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(54) **REAL-TIME BALANCE ON A MOBILE PHONE**

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See application file for complete search history.

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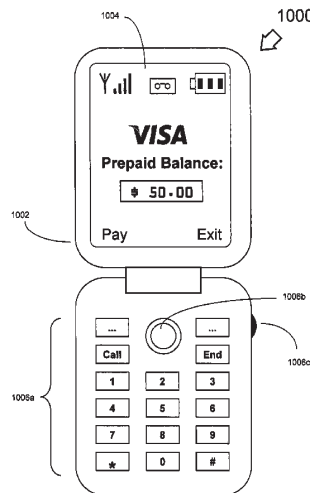
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(57) **ABSTRACT**

A system, method and prepaid payment mobile phone configured to display a current prepaid balance. The prepaid payment mobile phone receives a debit balance request from input on the mobile phone. After retrieving an encoded current balance, the mobile phone displays the amount. The current balance may be calculated by the phone after a transaction, or the phone may receive a debit balance via a short message service notification.

21 Claims, 8 Drawing Sheets



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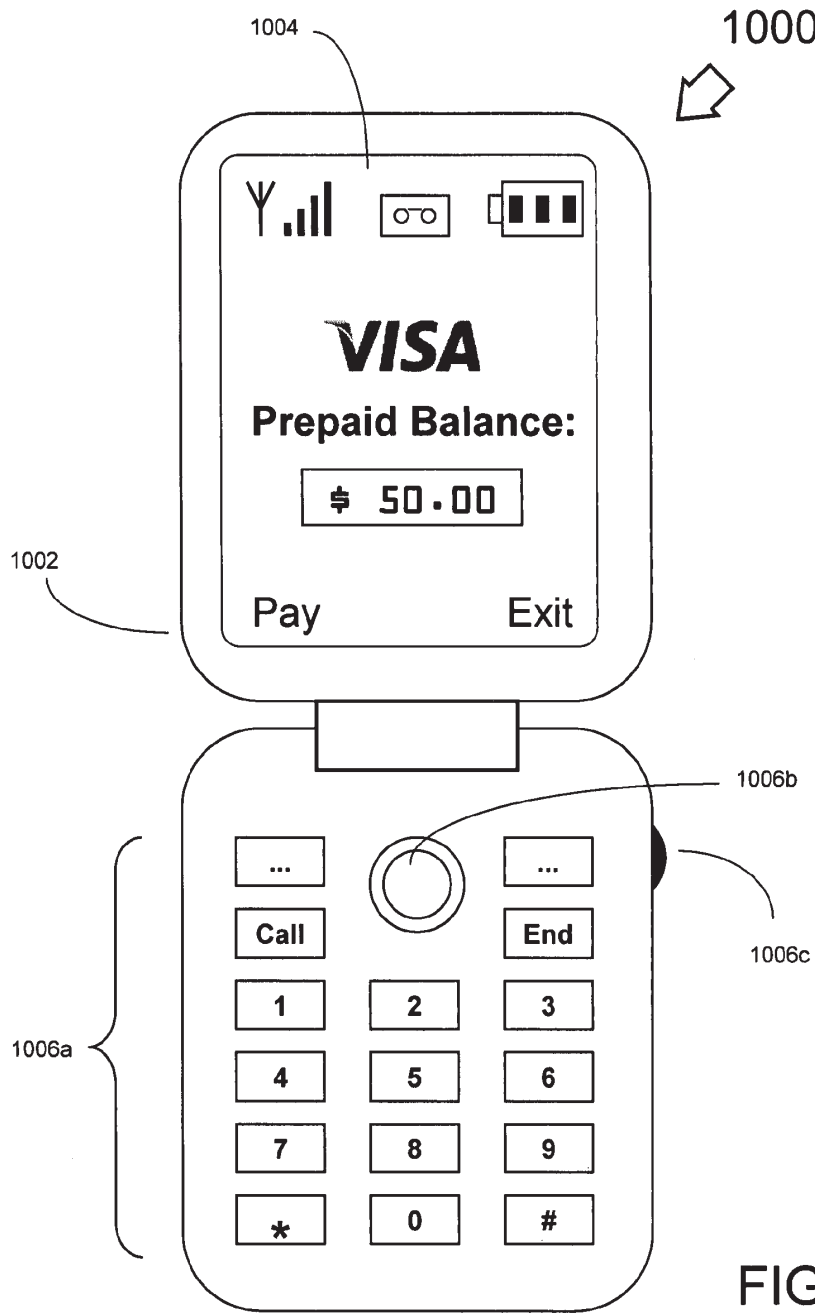


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