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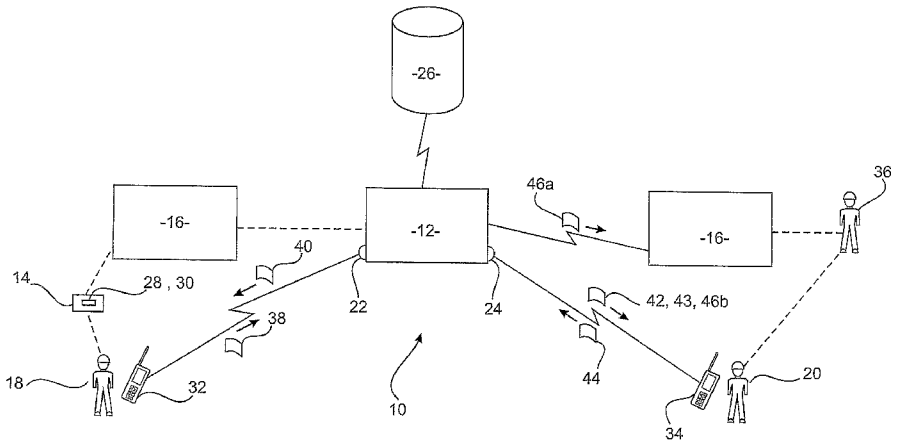
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(54) **Title:** SYSTEM AND METHOD FOR FACILITATING TRANSFER OF PHYSICAL MONEY AND/OR CREDIT



(57) **Abstract:** A system for transfer of physical money and/or credit comprises a transferring party with a first communication device; an intended recipient with a second communication device; a facilitator; and a third party, wherein the transferring party makes a payment to a third party and receives a unique payment code associated with the amount of the payment. The transferring party sends a first message to the facilitator using the first communications device. The first message includes the unique payment code and a unique identifier associated with the second communication device. The facilitator informs the intended recipient, via a second message including a trace number, sent to the second communication device of the intended transfer and the redemption process. The intended recipient attends the premises of a third party and obtains a unique identifier associated with a third communication device in their possession. The intended recipient sends a redemption message, including the trace number and the unique identifier to the facilitator.

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