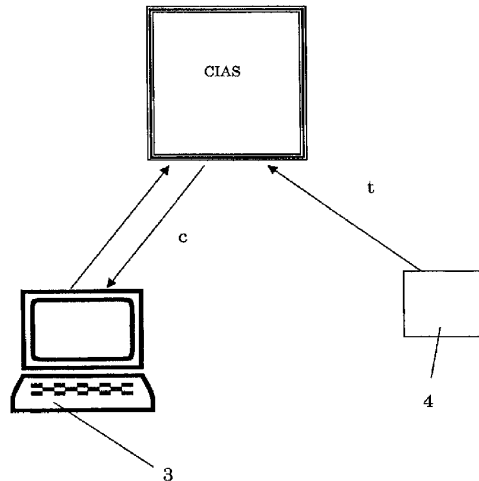
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(57) **ABSTRACT**

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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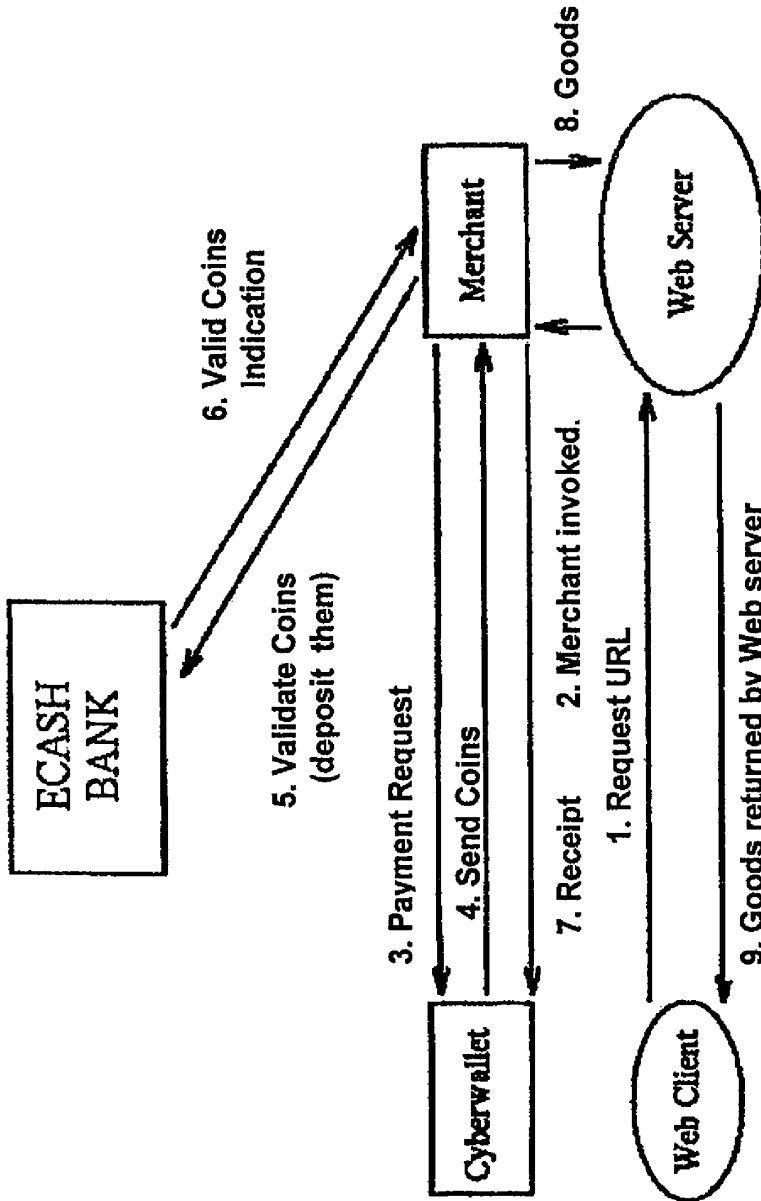


Fig. 1 (Prior Art)

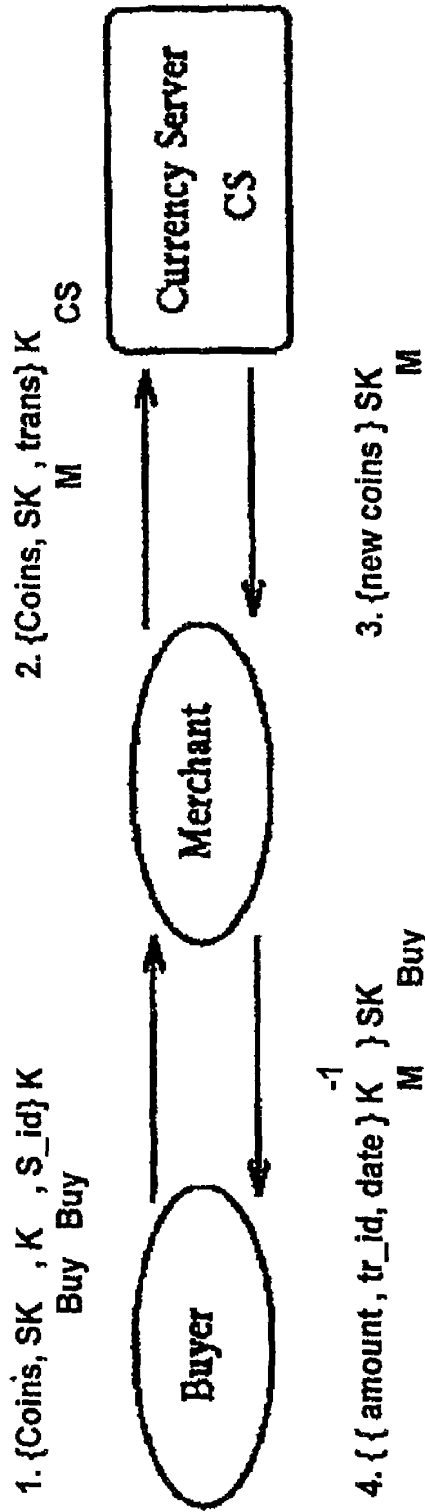


Fig. 2 (Prior Art)

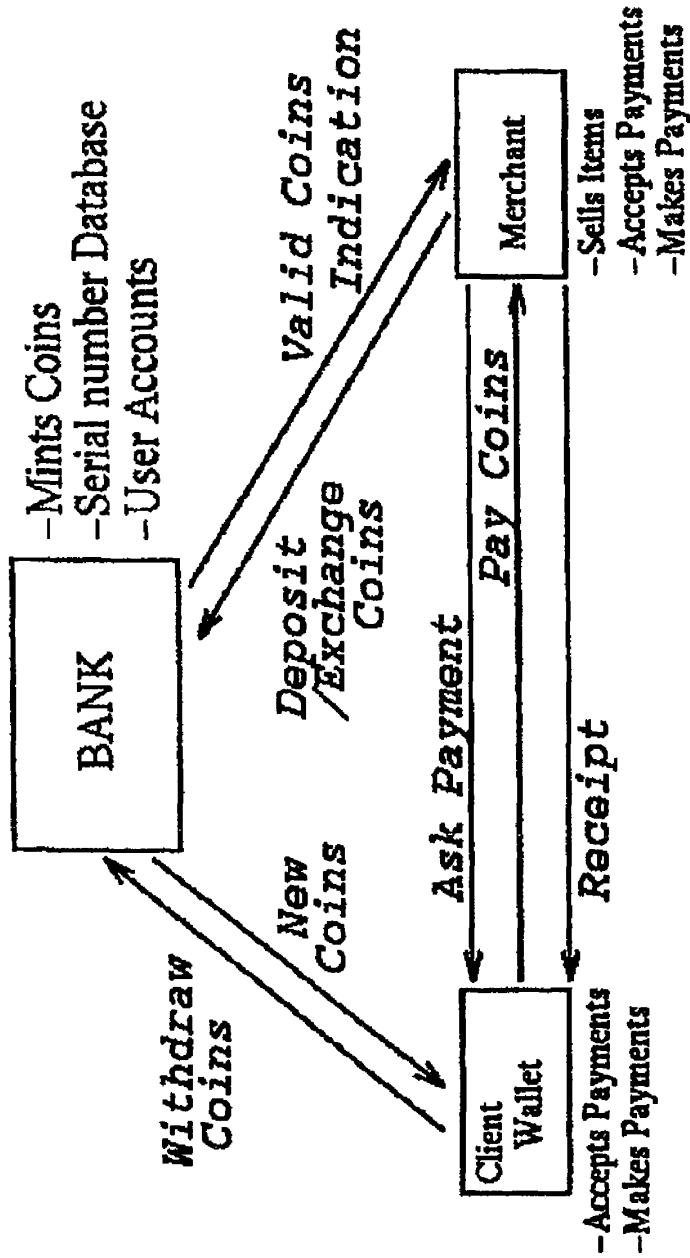


Fig. 3 (Prior Art)

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