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Laracey

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(54) **MOBILE PHONE PAYMENT PROCESSING METHODS AND SYSTEMS**

(75) Inventor: **Kevin Laracey**, Natick, MA (US)

(73) Assignee: **Paydiant, Inc.**, Natick, MA (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 307 days.

(21) Appl. No.: **12/846,911**

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(65) **Prior Publication Data**

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Related U.S. Application Data

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(51) **Int. Cl.**
H04M 3/42 (2006.01)

(52) **U.S. Cl.** **455/414.1; 370/259**

(58) **Field of Classification Search** **455/414.1; 370/338**

See application file for complete search history.

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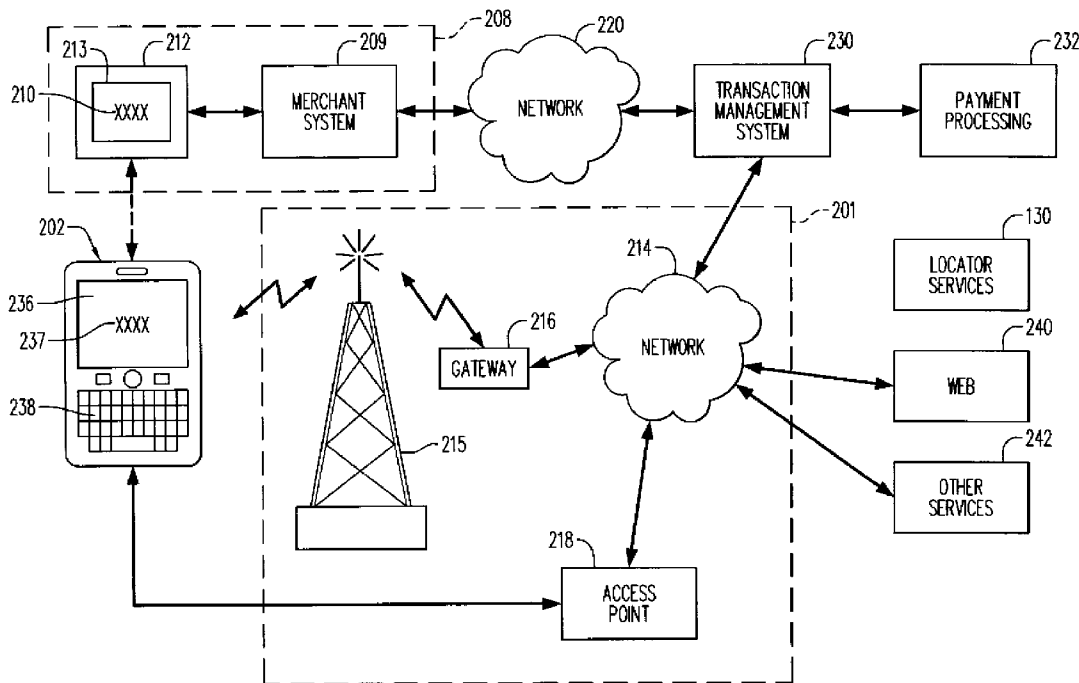
Primary Examiner — Marcos Batista

(74) *Attorney, Agent, or Firm* — Buckley, Maschoff & Talwalkar LLC

(57) **ABSTRACT**

Embodiments provide systems, methods, processes, and computer program code for using mobile devices to conduct payment transactions at merchant locations including brick and mortar locations and remote locations as well as for person to person transactions.

64 Claims, 15 Drawing Sheets



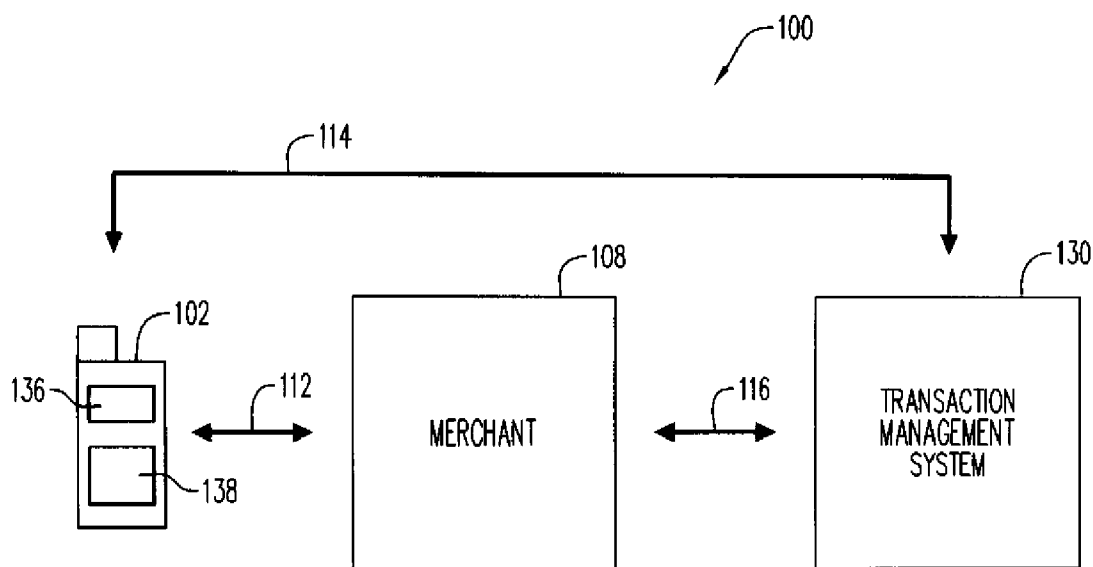


FIG. 1

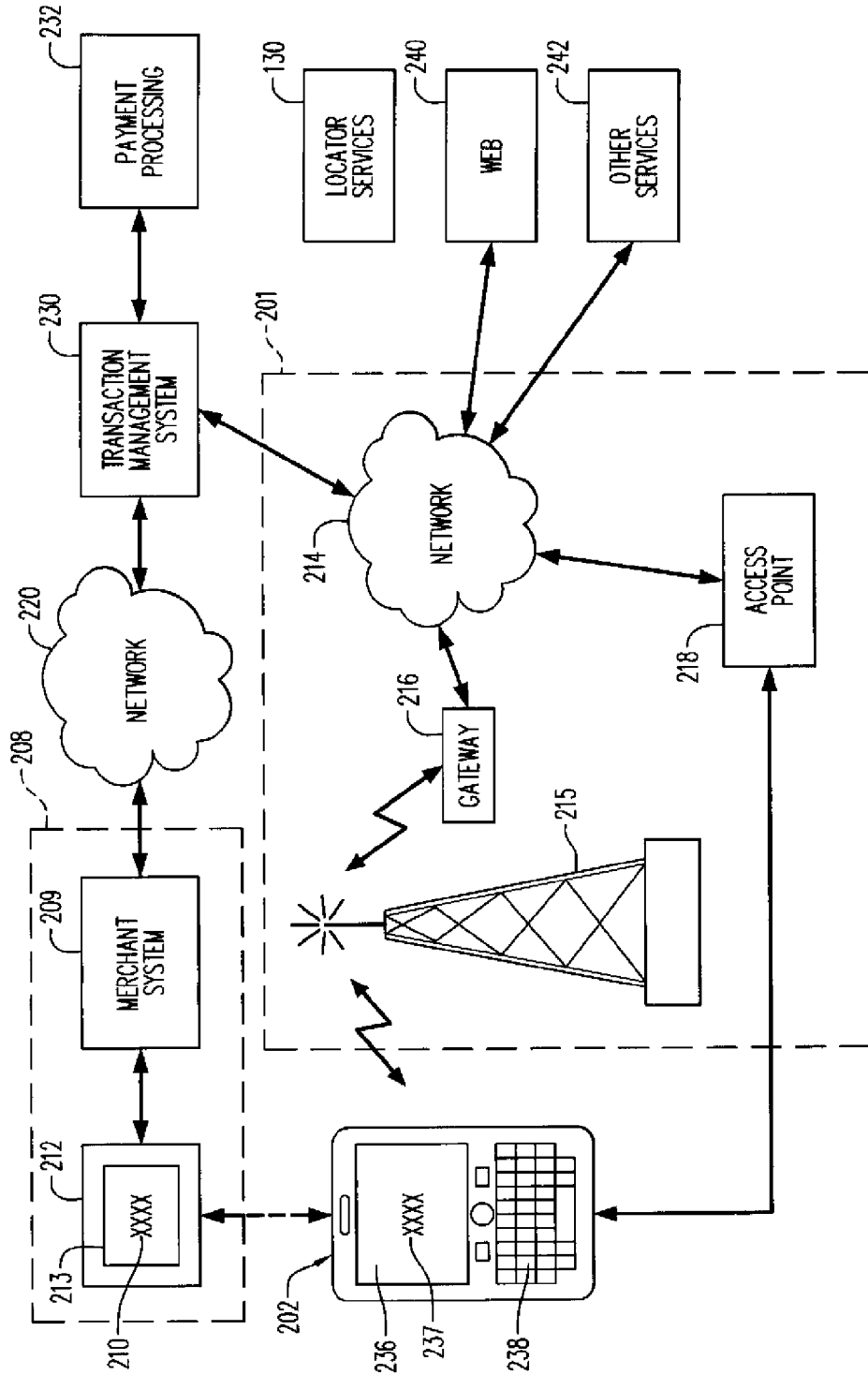


FIG. 2

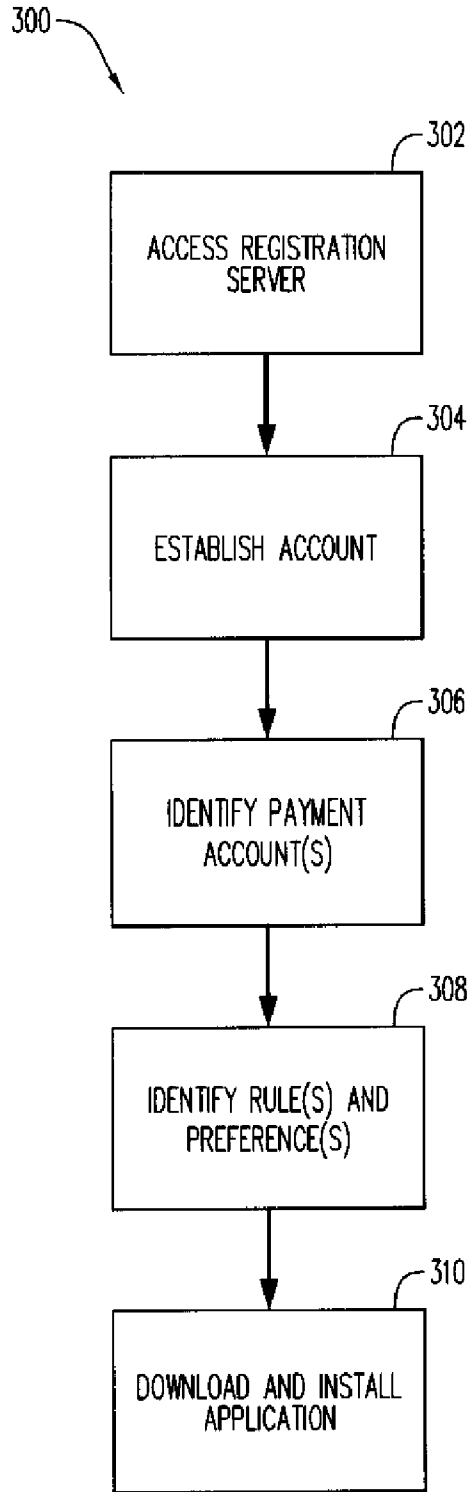


FIG. 3

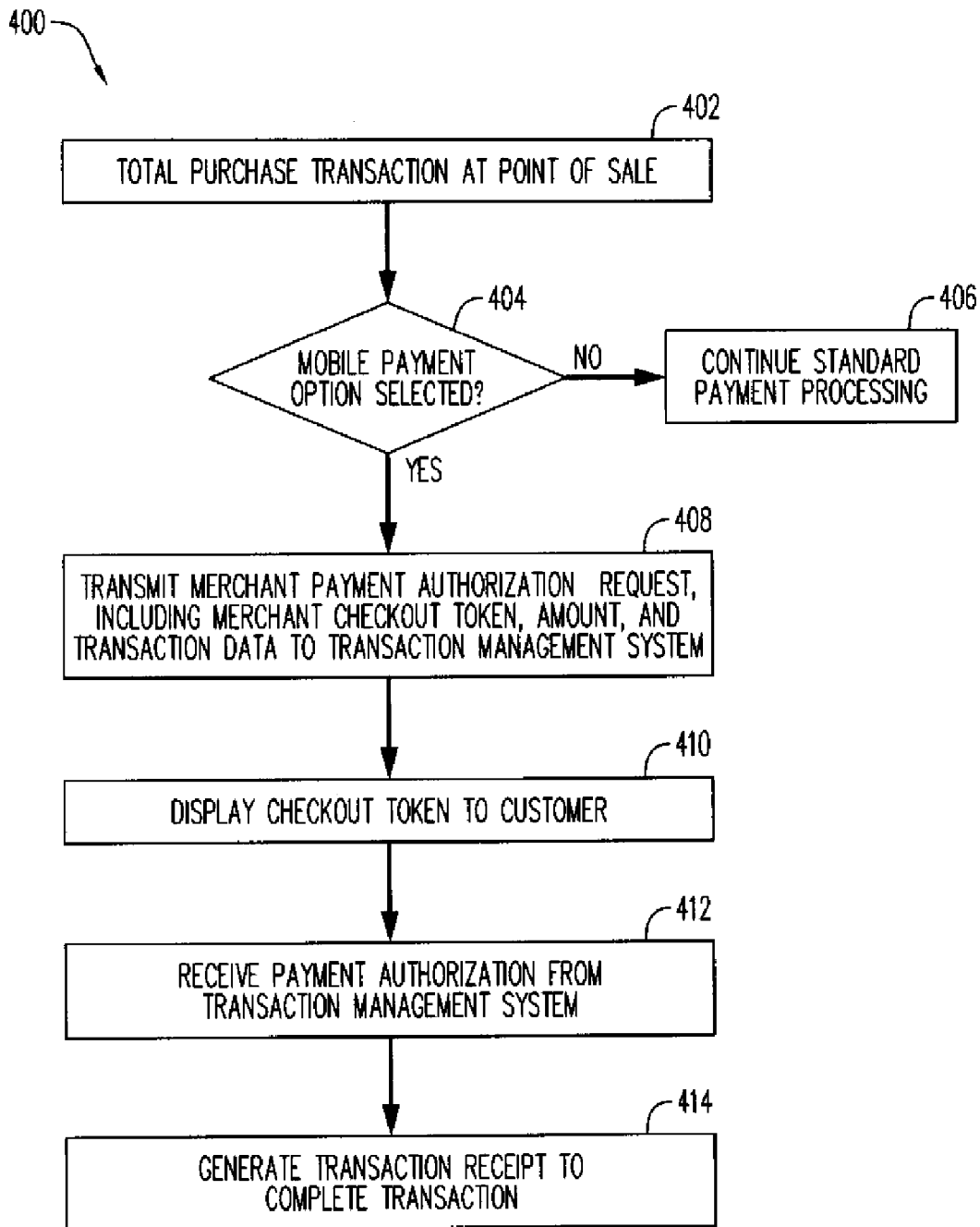


FIG. 4A

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