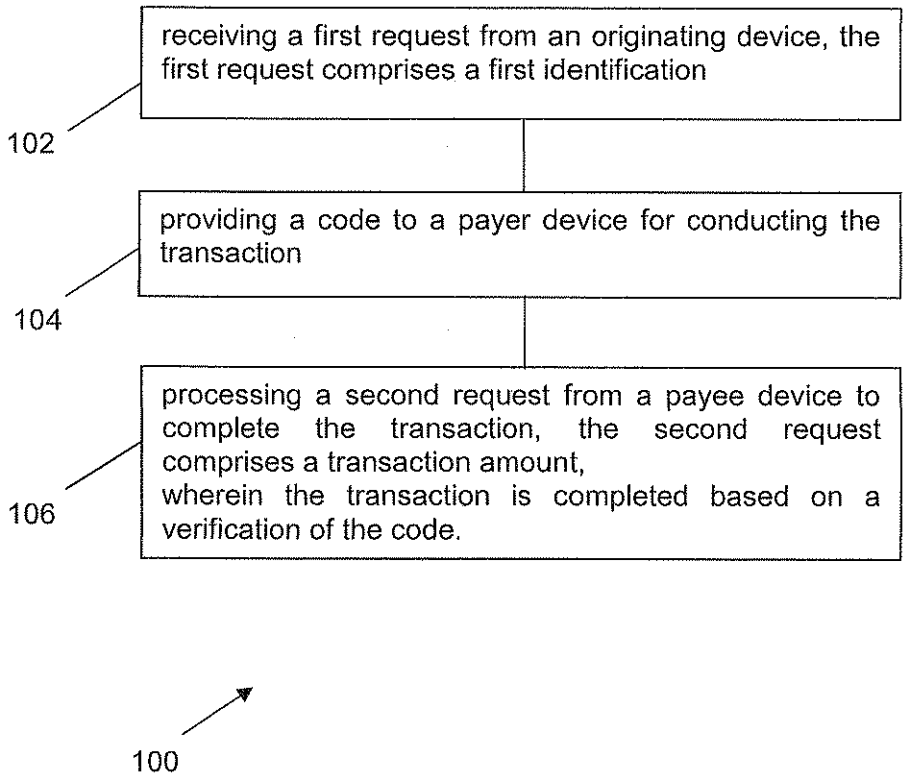

receiving a first request from an originating device, the first request comprises a first identification
102
providing a code to a payer device for conducting the transaction
104
processing a second request from a payee device to complete the transaction, the second request comprises a transaction amount,
wherein the transaction is completed based on a verification of the code.
106
100

Figure 1

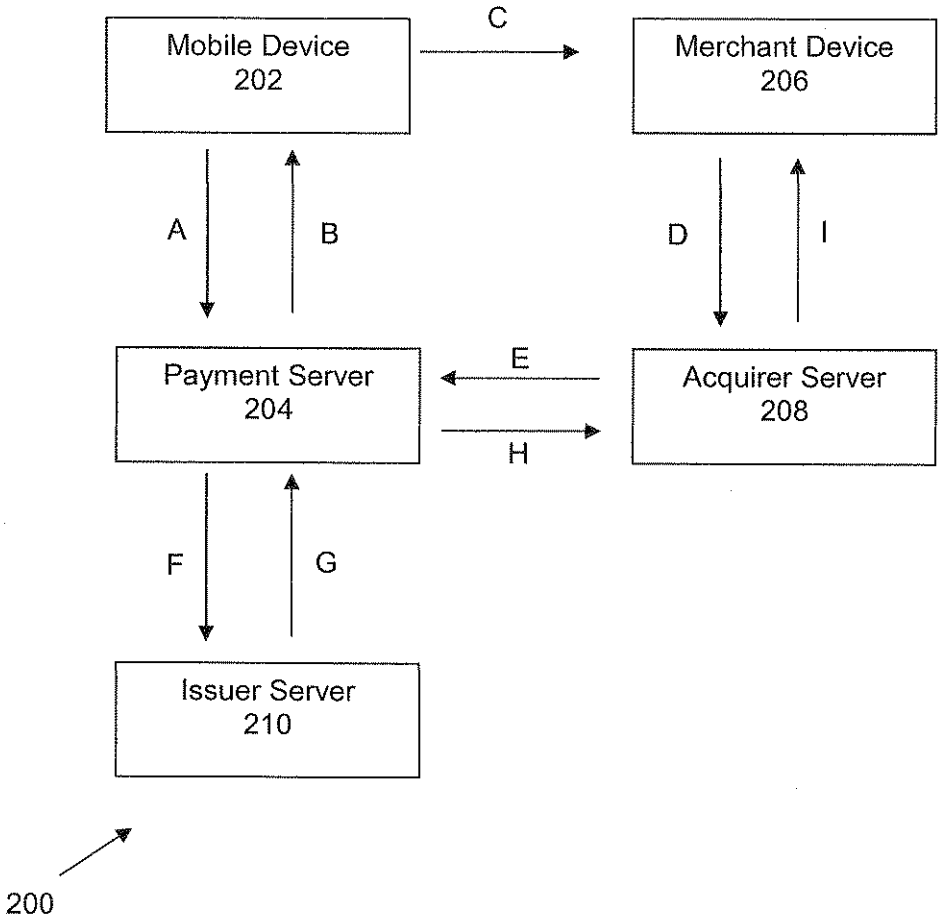

Mobile Device
202
C
Merchant Device
206
A
B
D
I
Payment Server
204
E
H
Acquirer Server
208
F
G
Issuer Server
210
200

Figure 2

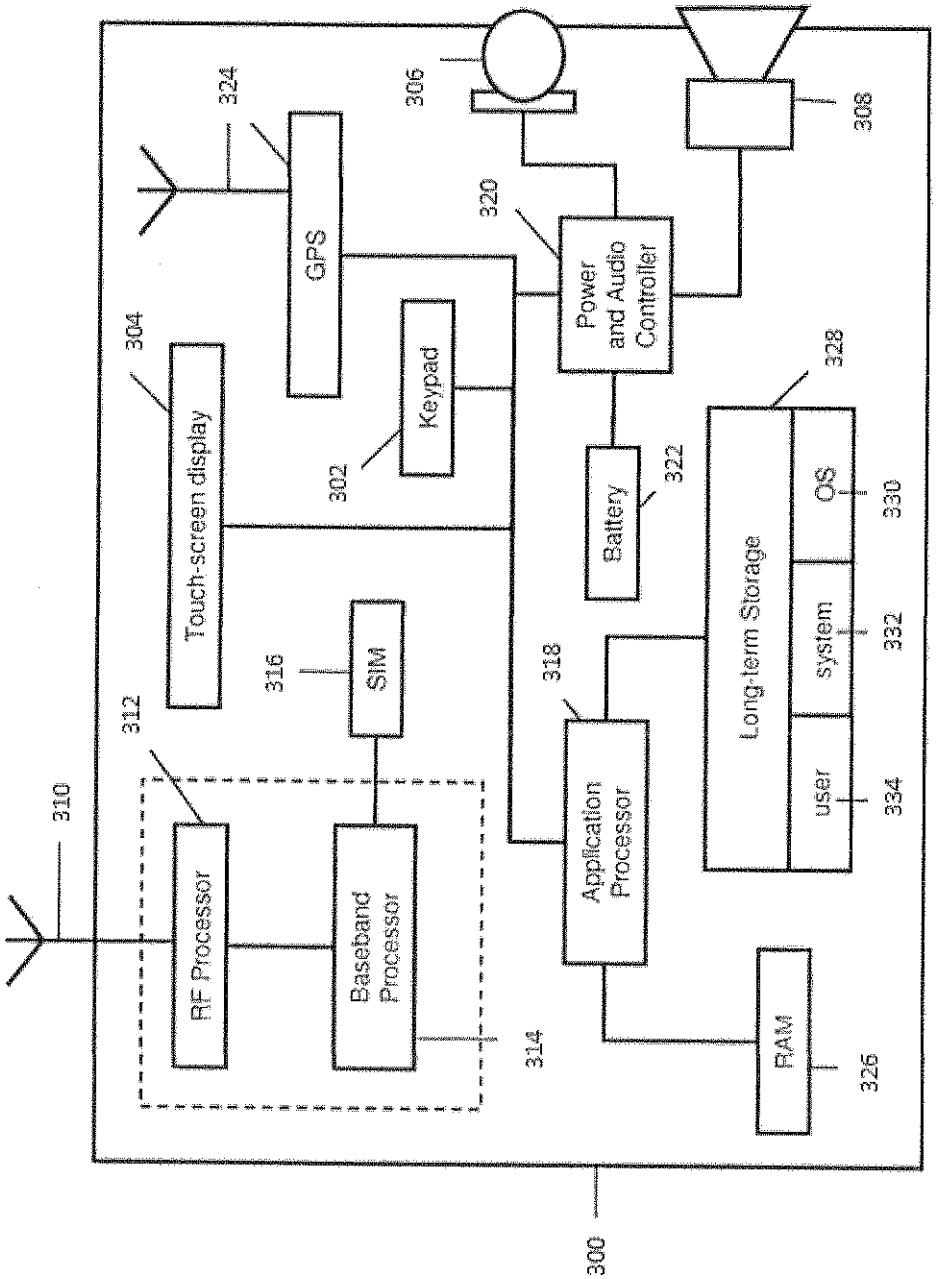

300
302
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320
322
324
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328
330
332
334
GPS
Keypad
Touch-screen display
Power and Audio Controller
Battery
SIM
RF Processor
Baseband Processor
Application Processor
RAM
Long-term Storage
OS
system
user

Figure 3

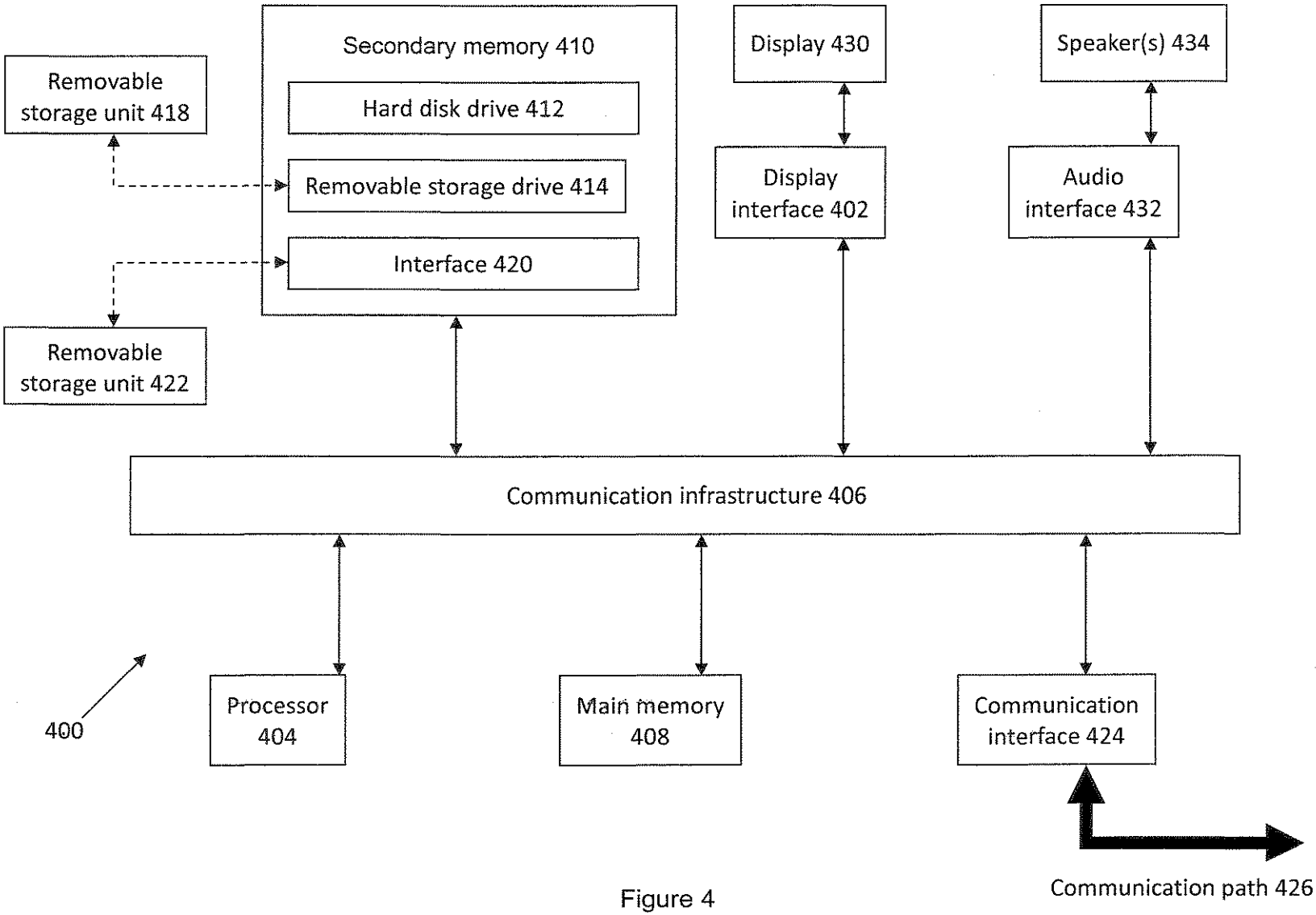

Secondary memory 410
Hard disk drive 412
Removable storage drive 414
Interface 420
Removable storage unit 418
Removable storage unit 422
Display 430
Display interface 402
Speaker(s) 434
Audio interface 432
Communication infrastructure 406
Processor 404
Main memory 408
Communication interface 424
400
Communication path 426

Figure 4