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Salveson

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(54) **ELECTRONIC TRANSACTION SYSTEM**

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(58) **Field of Search** 235/379, 375, 235/380, 449; 705/14, 34, 40, 39

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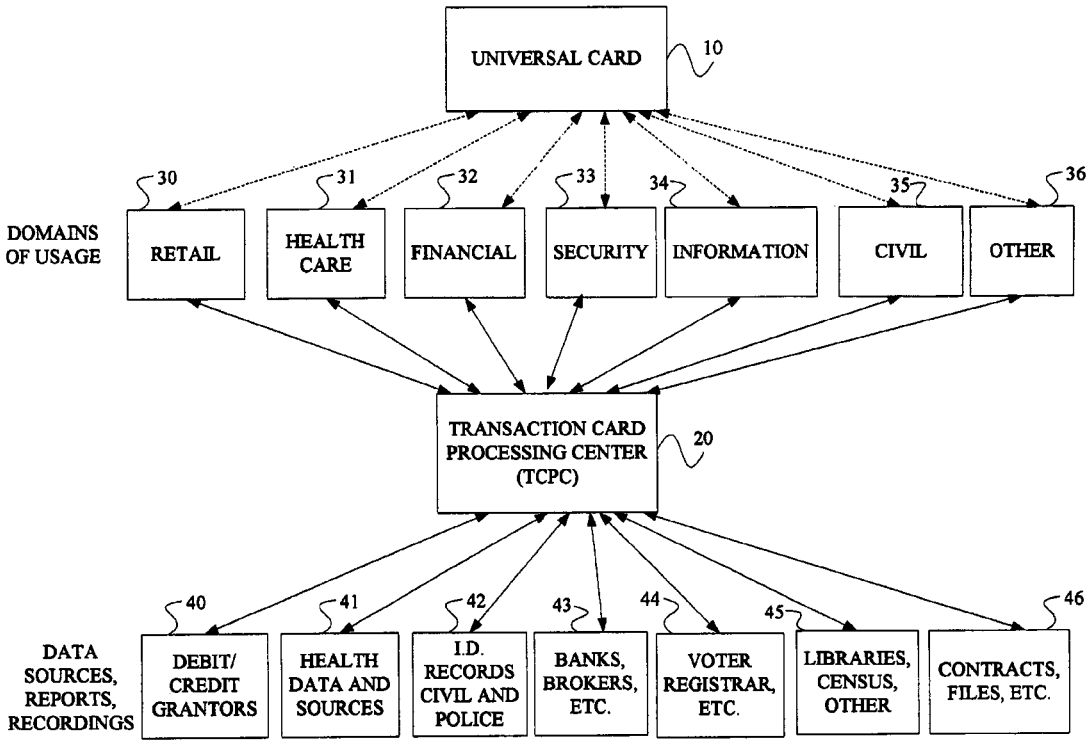
(57) **ABSTRACT**

An all-purpose transaction system using a universal card is disclosed herein. The universal card is issued by a transaction card processing center (TCPC) and can be used for various purposes and to conduct a variety of transactions, such as retail transactions, financial transactions, security purposes, information purposes, civil purposes and for other purposes. The transactions may include purchases and payments. The universal card allows a consumer/cardholder to conduct various types of transactions using a single card that has a single, unique, arbitrary identification number. The transactions may include purchases and payments. All of the transactions for a given billing period (e.g. month) may be consolidated on a single billing statement. The consumer can make a single payment to the TCPC or may make individual payments directly to the vendors.

17 Claims, 6 Drawing Sheets