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Vellozo Luz et al.

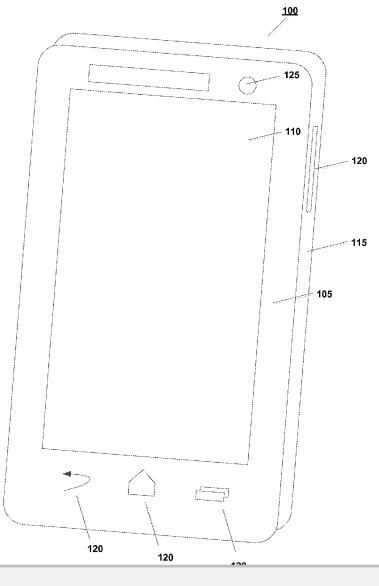
(54) SYSTEMS AND METHODS FOR PURCHASING PRODUCTS OR SERVICES THROUGH THE USE OF A SYMBOLOGY

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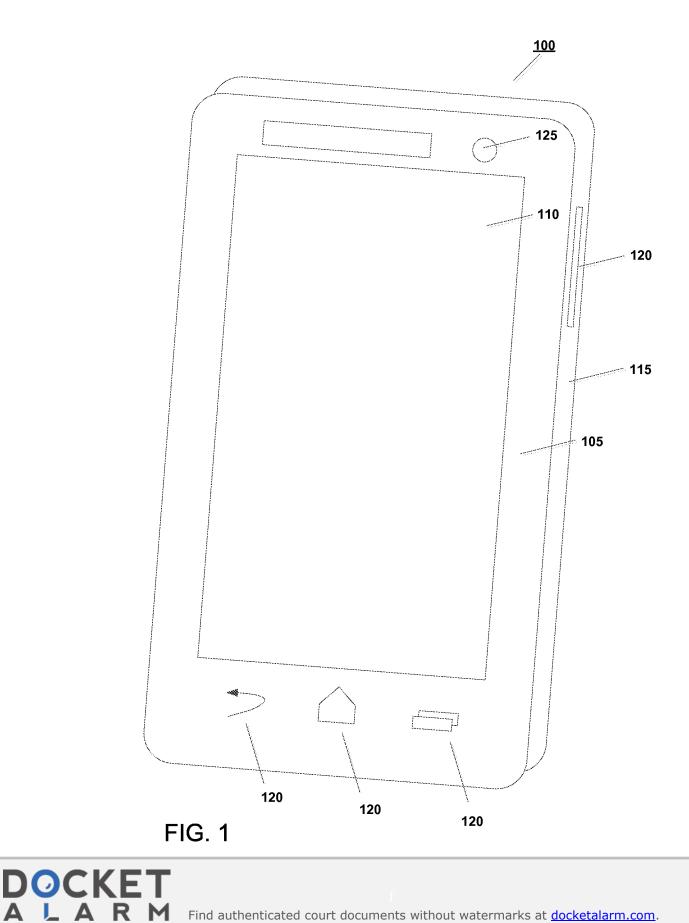
(51) Int. Cl. *G06Q 20/22* (2012.01) (57) **ABSTRACT**

Methods and systems for conducting a transaction for a sale of products or services to a purchaser are disclosed. The methods and systems may perform the following operations: (1) receiving transaction information from a merchant; (2) generating data corresponding to the transaction information; (3) encoding a symbology with the data; (4) providing the symbology to the merchant for delivery to the purchaser; (5) receiving the data corresponding to a payment authorization encoded by the symbology from a mobile device; and (6) transferring funds from a purchaser's account to a merchant's account.



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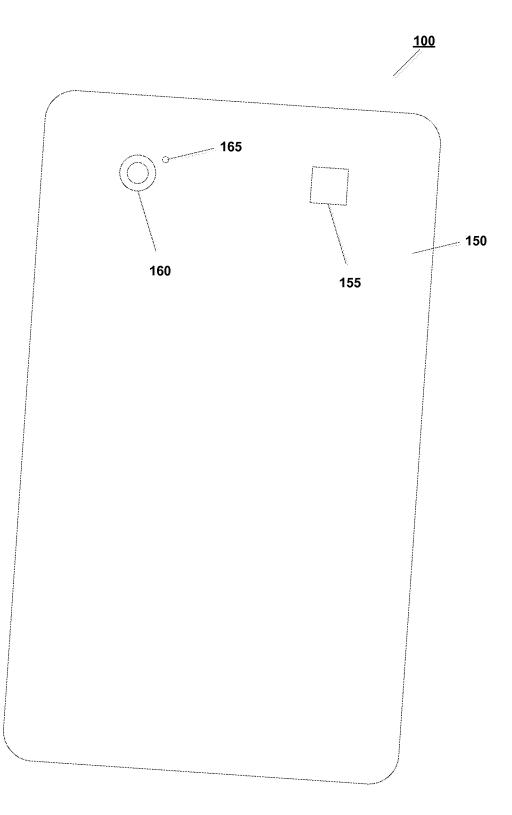


FIG. 2

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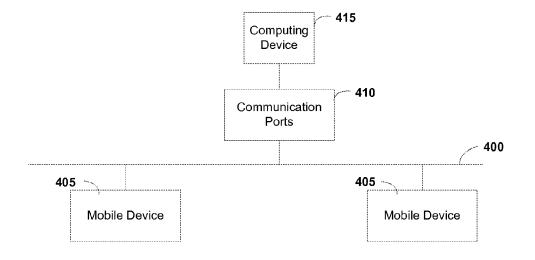
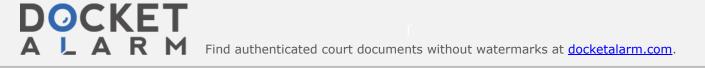


FIG. 4



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