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Ohlhausen

(54) **ELECTRONIC PAYMENT SYSTEM**

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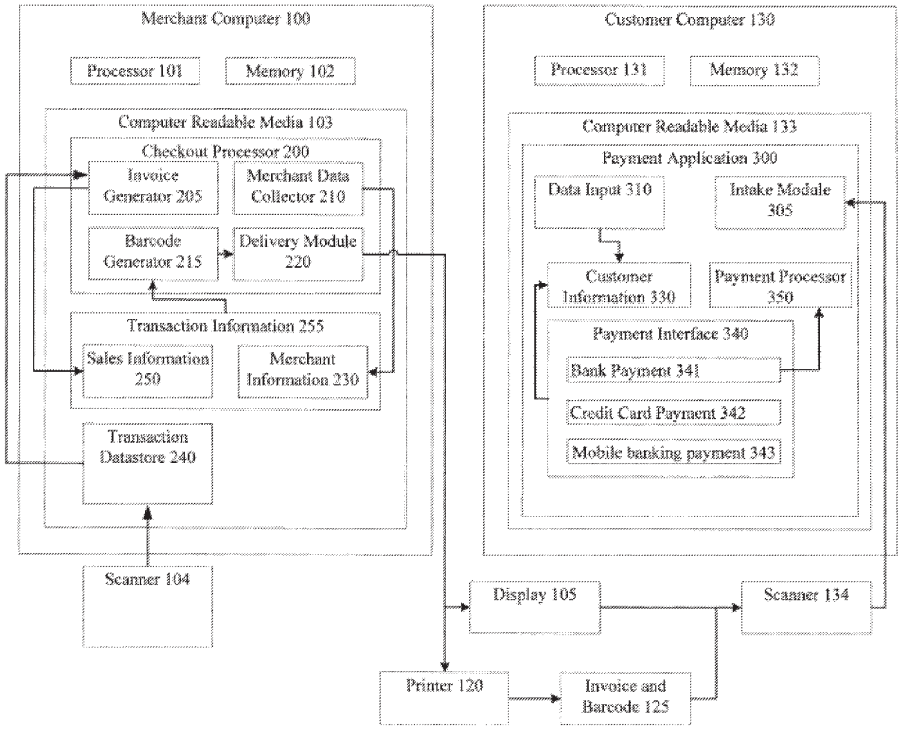
(57) **ABSTRACT**

A specially configured computer for transferring money to a merchant, company, or other individual. The computer may comprise a barcode receiver configured to receive a copy of a barcode generated by the merchant, a barcode decoder configured to decode the barcode information with an application, a data input configured to receive customer information in an application running on the customer computer, a payment interface configured to present an interface for transmitting a bank payment to the merchant, a transaction information transfer module configured to send the transaction information to a bank system, a bank payment initiator configured to send an instruction to the bank system to initiate payment using the bank system at a first time period; and send a confirmation to a payment service provider indicating payment was initiated; wherein the confirmation is sent within ten minutes of the first time period.

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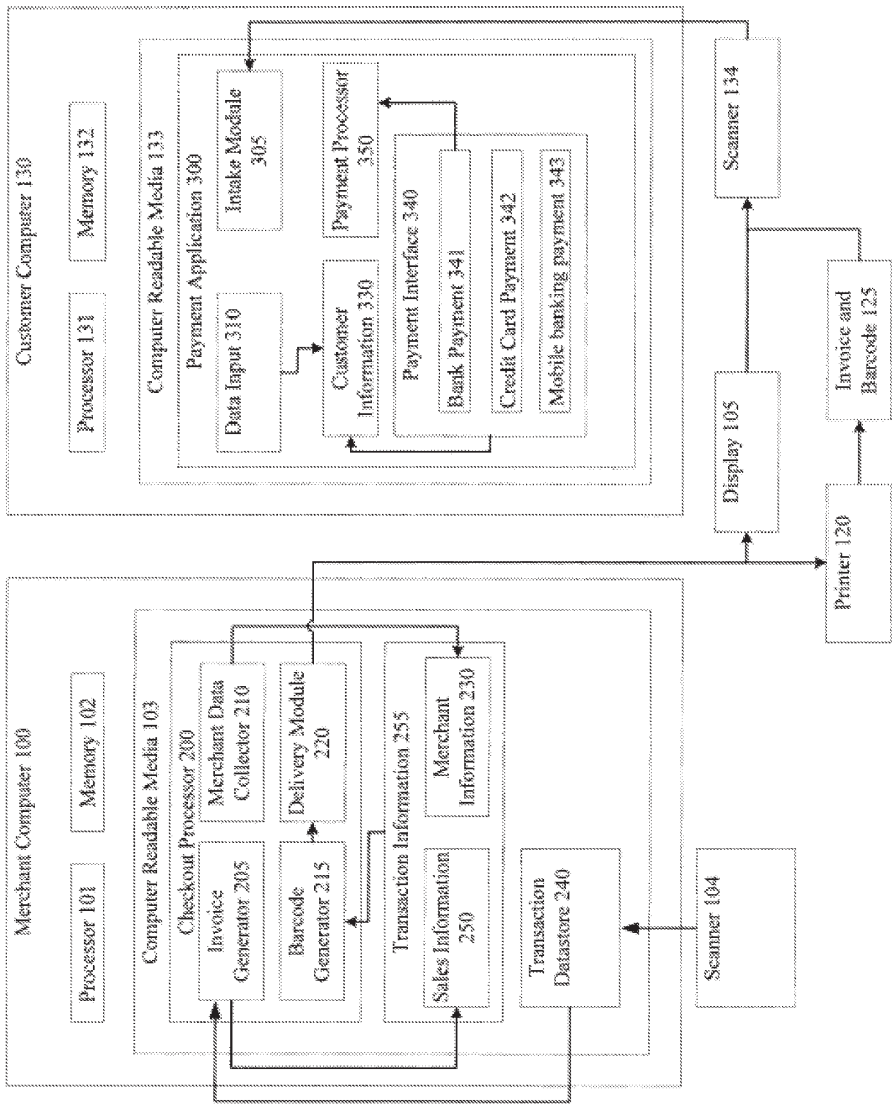


Figure 1

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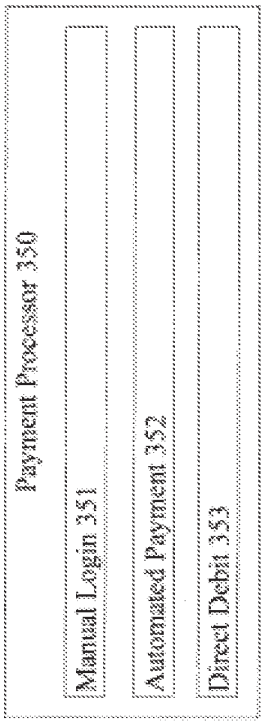


Figure 2

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Figure 3

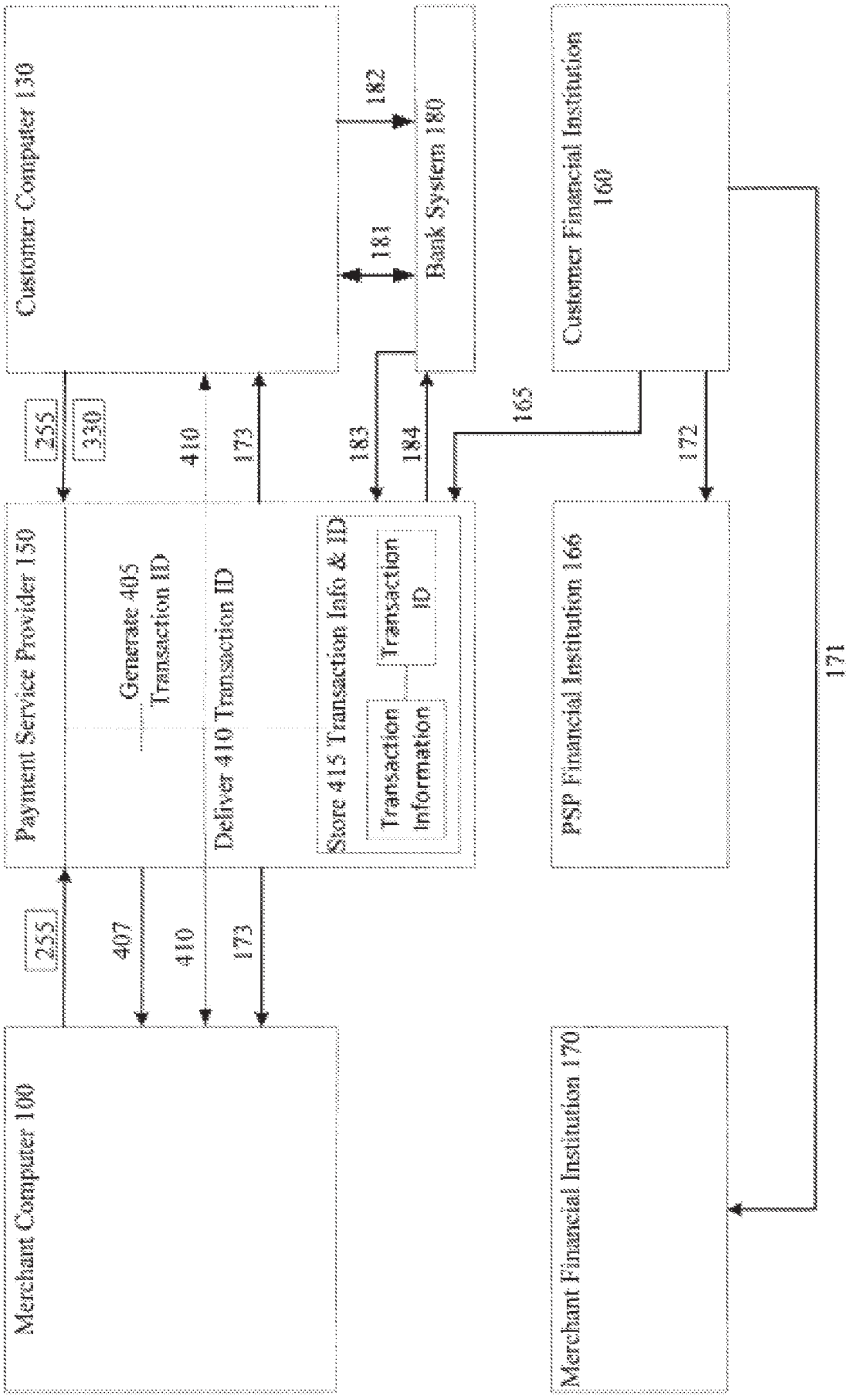


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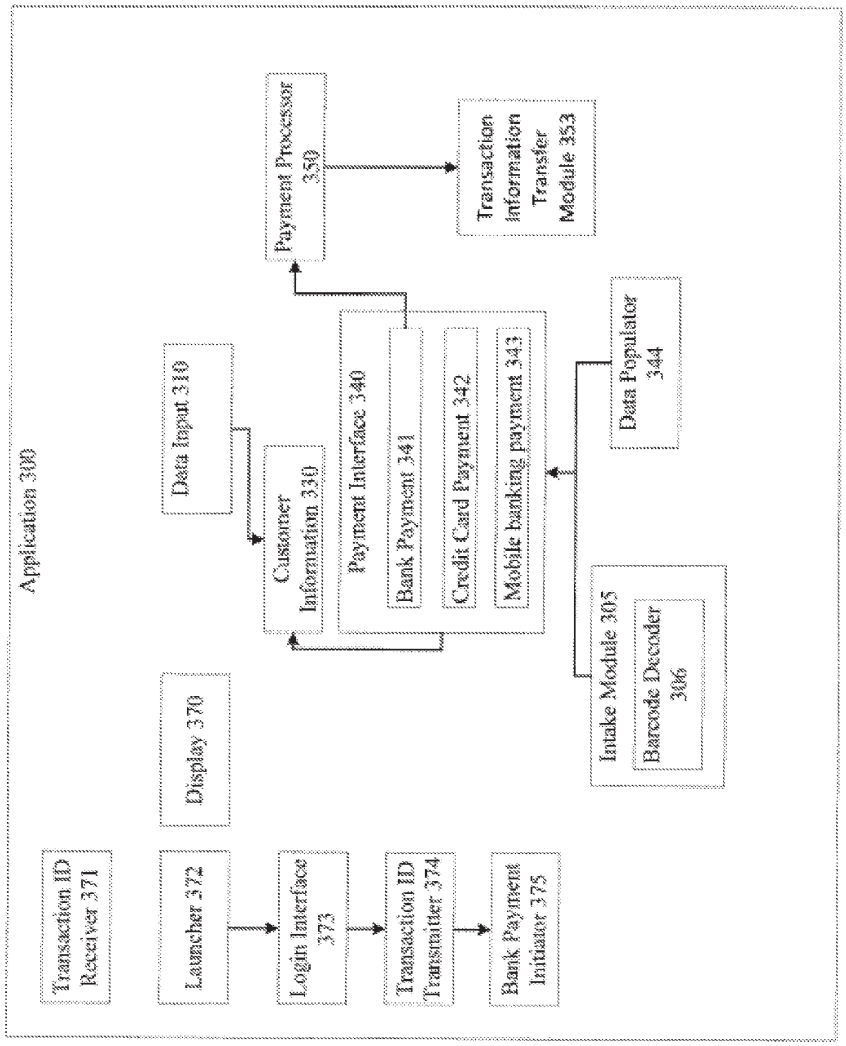
Figure 4

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