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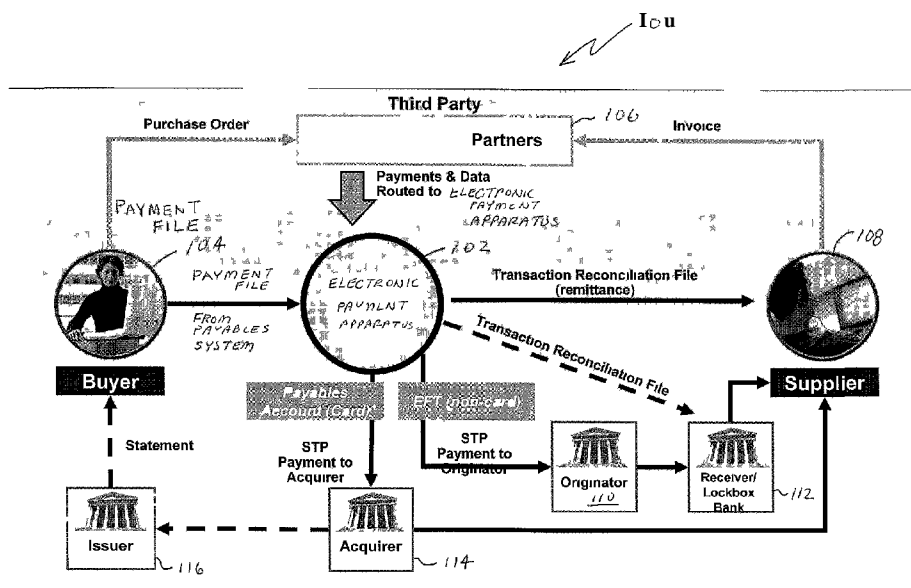
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[Continued on next page]

(54) **Title:** ELECTRONIC TRANSACTION APPARATUS AND METHOD



(57) **Abstract:** One inventive step includes facilitating obtaining a payment file associated with a buyer (for example, directly from the buyer, or from a third party partner). The file includes data specifying a first form of payment from the buyer to a first biller and data specifying a second form of payment, different than the first form of payment, from the buyer to a second biller. Other inventive steps include facilitating appending first stored data to the data specifying the first form of payment to the first biller, to effectuate payment to the first biller by the first form of payment; and facilitating appending second stored data to the data specifying the second form of payment to the second biller, to effectuate payment to the second biller by the second form of payment.

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Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No
X	US 2004/0064408 A1 (Kight et al) 01 April 2004 (01 04 2004) (abstract, and para [0014]-[0023], [0057]-[0068], [0082]-[0088], [0136]-[0149])	1-42
A	US 2005/0209965 A1 (Ganesan) 22 September 2005 (22 09 2005)	1-42
A	US 2005/0102231 A1 (Remington et al) 12 May 2005 (12 05 2005)	1-42
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