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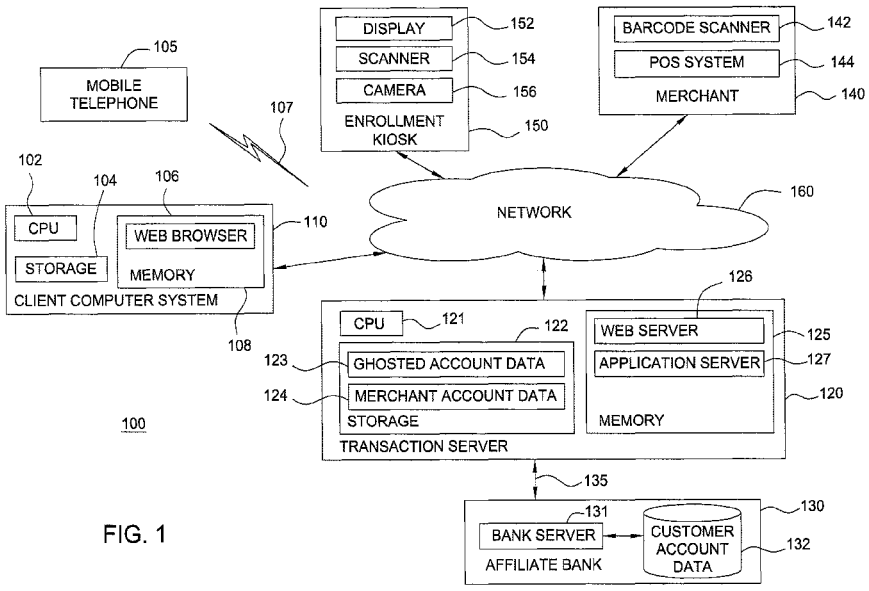


FIG. 1

(57) Abstract: Techniques are disclosed for a mobile telephone, in conjunction with a payment transaction server, to be used directly as a payment device for a variety of financial transactions. Further, the transaction systems and methods for mobile telephone devices described herein allow a mobile telephone to participate in payment transactions in a manner that helps prevent identify theft and without relying on transferring amounts to/from one stored value account to another.

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