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(54) **SYSTEM AND METHOD FOR A SECURE FUNDS TRANSFER**

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H04W 4/00	(2009.01)

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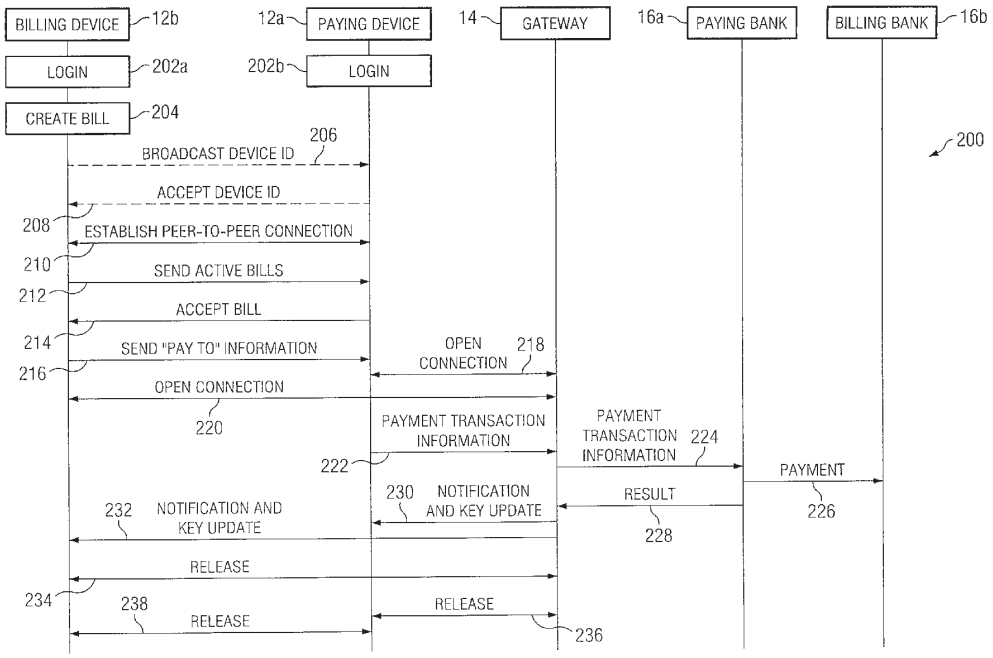
(57) **ABSTRACT**

According to one embodiment, a gateway receives a transaction from a first device in local communication with a second device. The transaction includes a payment amount and a plurality of authorization codes. The gateway uses the authorization codes to authorize the transaction and to determine an account for each device. The gateway then instructs an account manager to withdraw the payment amount from the account of the first device and to deposit it into the account of the second device. A result is received at the gateway, and the gateway sends the result to each device.



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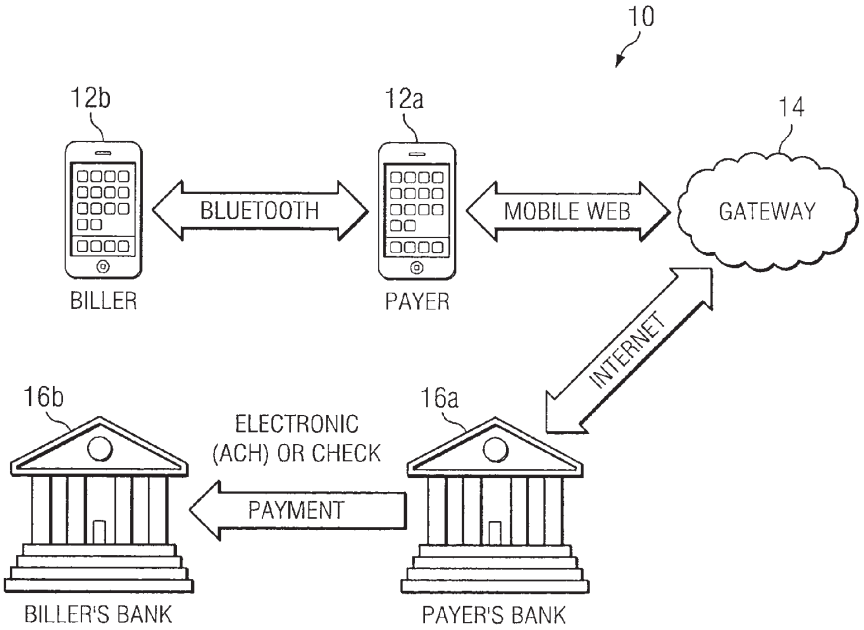

FIG. 1

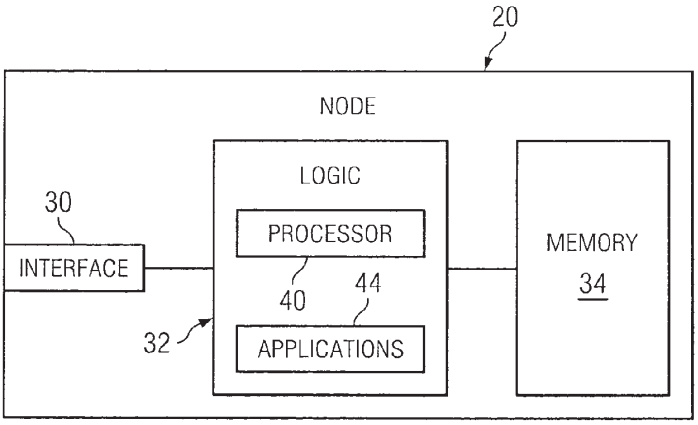

FIG. 2

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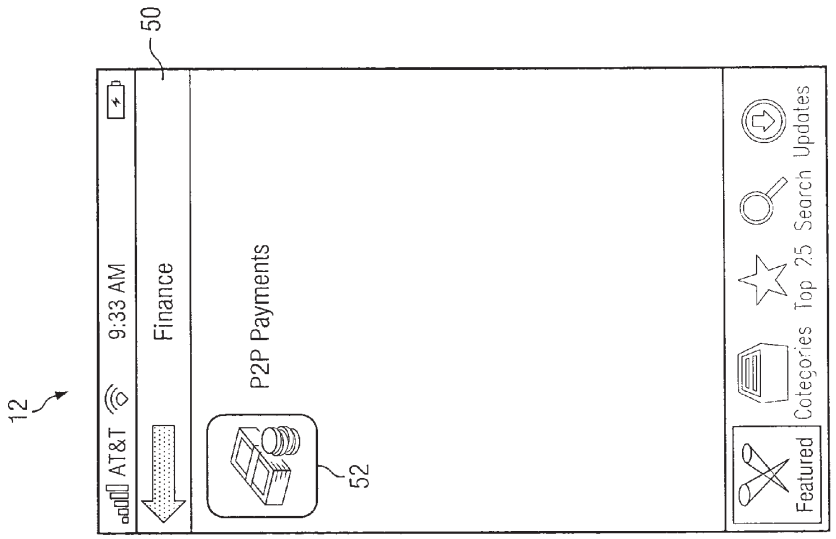

FIG. 3A

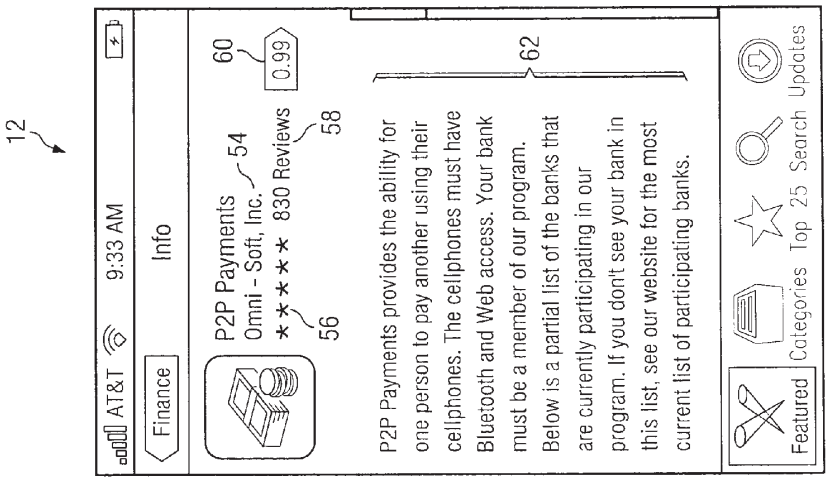

FIG. 3B

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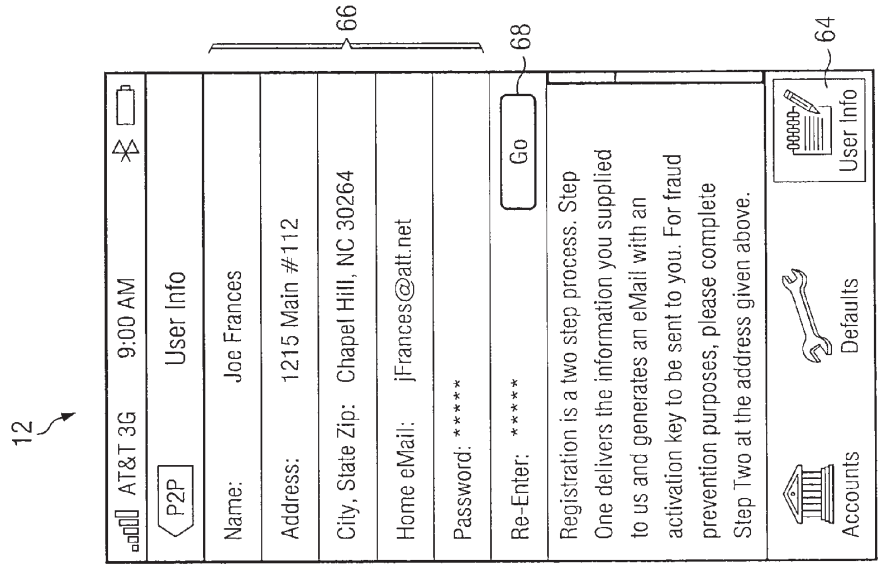

FIG. 3C

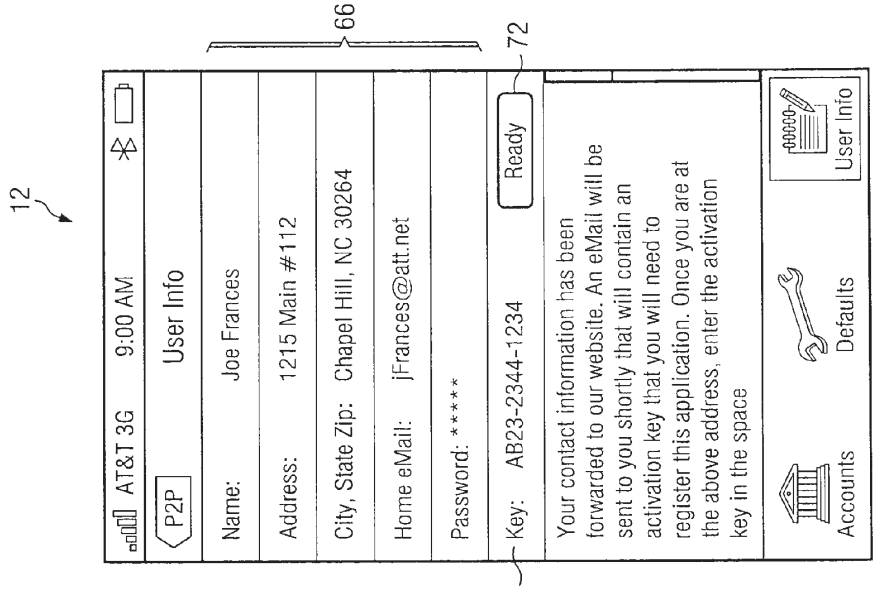

FIG. 3D

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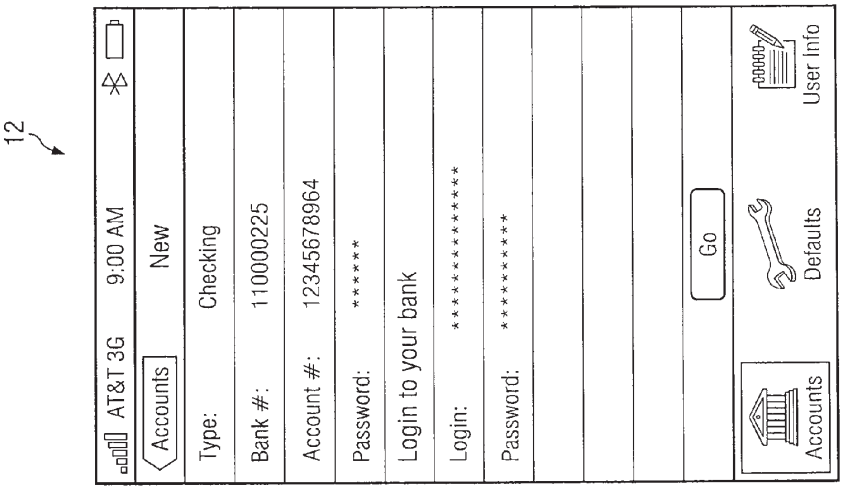

FIG. 3F

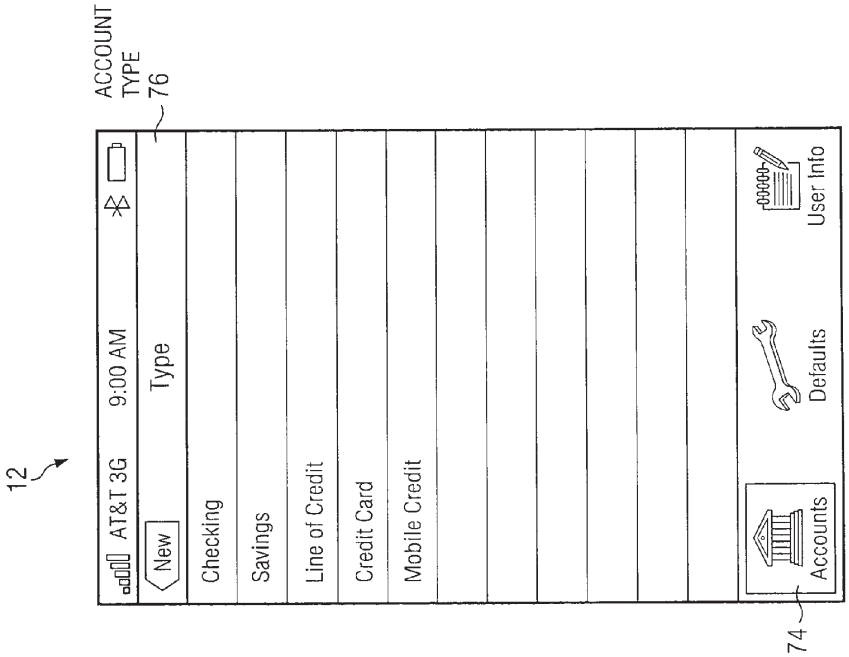

FIG. 3E

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