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

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

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(57) **ABSTRACT**

(73) **Assignee: INFOSYS LIMITED, BANGALORE (IN)**

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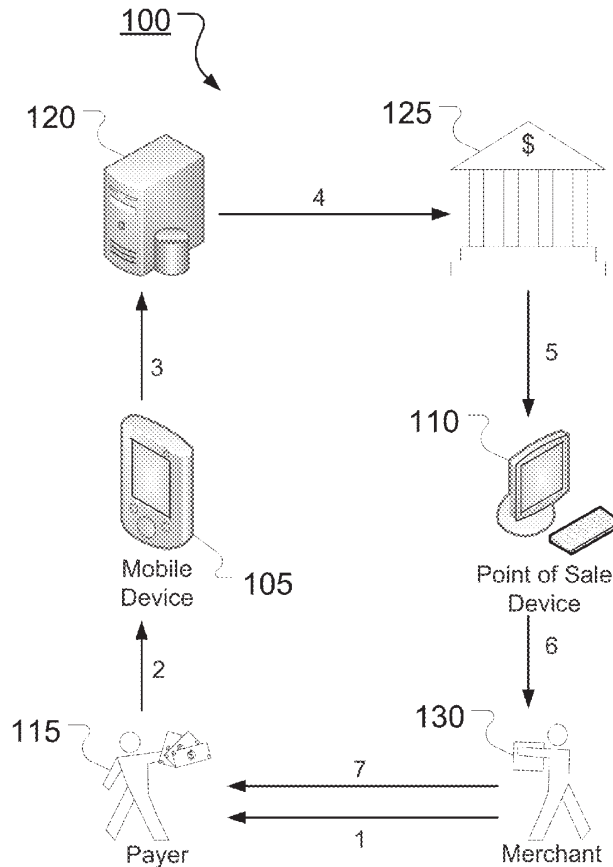
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Publication Classification

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

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.



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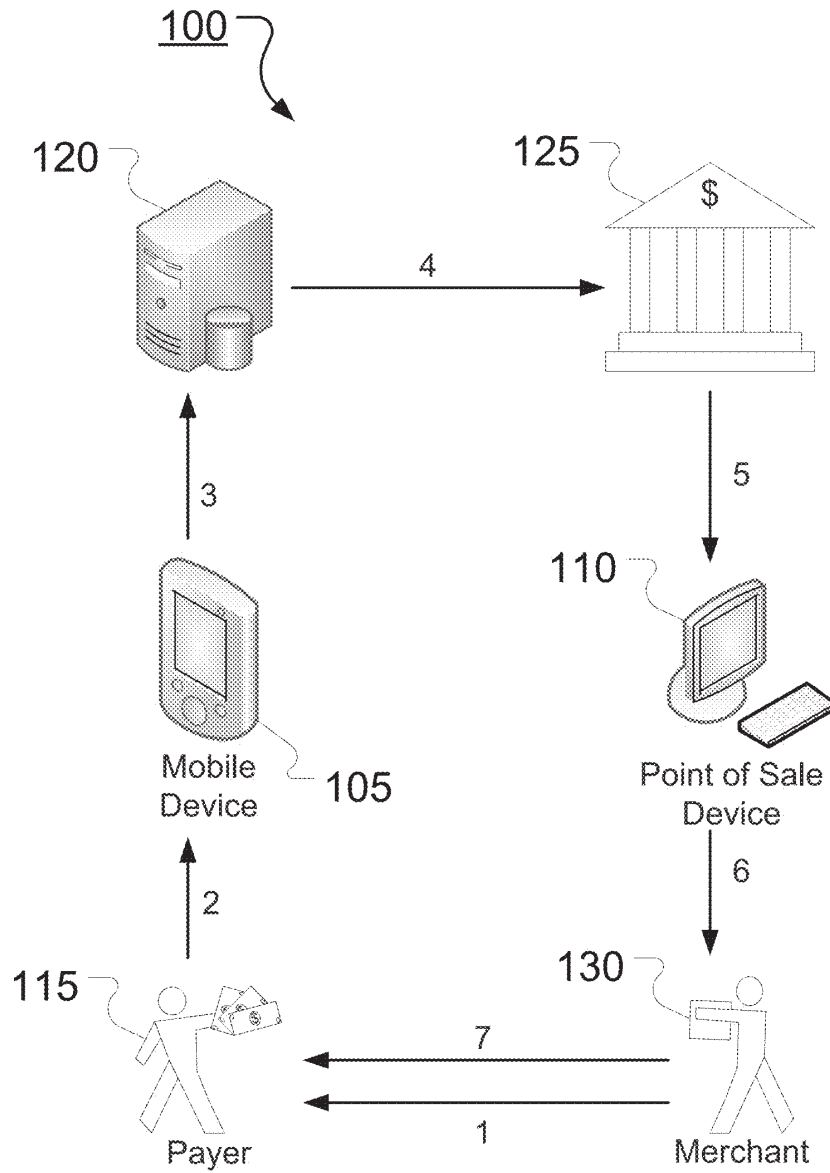


FIG. 1

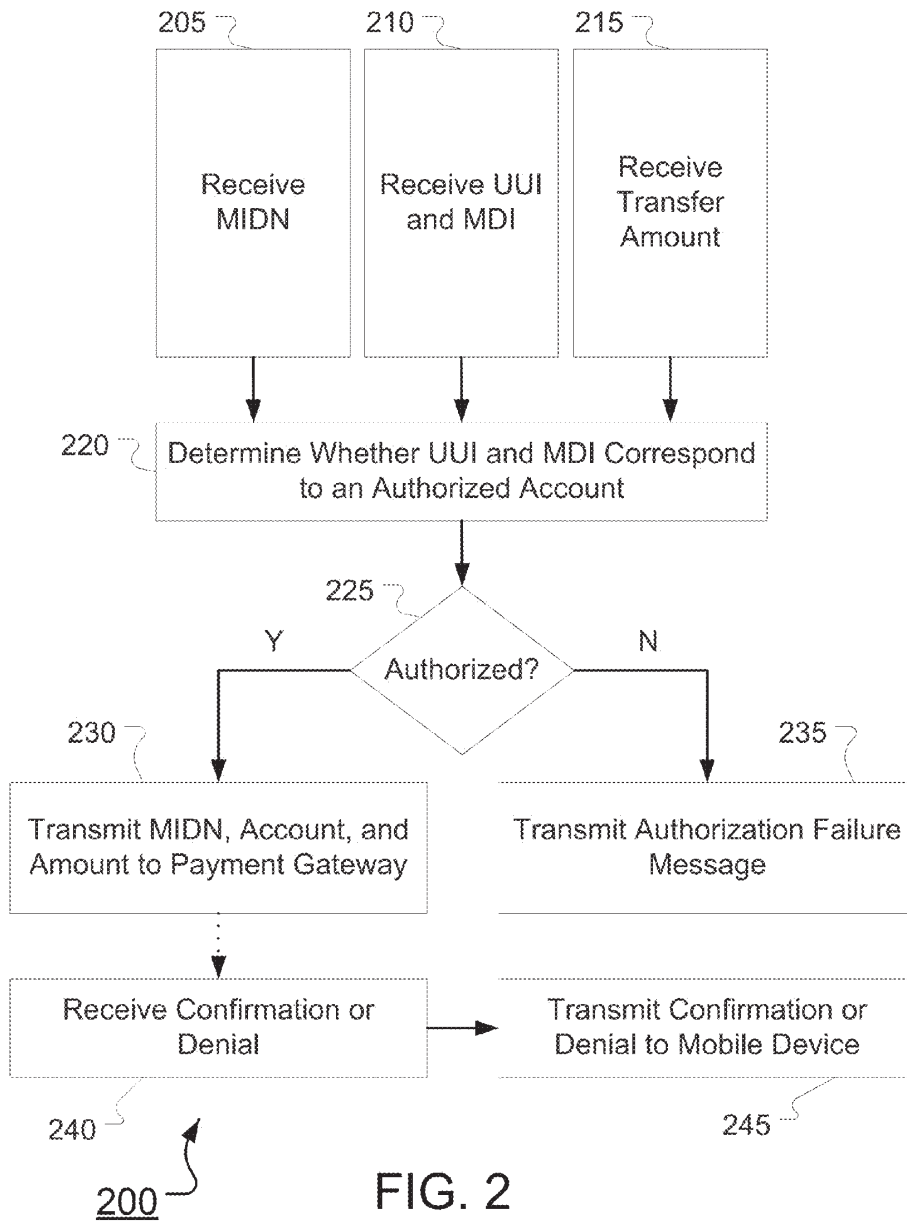
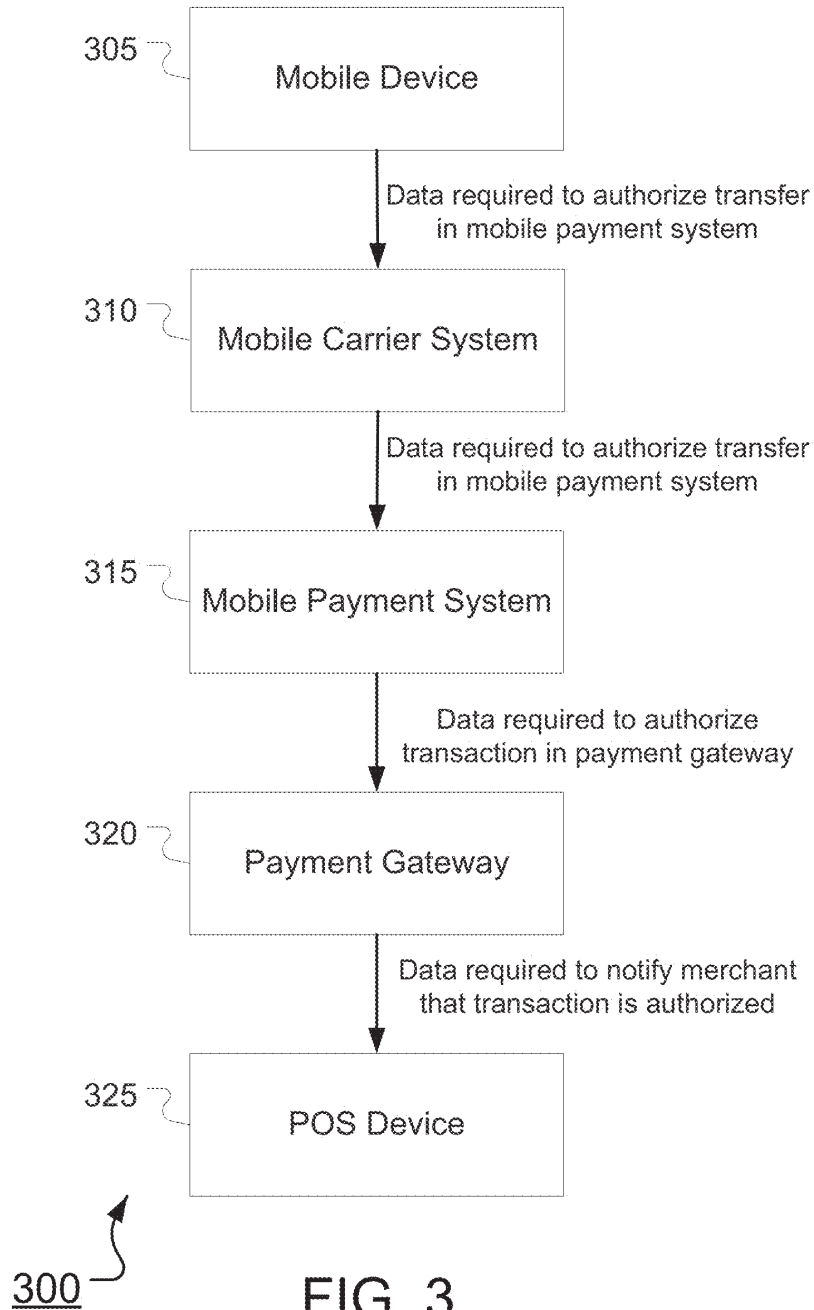


FIG. 2



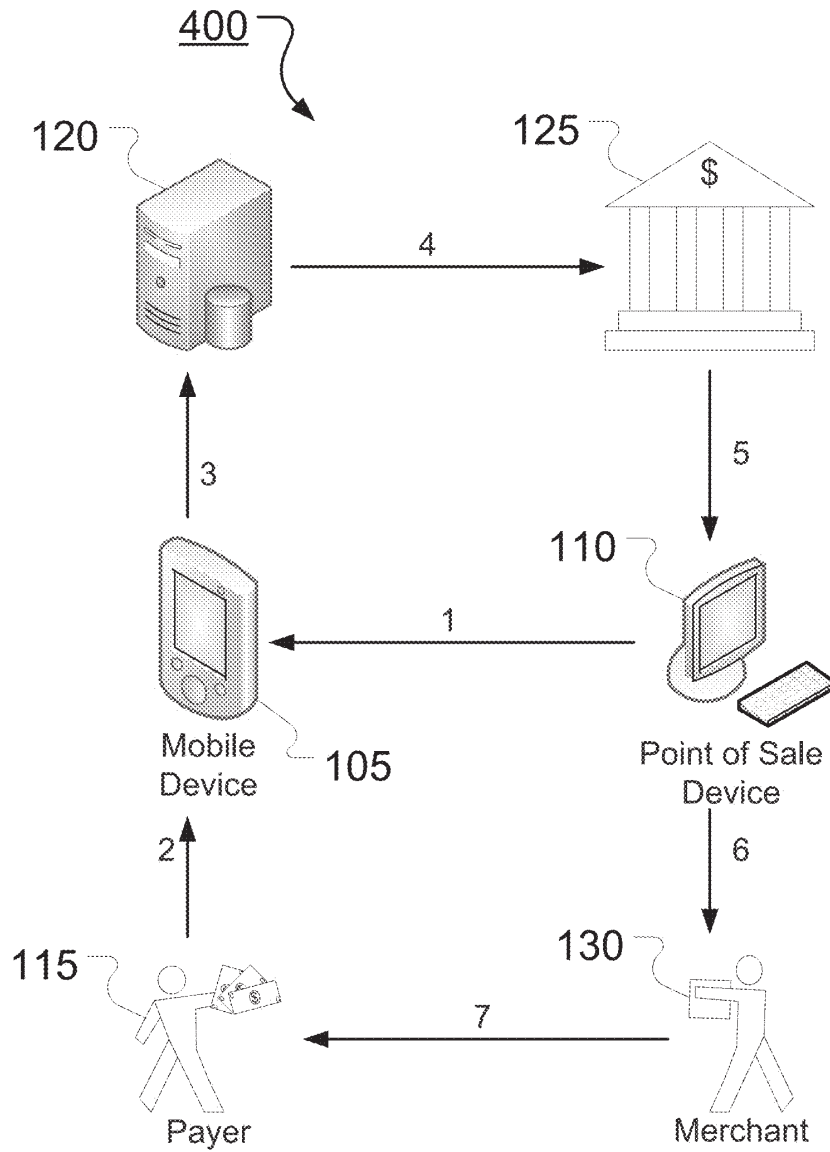


FIG. 4

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