



US 20110208659A1

(19) **United States**

(12) **Patent Application Publication**
Easterly et al.

(10) **Pub. No.: US 2011/0208659 A1**

(43) **Pub. Date: Aug. 25, 2011**

(54) **METHOD AND APPARATUS FOR MAKING SECURE TRANSACTIONS USING AN INTERNET ACCESSIBLE DEVICE AND APPLICATION**

(60) Provisional application No. 61/331,469, filed on May 5, 2010, provisional application No. 60/913,964, filed on Apr. 25, 2007, provisional application No. 60/915,139, filed on May 1, 2007.

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Publication Classification

(51) **Int. Cl.**
G06Q 20/00 (2006.01)

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(52) **U.S. Cl.** **705/79**

(21) Appl. No.: **13/101,317**

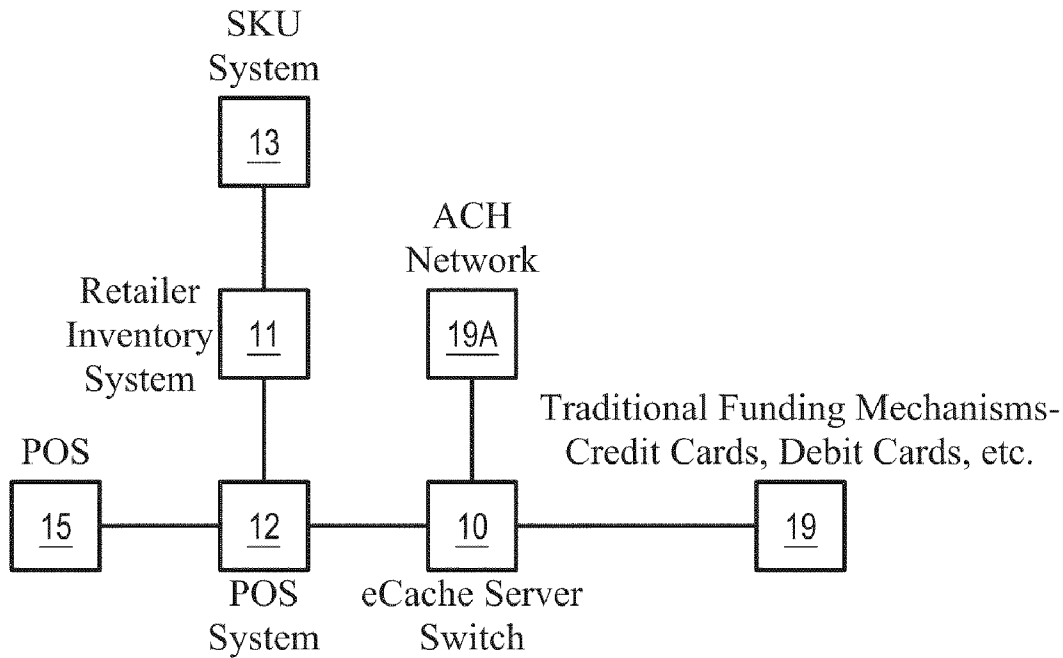
(57) **ABSTRACT**

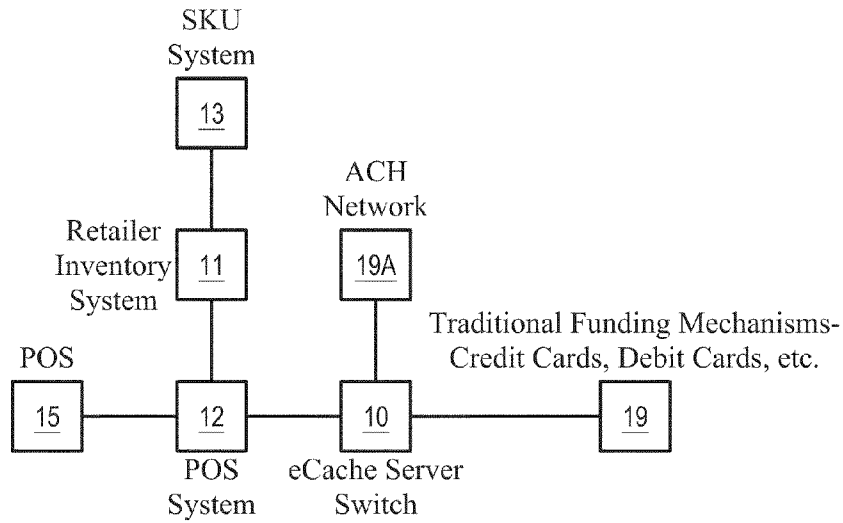
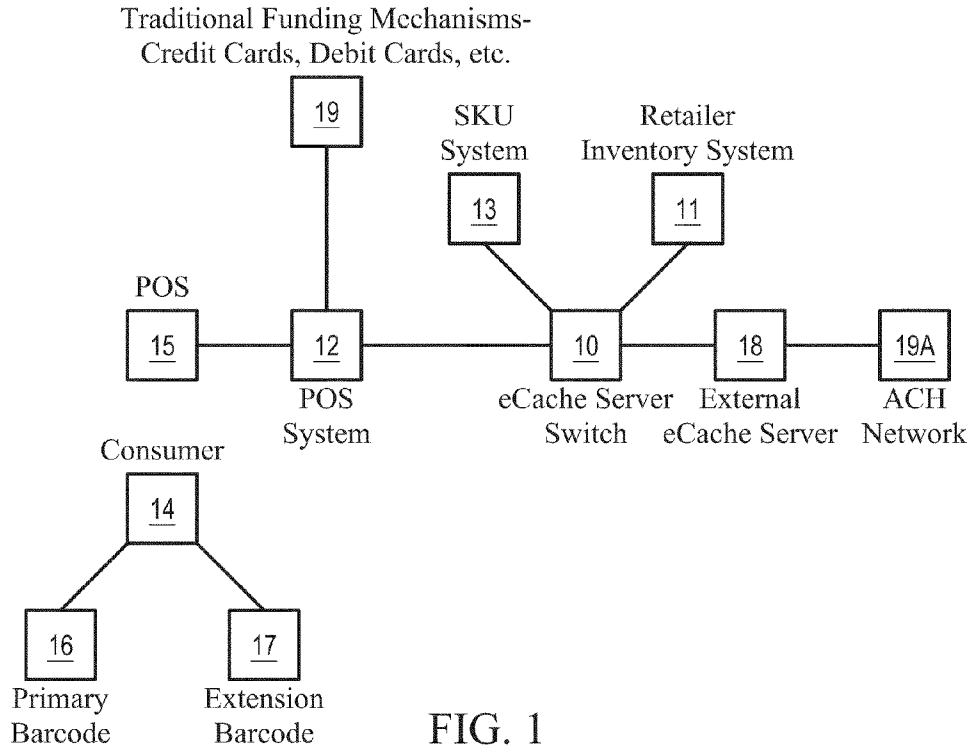
(22) Filed: **May 5, 2011**

A method for making financial transactions uses a proprietary server and network in communication with a merchant's point of sale (POS) terminal and a customer's smart phone. The smart phone runs an application that generates or downloads from the server a two dimensional barcode containing encrypted information. The barcode display is scanned at the POS, and transaction information is returned to the proprietary server for processing as an ACH or a conventional transaction.

Related U.S. Application Data

(63) Continuation-in-part of application No. 12/109,960, filed on Apr. 25, 2008, which is a continuation-in-part of application No. 11/464,694, filed on Aug. 15, 2006, now abandoned.





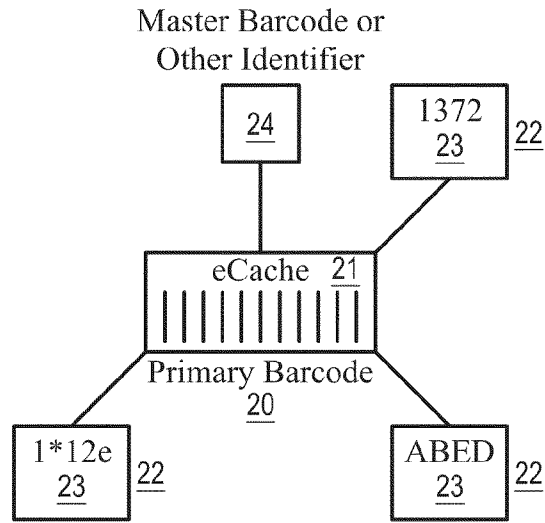


FIG. 2

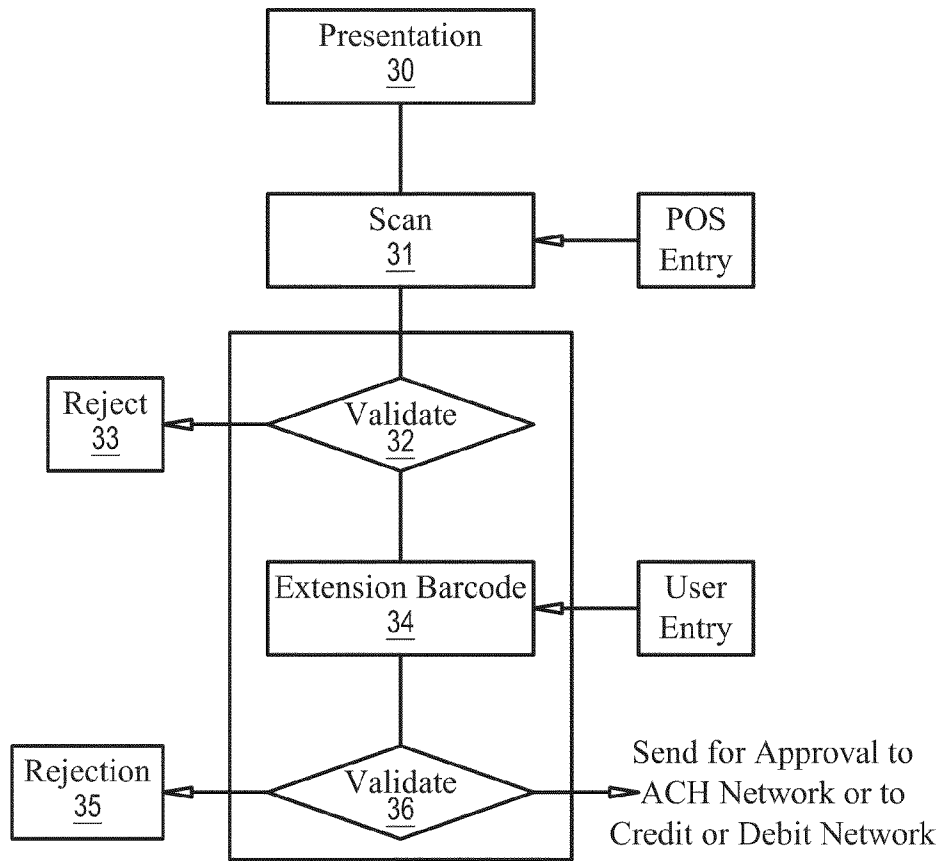


FIG. 3

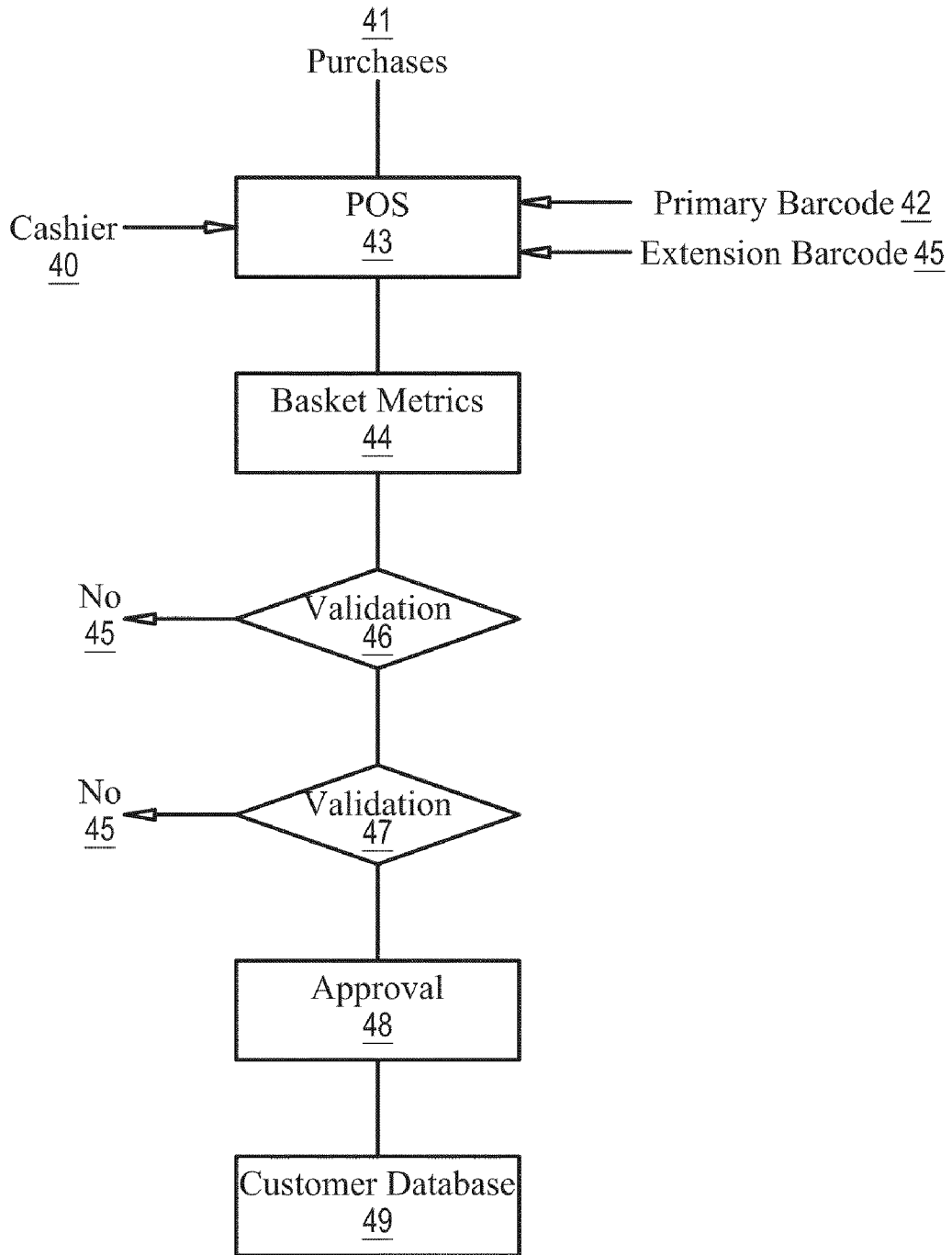


FIG. 4

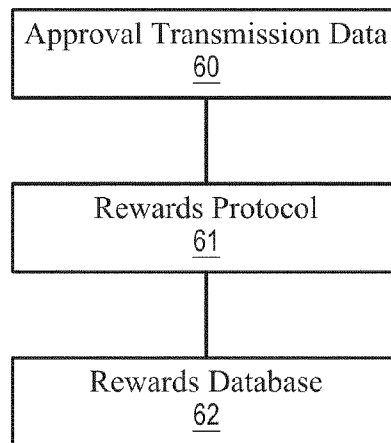
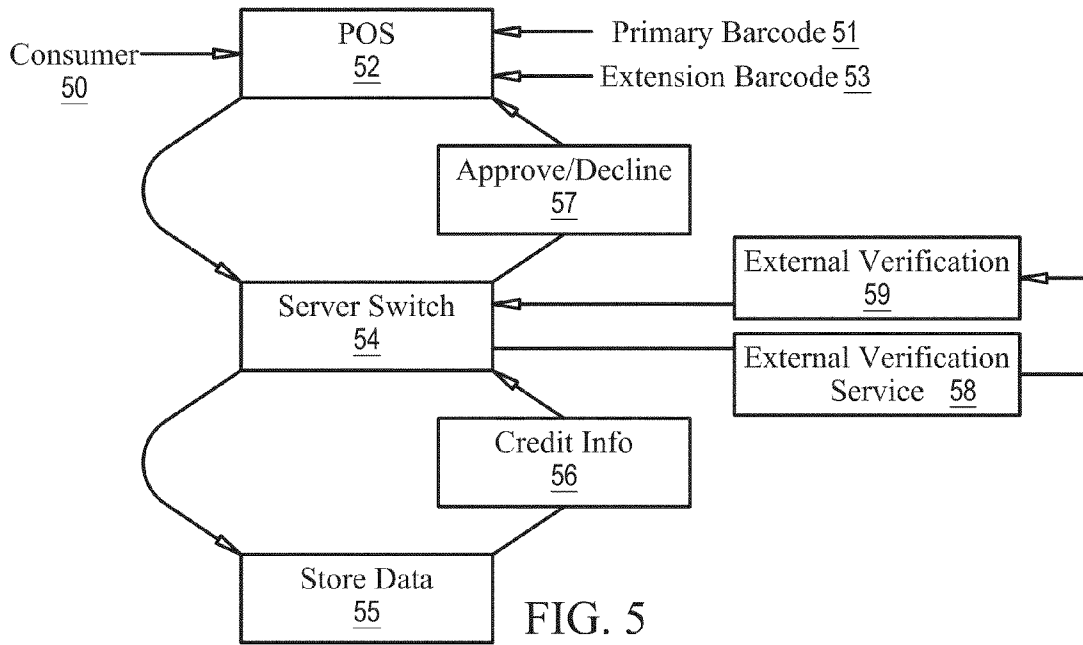


FIG. 6

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