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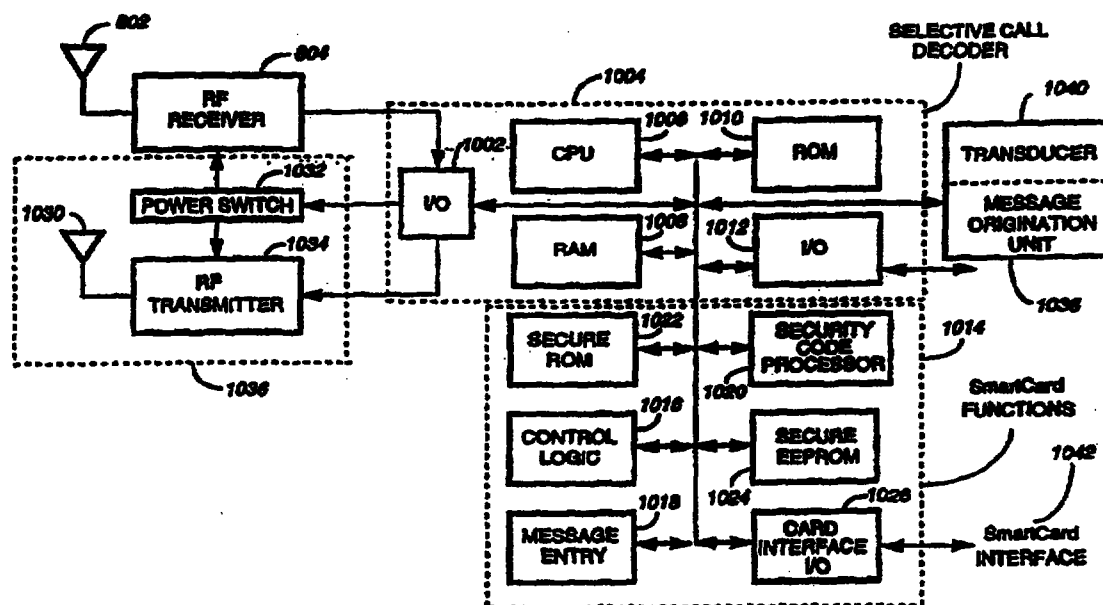
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(54) Title: TRANSACTION AUTHENTICATION FOR 1-WAY WIRELESS FINANCIAL MESSAGING UNITS



(57) Abstract

A secure financial messaging unit (906) includes a wide area radio frequency receiver (804), a selective call decoder (1004), a financial transaction processor (1014), a main processor (1006), and a message origination unit (1034). The message origination unit (1034) operates in at least one of a reply and confirmation mode and an originate and request mode to effect a wireless financial transaction using a local area link (924).