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

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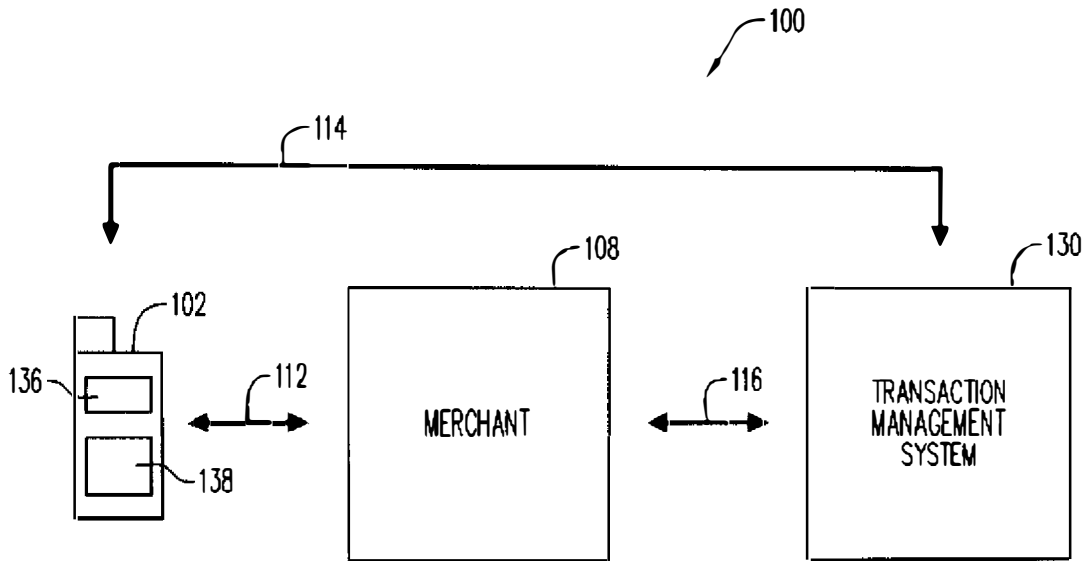
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(57) **ABSTRACT**

Related U.S. Application Data

Embodiments provide systems, methods, processes, computer program code and means 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.

(60) Provisional application No. 61/322,477, filed on Apr. 9, 2010, provisional application No. 61/362,567, filed on Jul. 8, 2010.



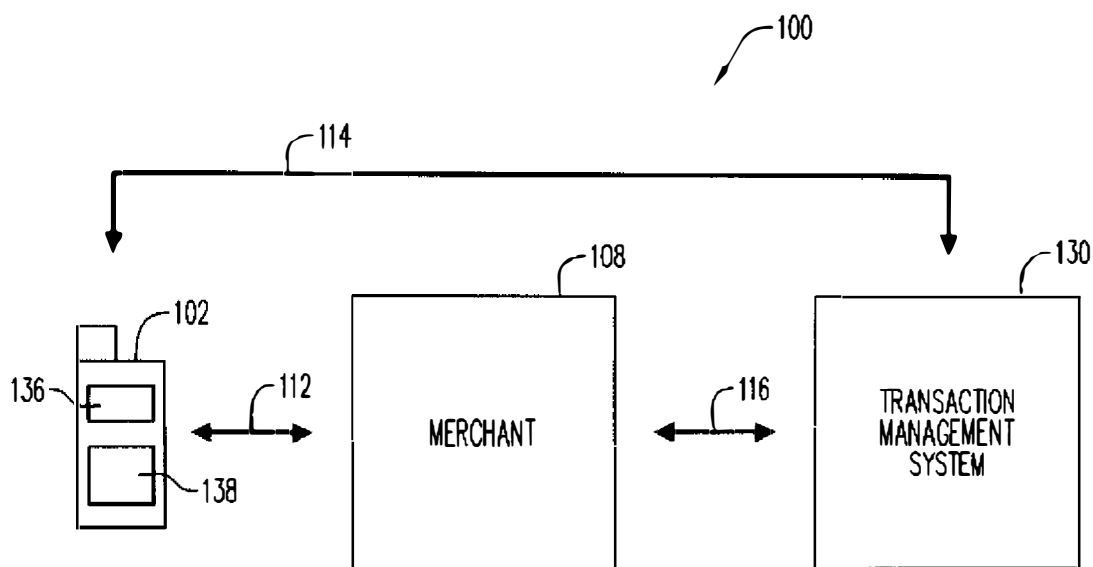


FIG. 1

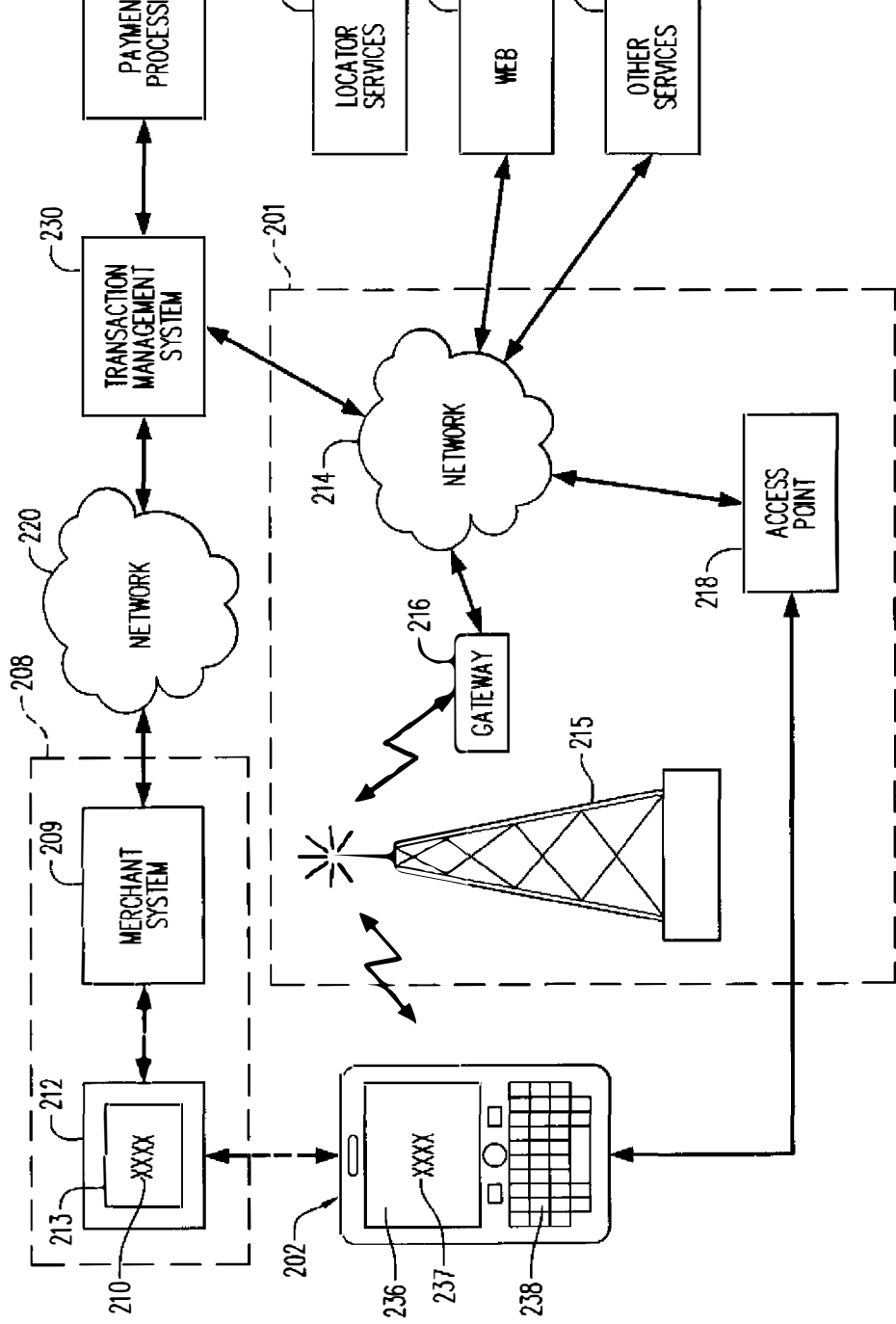


FIG. 2

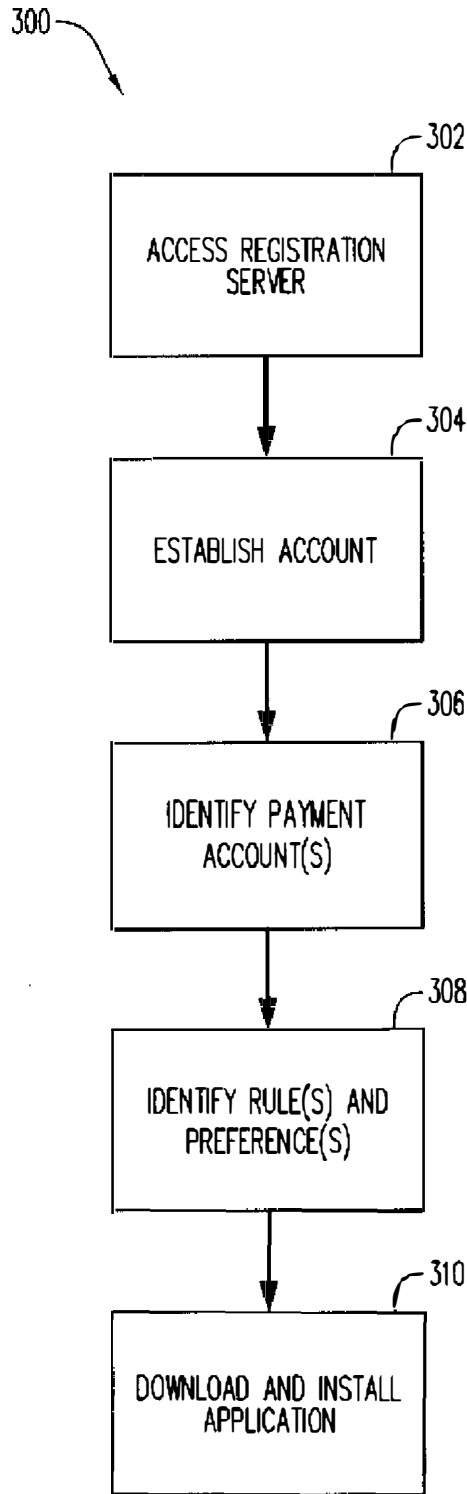


FIG. 3

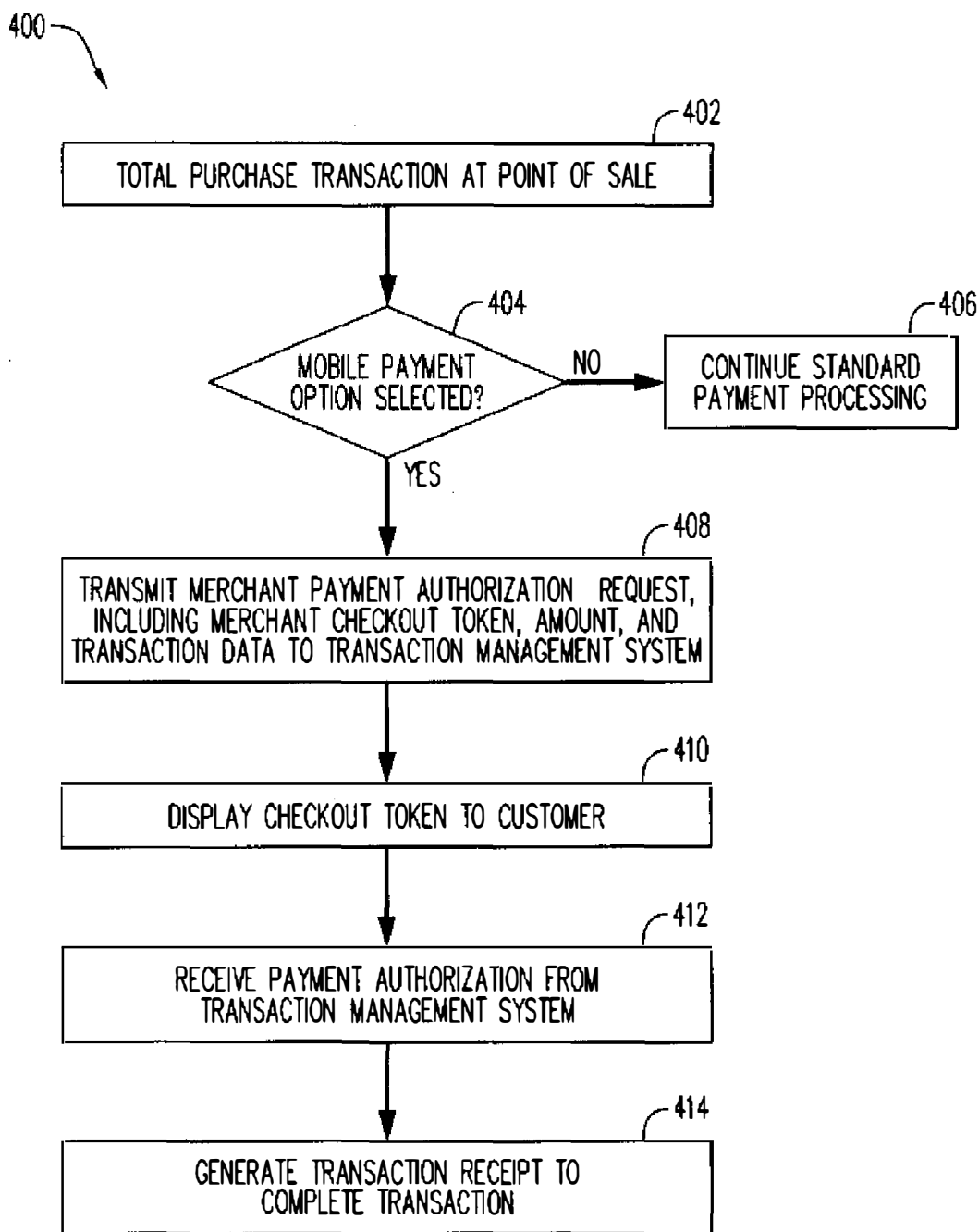


FIG. 4A

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