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(54) **TOKENLESS BIOMETRIC ELECTRONIC
FINANCIAL TRANSACTIONS VIA A THIRD
PARTY IDENTICATOR**

(58) **Field of Classification Search** None
See application file for complete search history.

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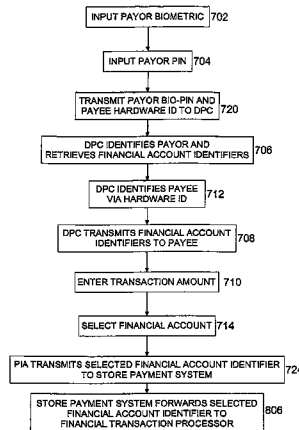
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G06Q 40/00 (2006.01)

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705/65; 705/67; 382/115; 235/380



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ABSTRACT

A method and device enables tokenless authorization of an electronic payment between a payor and a payee using an electronic identifier and a one payor bid biometric sample. The payor registers with a registration biometric sample, and a payor financial account identifier. The payee registers a payee identification data with the electronic identifier. A payee bid identification data and a payor bid biometric sample are electronically forwarded to the identifier. The bid biometric sample is compared with registered biometric samples and the payee's bid identification data is compared with a payee's registered identification data for a successful or failed identifications of the payor and payee. If the identifier successfully identifies the payor and payee, the identifier electronically forwards a payor financial account identifier to the payee. An electronic financial transaction is then formed comprising a transaction amount and a payor financial account identifier.

23 Claims, 8 Drawing Sheets

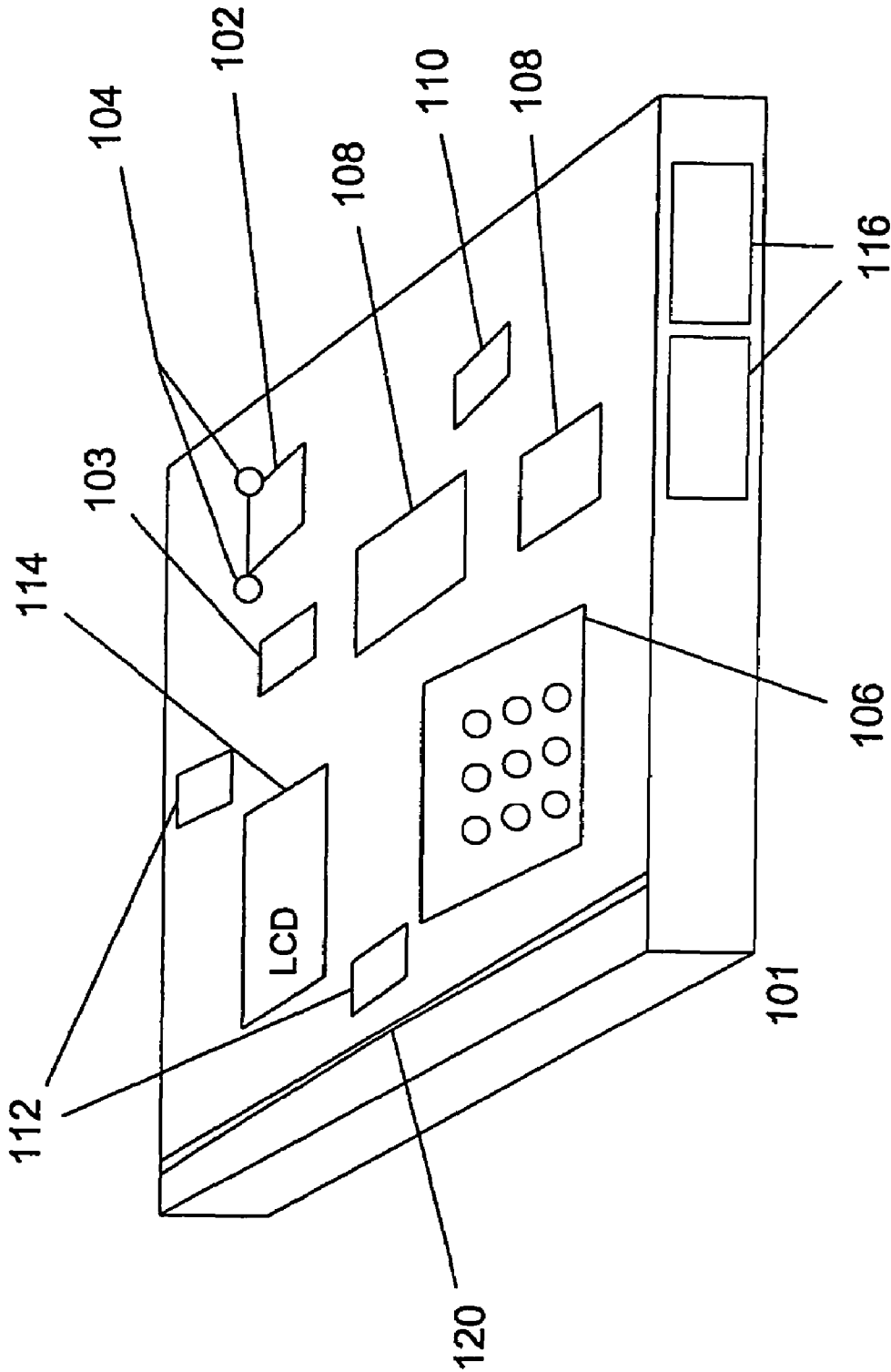


FIG. 1

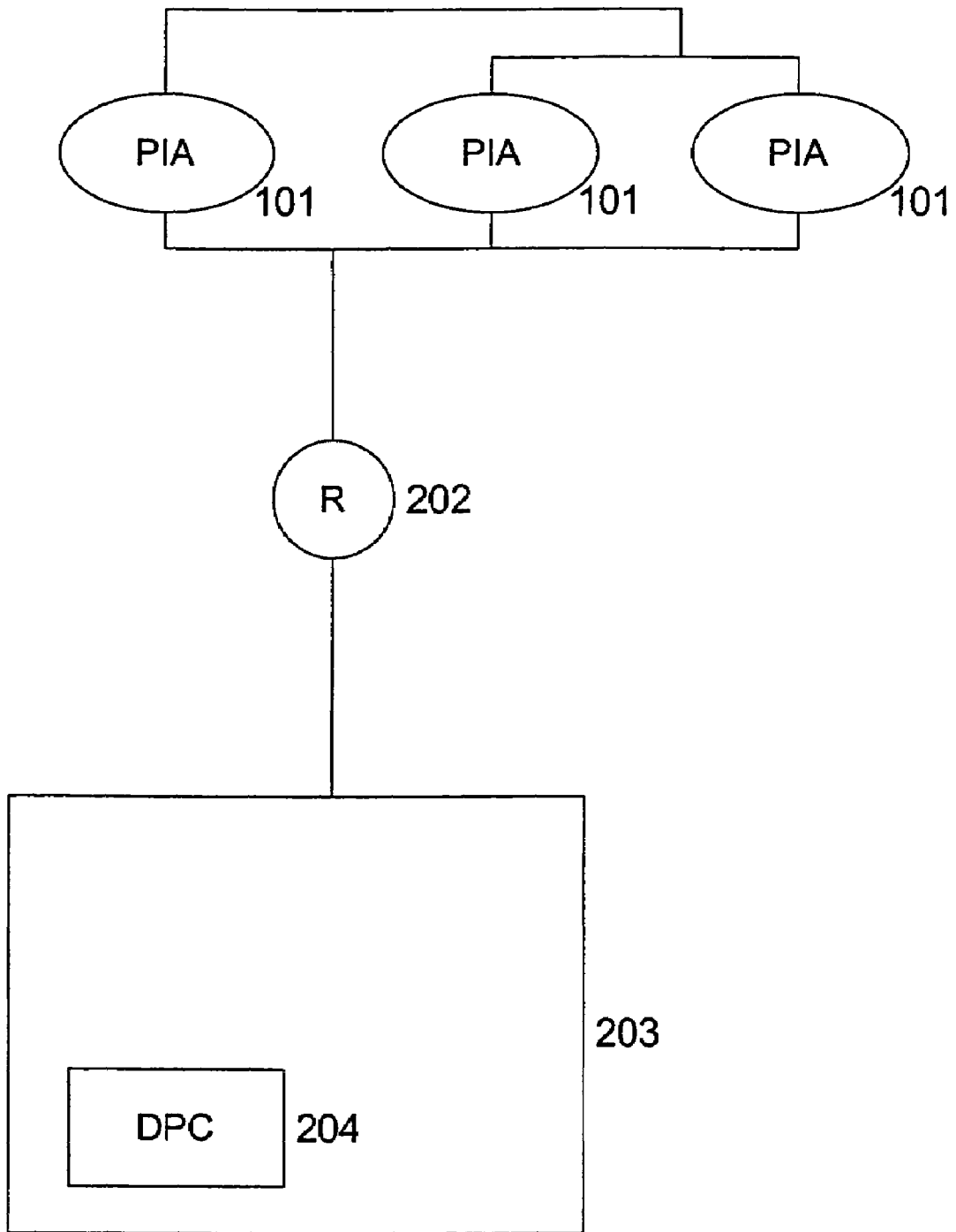


FIG 2

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