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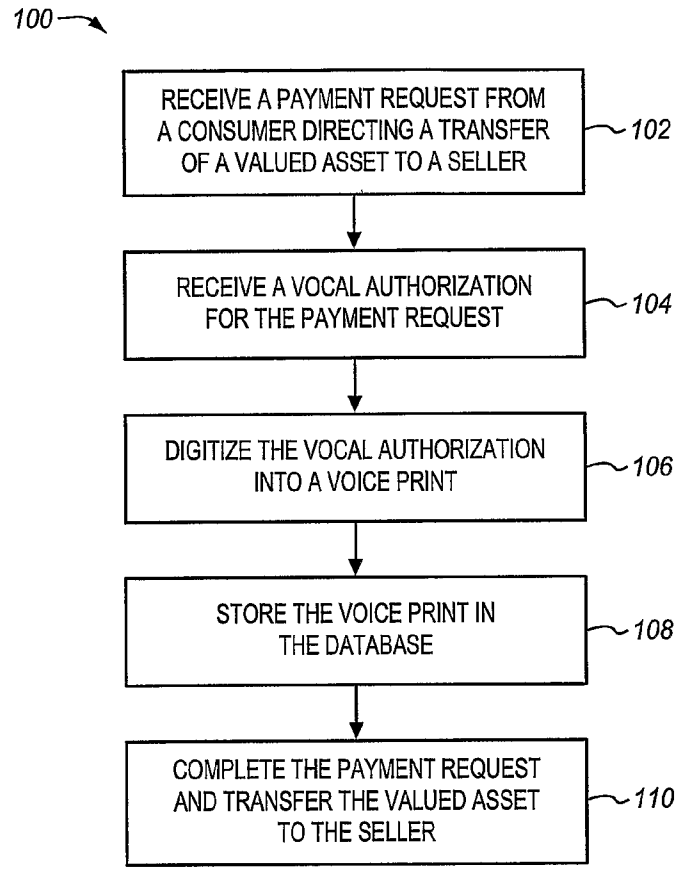
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(54) Title: METHODS AND SYSTEMS FOR IMPROVED SECURITY FOR FINANCIAL TRANSACTIONS THROUGH A TRUSTED THIRD PARTY ENTITY



(57) Abstract: Improved systems and methods for financial transactions through a trusted third party entity that improve the security of the transactions. A payment system (1300) may build a database of reasonably verified voice prints for verifying a consumer's (1308) authorization for a transaction. The method comprises receiving a payment request from a consumer (1308) to transfer a valued asset from an account to a seller (1310). The method further comprises receiving from the consumer (1308) a vocal authorization for the payment request. The vocal authorization may then be digitized into a voice print and stored in the database with the payment request. In response to receiving the voice authorization, the payment system (1300) completes the payment request for the consumer (1308) and transfers the valued asset from the account to the seller (1310). The voice print may then be used for verifying the identity of a consumer (1308) making a subsequent payment from the account.

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