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(54) **SYSTEM AND METHOD FOR A SECURE FUNDS TRANSFER** (52) **U.S. Cl. .... 705/43; 705/44; 701/300; 701/213; 455/41.2; 455/41.1; 455/466**

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(57) **ABSTRACT**

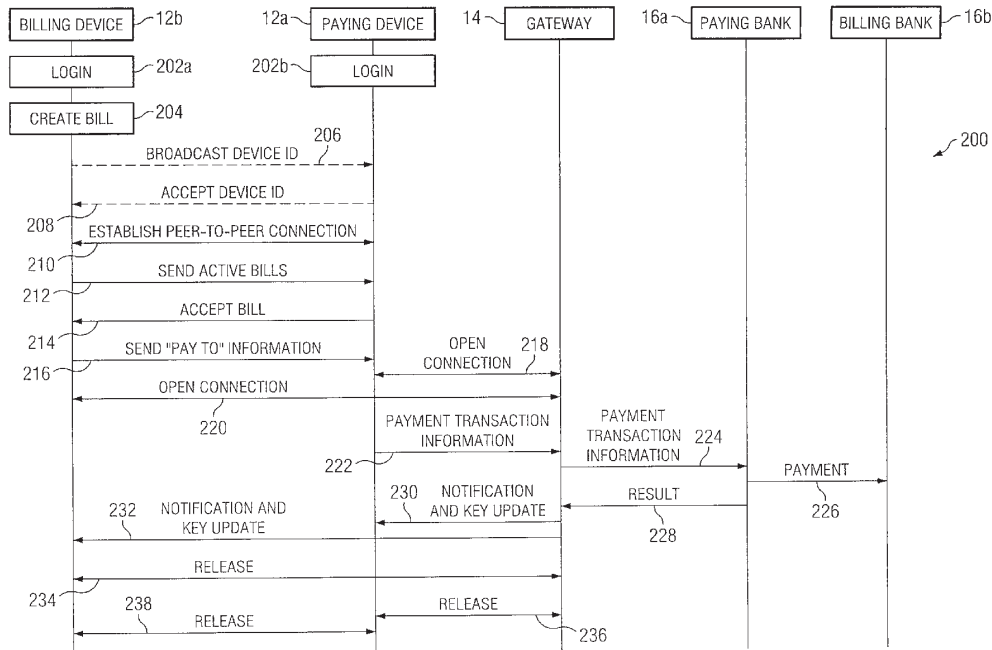
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**H04B 5/00** (2006.01)  
**H04W 4/00** (2009.01)

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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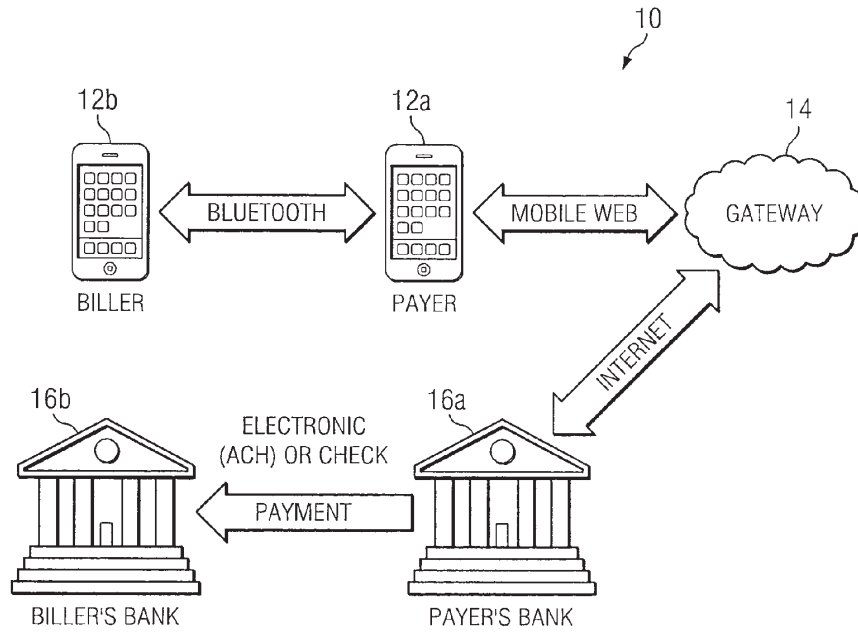


FIG. 1

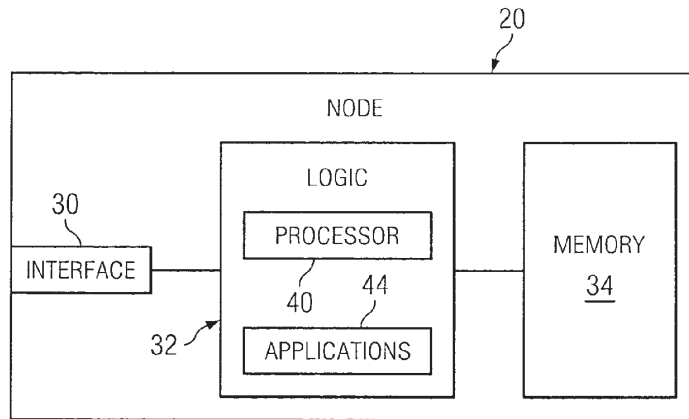


FIG. 2

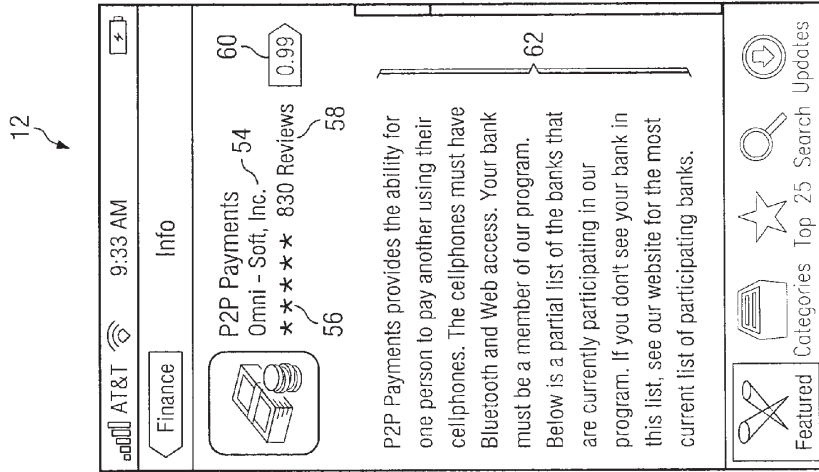


FIG. 3B

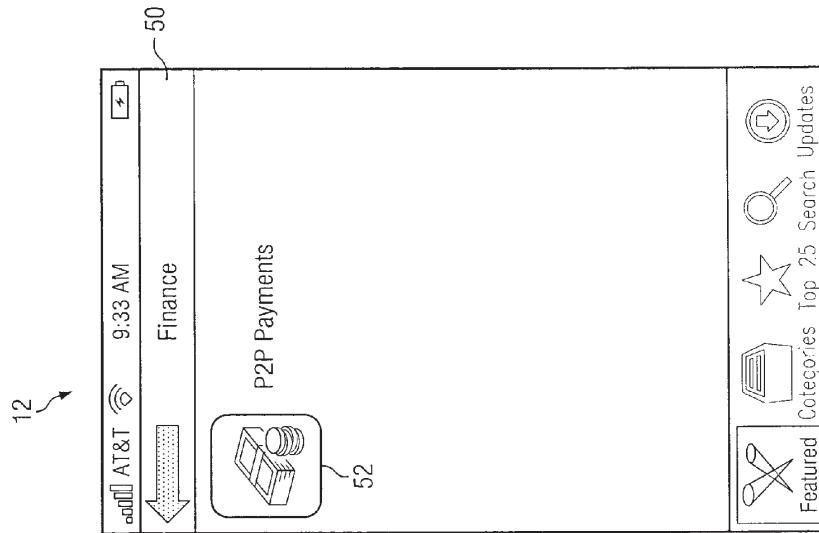


FIG. 3A

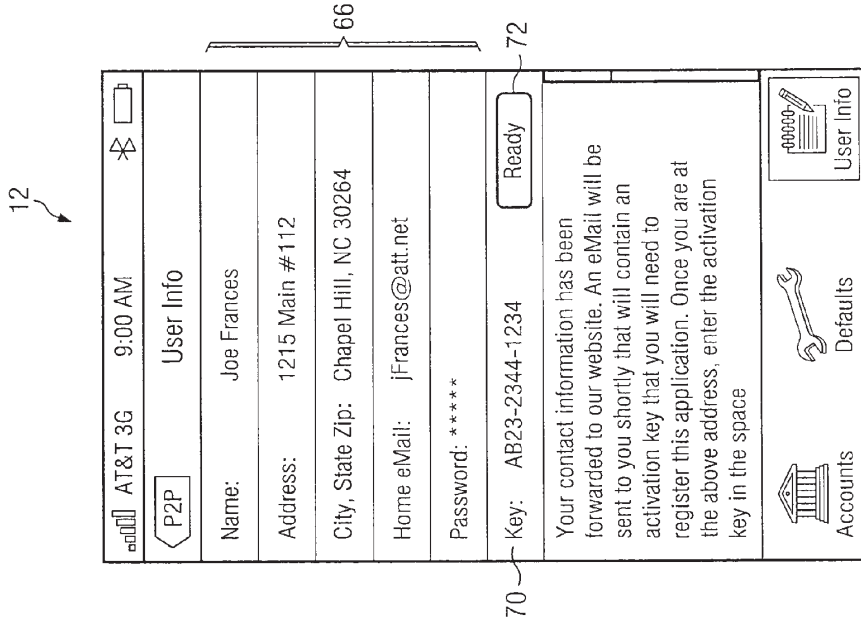


FIG. 3D

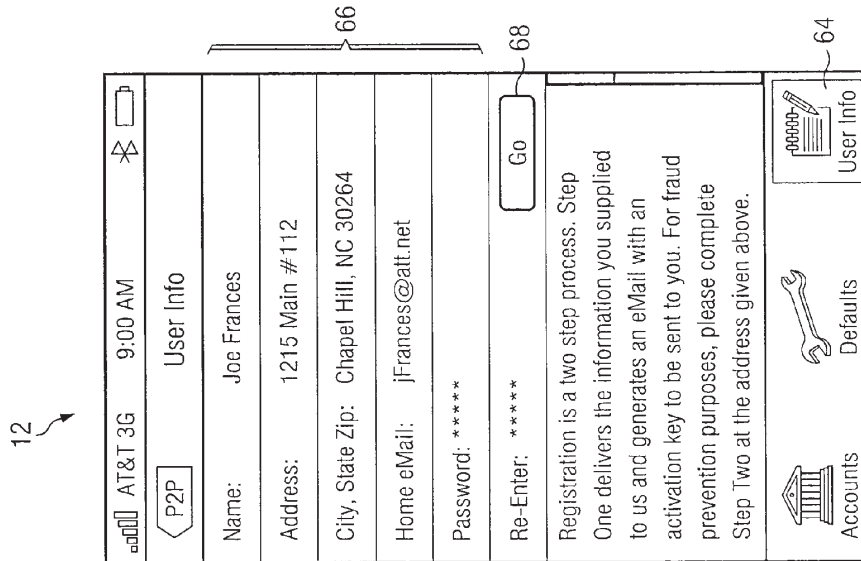


FIG. 3C

12

AT&T 3G	9:00 AM	
Accounts	New	
Type:	Checking	
Bank #:	110000225	
Account #:	12345678964	
Password:	*****	
Login to your bank		
Login:	*****	
Password:	*****	
	Go	
Accounts	Defaults	User Info

FIG. 3F

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AT&T 3G	9:00 AM	
New	Type	
Checking		
Savings		
Line of Credit		
Credit Card		
Mobile Credit		
Accounts	Defaults	User Info

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FIG. 3E

ACCOUNT TYPE 76

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