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Pizarro

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(54) **METHODS AND SYSTEMS FOR PERFORMING CREDIT TRANSACTIONS WITH A WIRELESS DEVICE**

2006/0085357 A1* 4/2006 Pizarro 705/64

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G06Q 20/00 (2006.01)

(52) **U.S. Cl.** **705/65; 705/39; 705/40; 705/51; 705/67; 709/229; 235/380**

(58) **Field of Classification Search** 705/64, 705/39, 40, 51, 65, 67; 707/229; 235/380
See application file for complete search history.

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Primary Examiner—Pierre E Elisca

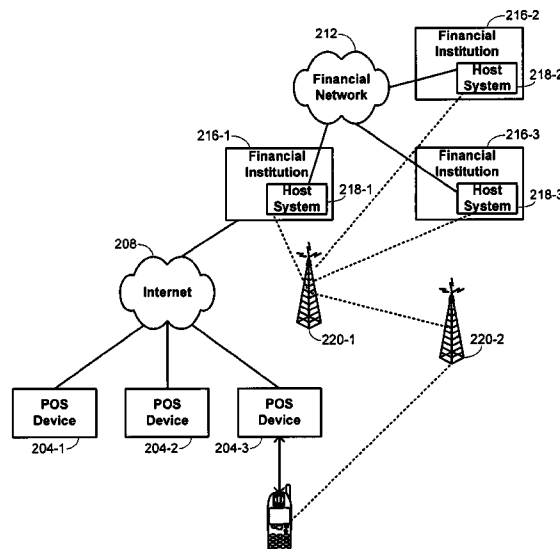
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(57) **ABSTRACT**

Methods and systems are provided of initiating a wireless device for use in performing transactions. A wireless communication is received from the wireless device at a host system. The wireless communication identifies a financial account to be authorized for use in supporting transactions. A location-positioning signal is received at the host system. The location-positioning signal identifies a geographical location for the wireless device at a time when the wireless communication is received at the host system. The geographical location is determined from the location-positioning signal. An authorized address for the financial account is retrieved from a storage device in communication with the host system. It is verified that the geographical location is at a position substantially the same as the authorized address. Information defining an account transaction mechanism is transmitted wirelessly to the wireless device. The information includes an identification of the financial account.

22 Claims, 5 Drawing Sheets



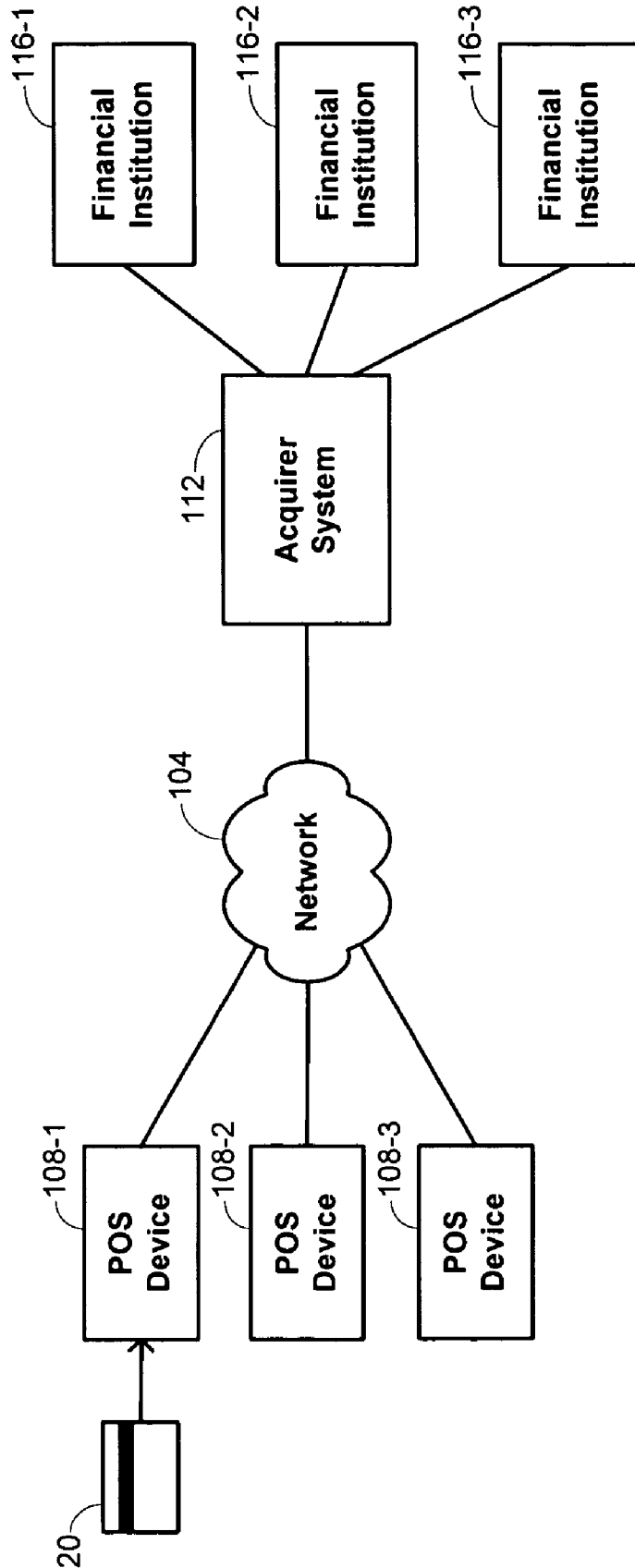


Fig. 1
(Prior Art)

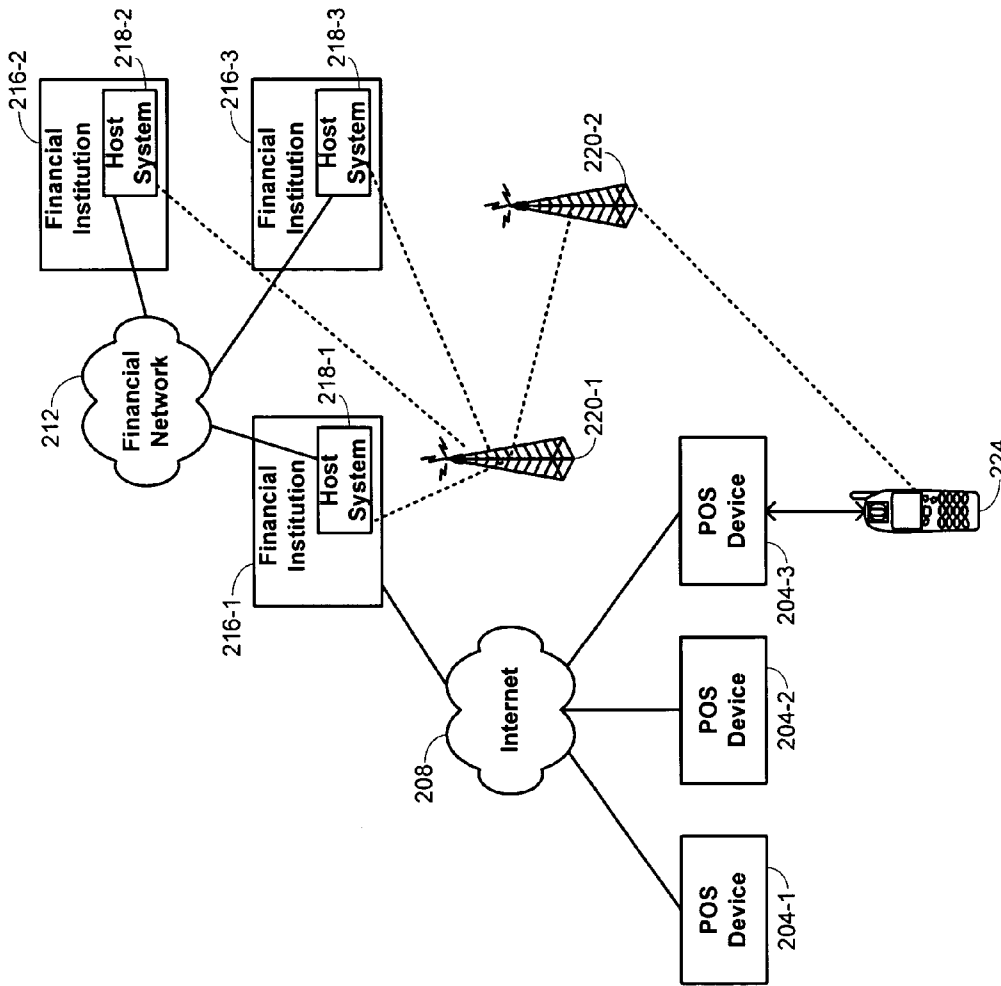


Fig. 2

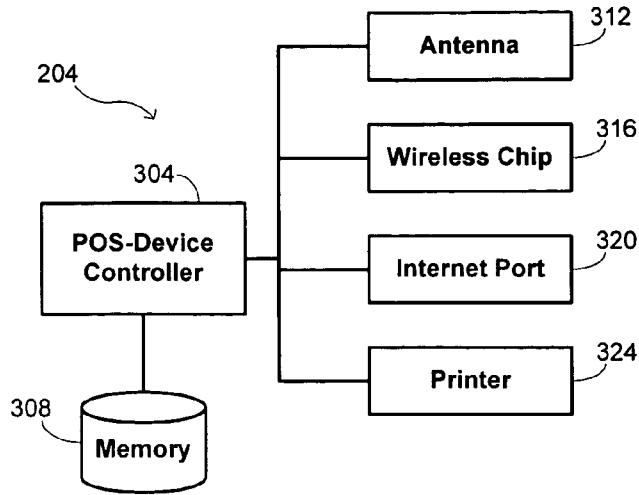


Fig. 3A

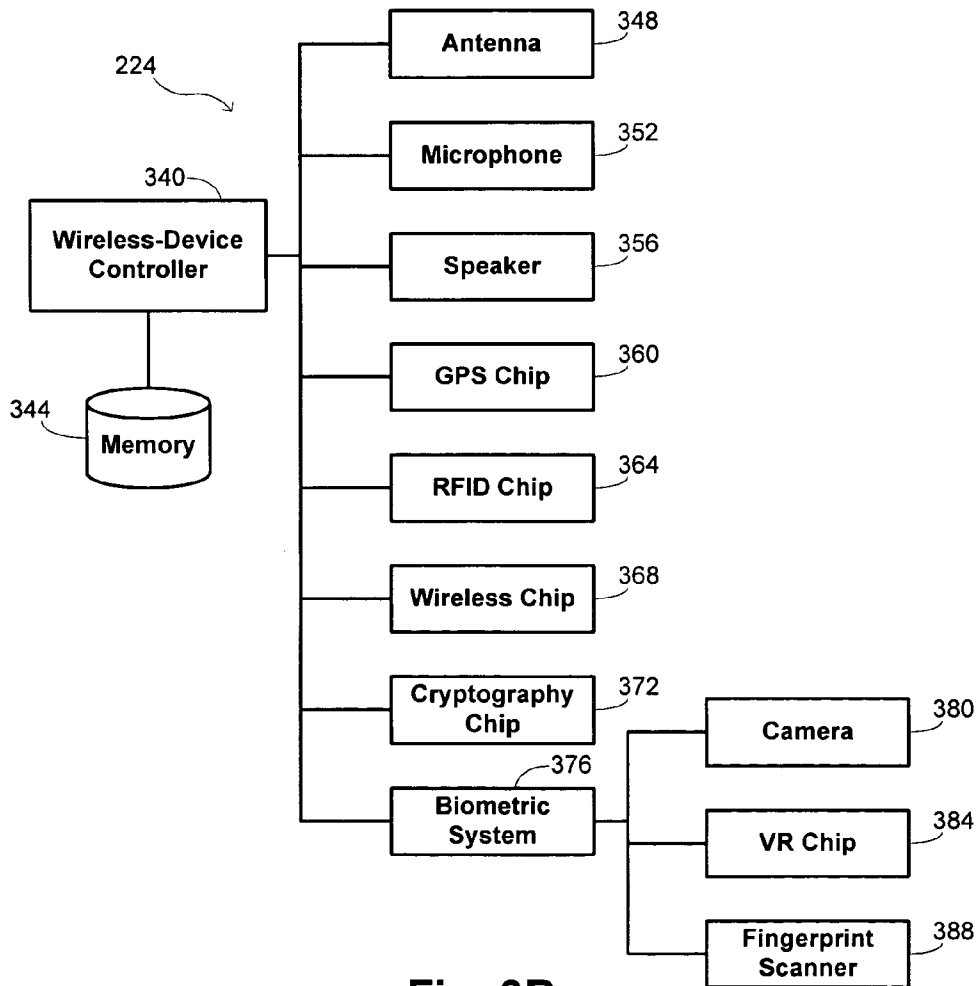


Fig. 3B

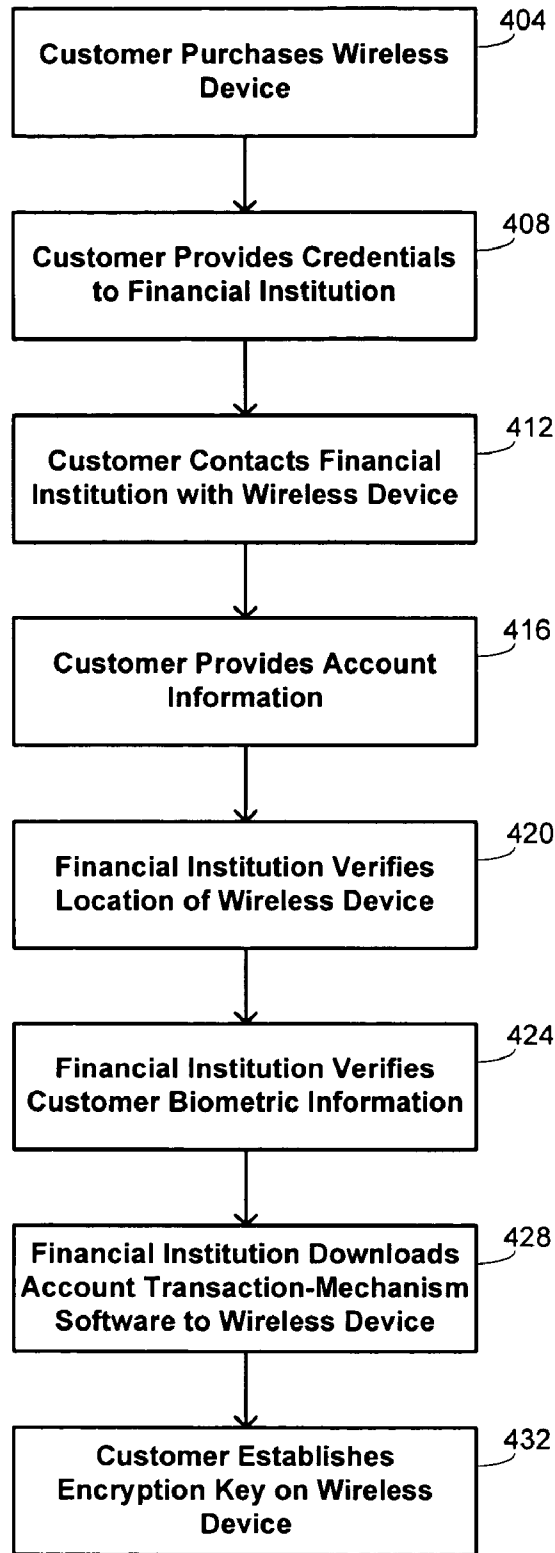


Fig. 4A

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