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(54) Title: SECURE PAYMENT AND BILLING METHOD USING MOBILE PHONE NUMBER OR ACCOUNT

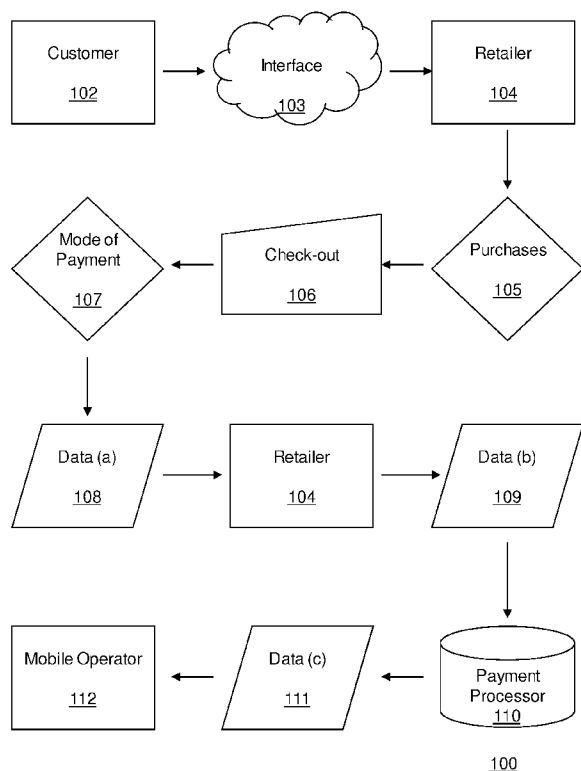


FIG. 1

(57) Abstract: A system, method and computer program product for processing payments for goods or services, including a payment processor that receives a payment request from a merchant for goods or services and that includes a mobile phone number or mobile phone account of a user, sends a payment authorization request text message to the mobile phone requesting payment authorization, and receives a payment authorization text message from the mobile phone authorizing or not authorizing the payment. If the payment is authorized, the payment processor pays the merchant and charges the mobile phone account for the payment. If the payment is not authorized or if the payment is not received within a predetermined period of time, the payment processor declines to pay the merchant for the goods or services.



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