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(54) **PAYMENT SERVICES PROVIDER METHODS  
 IN CONNECTION WITH PERSONALIZED  
 PAYMENTS SYSTEM**

**Related U.S. Application Data**

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*G06Q 20/00* (2006.01)  
 (52) **U.S. Cl.** ..... 705/16  
 (57) **ABSTRACT**

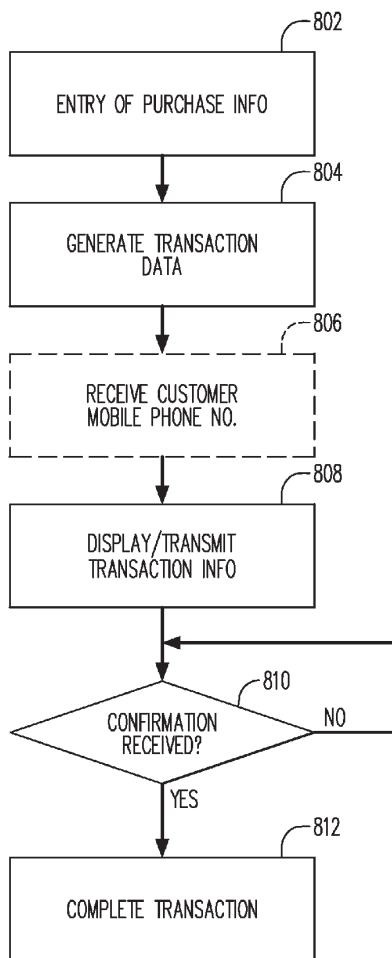
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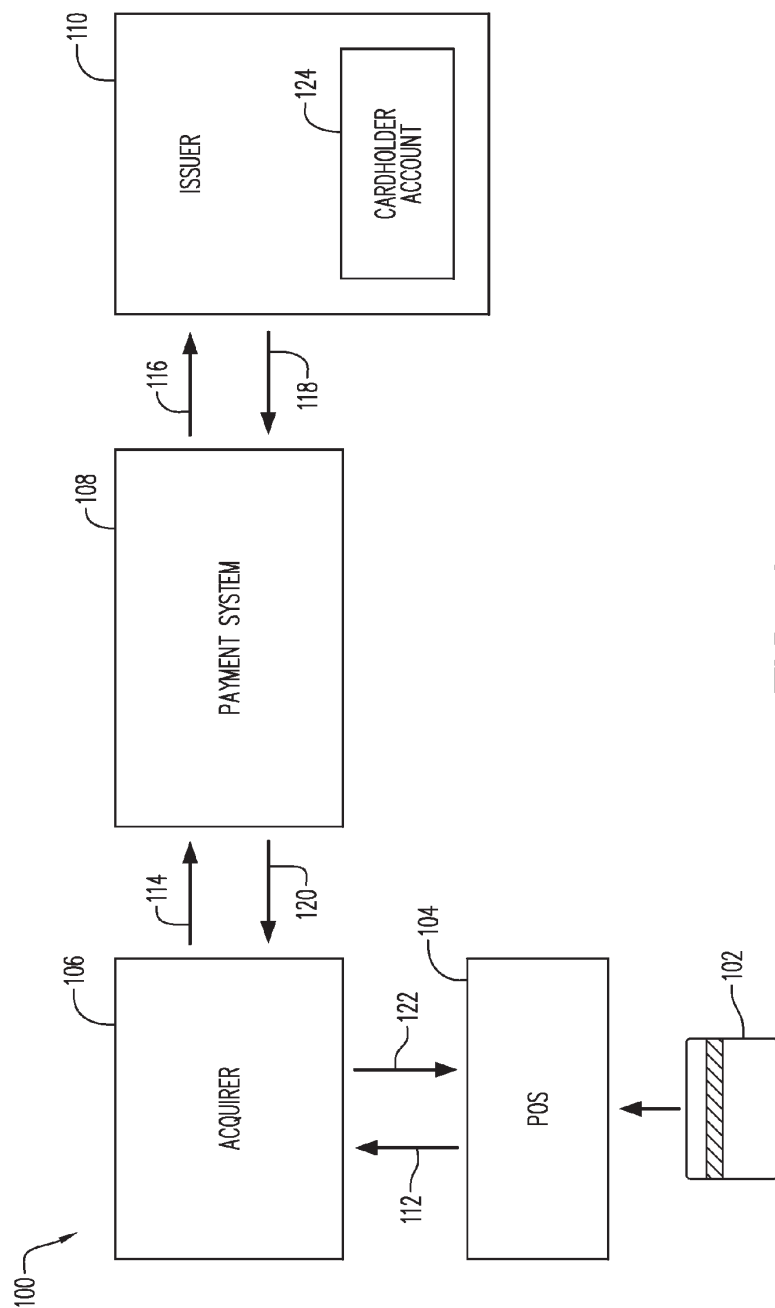
A method includes receiving transaction information from a merchant device. The transaction information includes a transaction amount and merchant information that identifies a merchant that operates the merchant device. The method further includes receiving, from a mobile device, a request that a funds transfer be made from a payment card account that belongs to a customer who is operating the mobile device to a payment card account that belongs to the merchant. The method also includes forwarding the request to a financial institution that issued the payment card account that belongs to the customer.

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**FIG. 1**  
(PRIOR ART)

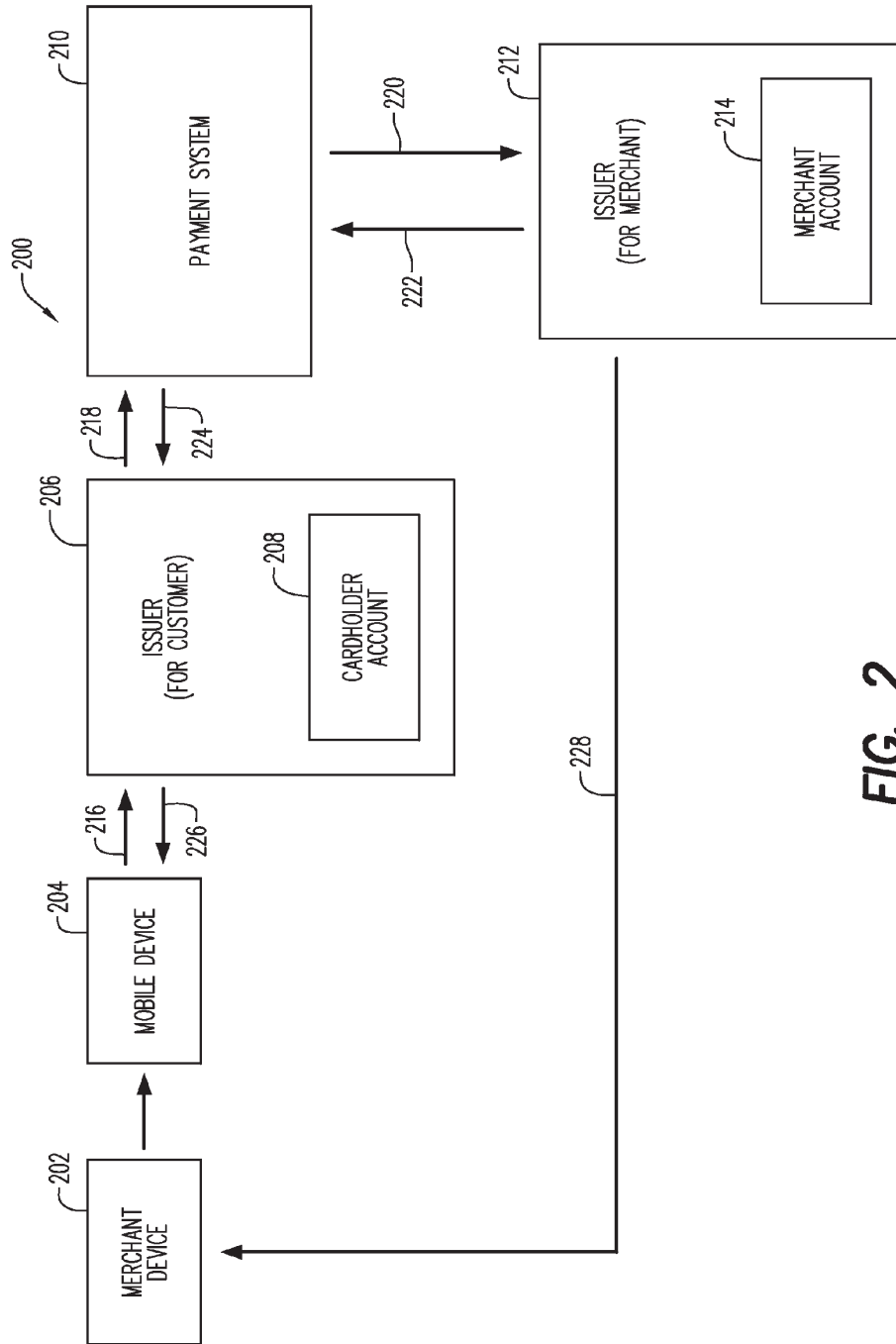


FIG. 2

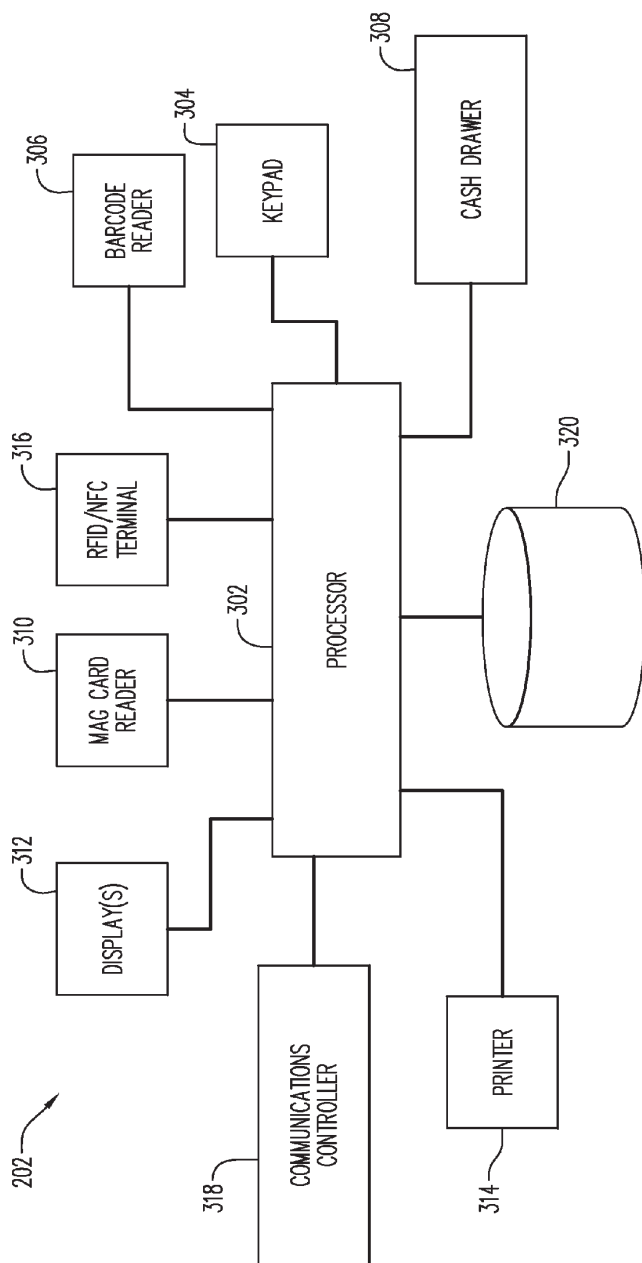


FIG. 3

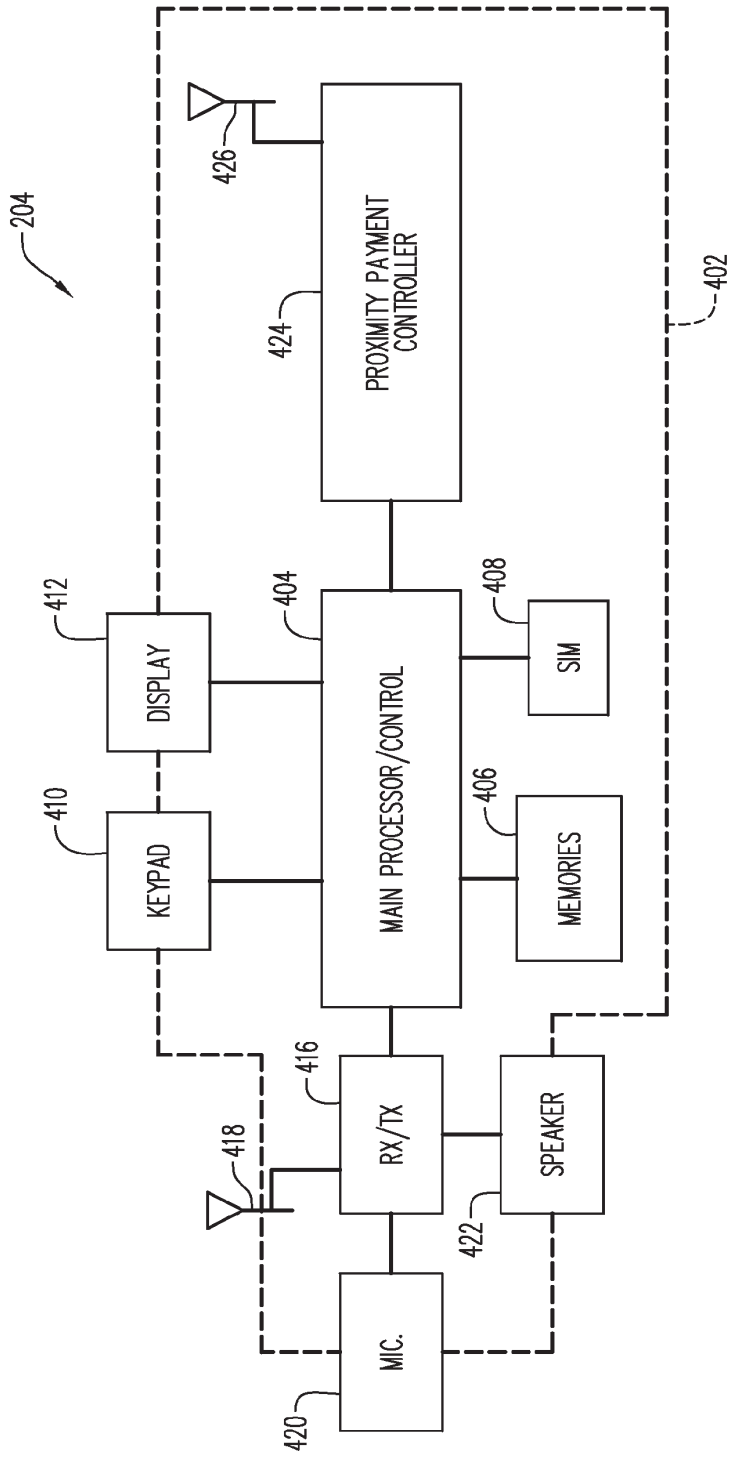


FIG. 4

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