



US 20130166448A1

(19) **United States**

(12) **Patent Application Publication**
Narayanan

(10) **Pub. No.: US 2013/0166448 A1**

(43) **Pub. Date: Jun. 27, 2013**

(54) **FINANCIAL TRANSFERS FROM MOBILE DEVICES**

(52) **U.S. Cl.**
USPC 705/44

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(57) **ABSTRACT**

(21) Appl. No.: **13/418,318**

(22) Filed: **Mar. 12, 2012**

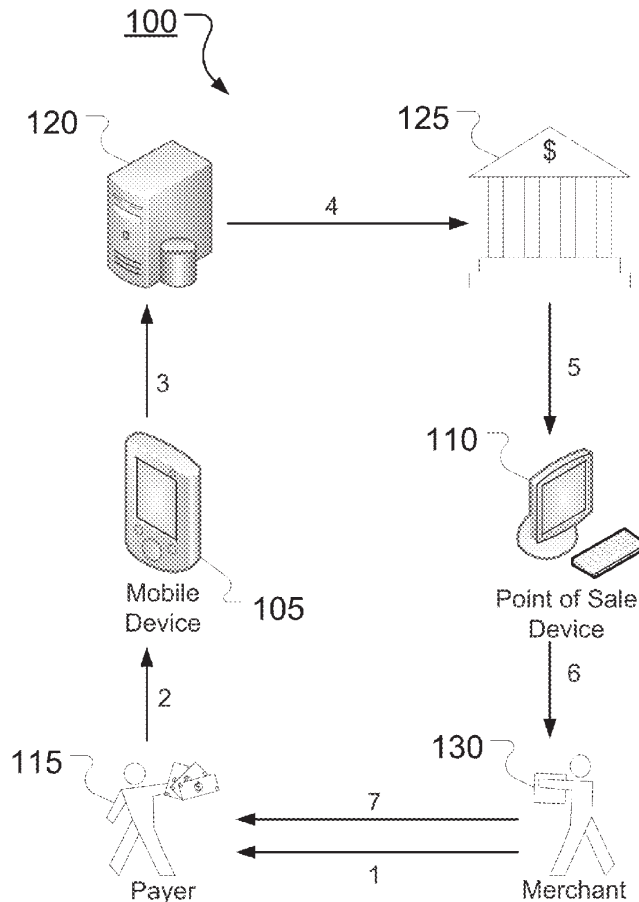
(30) **Foreign Application Priority Data**

Dec. 27, 2011 (IN) 4607/CHE/2011
Dec. 27, 2011 (IN) 4608/CHE/2011

Computer-implemented systems, methods, and computer-readable media for financial transfers from a mobile device, comprising: receiving a mobile device identifier, a unique user identifier, a merchant identifier, and an amount from a mobile device; determining whether the transaction is authorized based on the mobile device identifier and the unique user identifier; transmitting an authorization failure message to at least one of the mobile device and a merchant device associated with the merchant identifier if it is determined that the transaction is not authorized; and transmitting to a payment gateway an account identifier associated with the unique user identifier and mobile device identifier, the merchant identifier, and the amount if it is determined that the transaction is authorized.

Publication Classification

(51) **Int. Cl.**
G06Q 20/40 (2012.01)
G06Q 20/32 (2012.01)



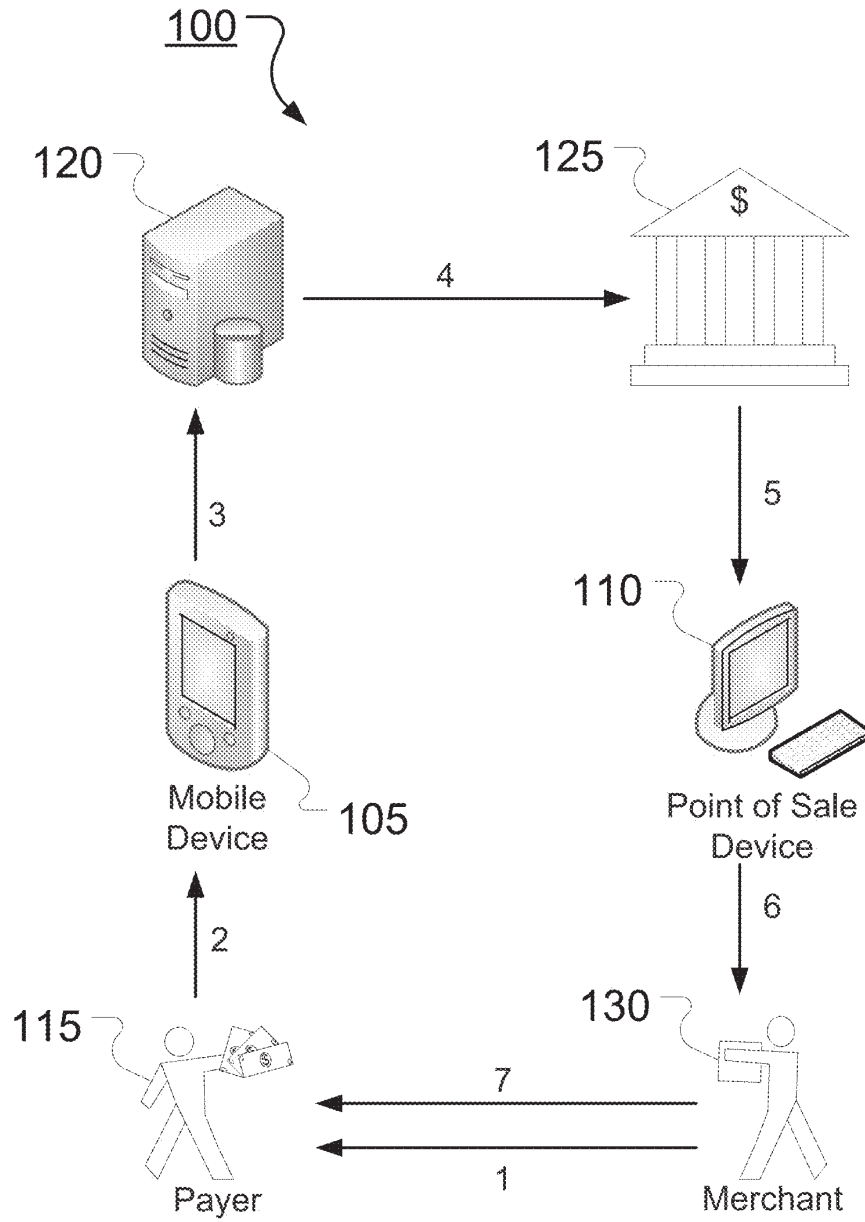


FIG. 1

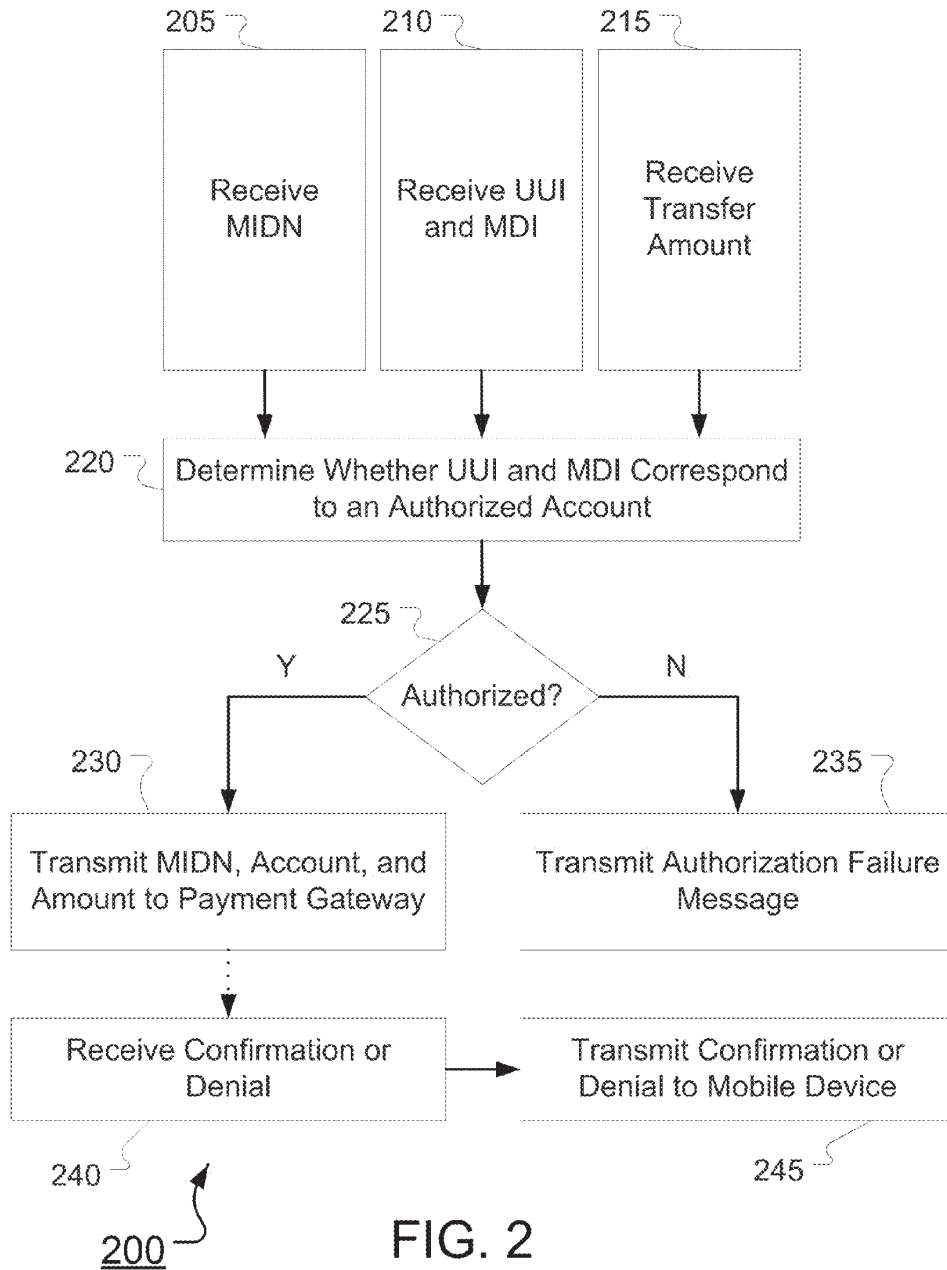
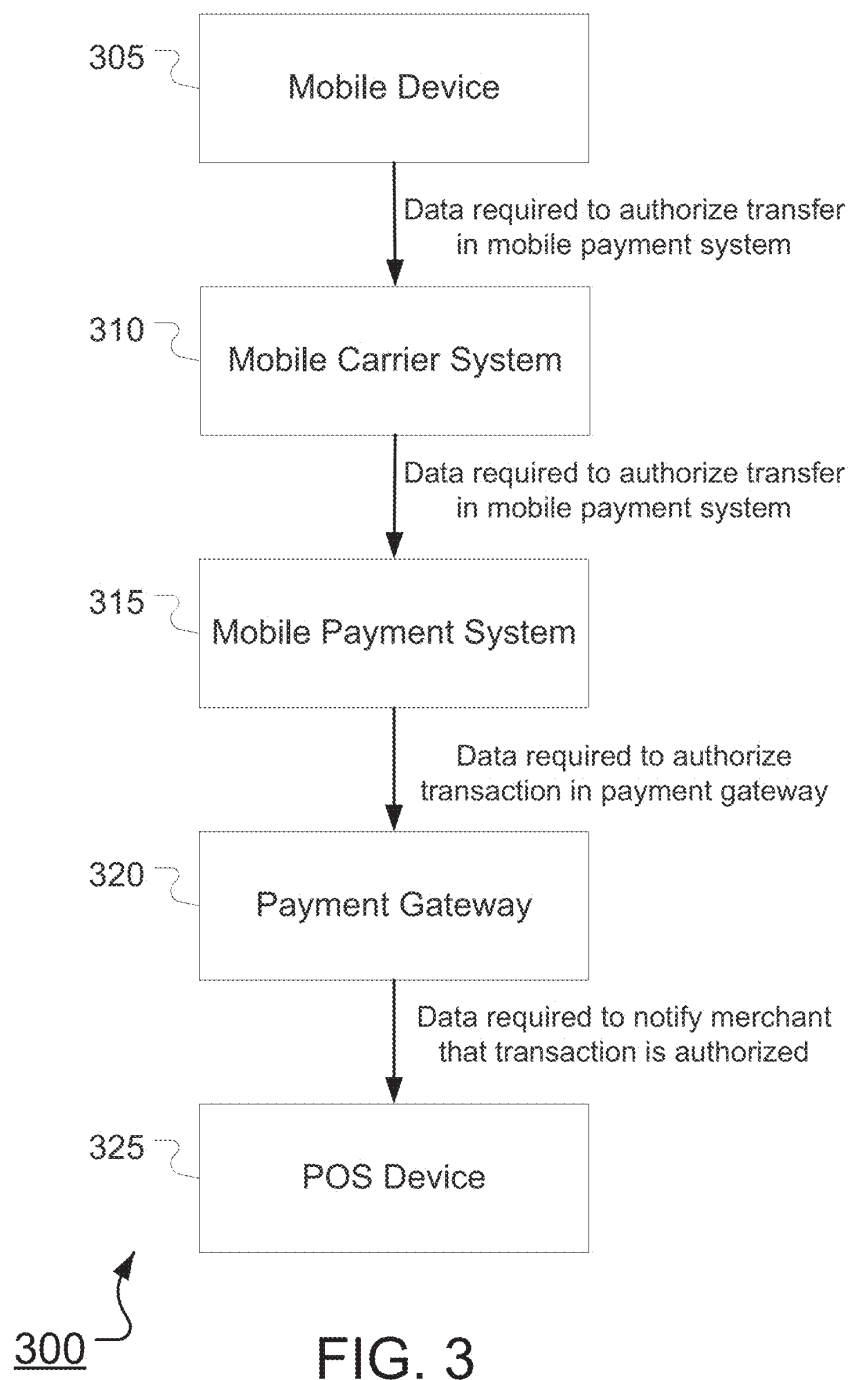


FIG. 2



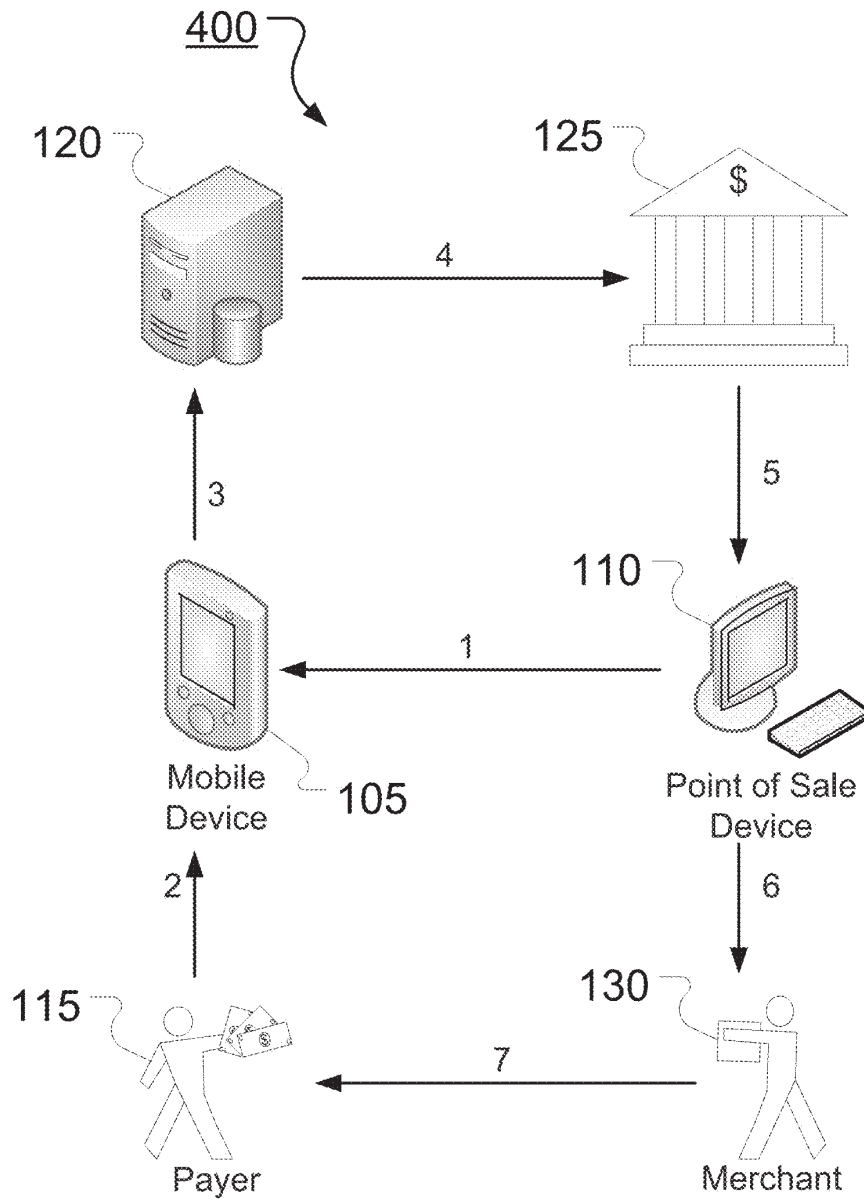


FIG. 4

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