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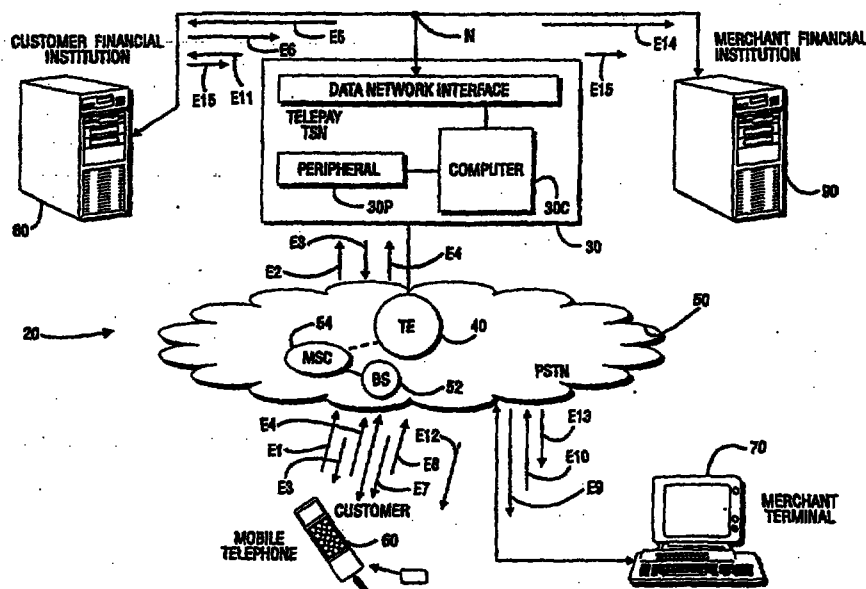
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1 inv.

(54) Title: TELE/DATACOMMUNICATIONS PAYMENT METHOD AND APPARATUS



(57) Abstract

A tele/datacommunications network has a service node (TSN) (30) which facilitates payment/transfer from a customer account of a customer financial institution (80) to a merchant account of a merchant financial institution (90). The TSN (30) acquires a merchant identifier and transaction amount from a customer mobile station (60). The TSN (30) sends a transaction verification request message to both the customer mobile station (60) and the merchant terminal (70). Upon receipt of transaction verification, the TSN (30) requests transfer of the transaction amount from the customer account to the merchant account.