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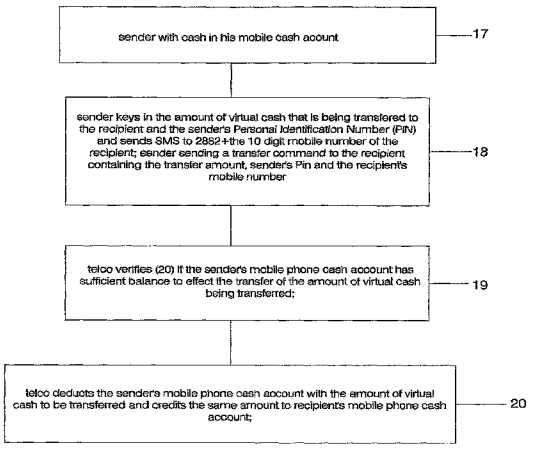
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(54) **Title:** PERSON-TO-PERSON VIRTUAL CASH TRANSFER TRANSACTION USING MOBILE PHONES



(57) **Abstract:** A person to person cash transfer transaction method using mobile phones comprising the steps of : - sender sends a transfer command to the recipient containing the transfer amount, sender's Pin and the recipient's mobile number; - telco verifies if the sender's mobile phone cash account has sufficient balance to effect the transfer of the amount of virtual cash being transferred; - telco deducts the sender's mobile phone cash account with the amount of virtual cash to be transferred and credits the same amount to recipient's mobile phone cash account; - sender and recipient receive SMS acknowledgment with confirmation number from telco; - recipient if registered may now use the virtual cash for any financial transaction.

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